

Home Loan Search Trends Report FY'25 India





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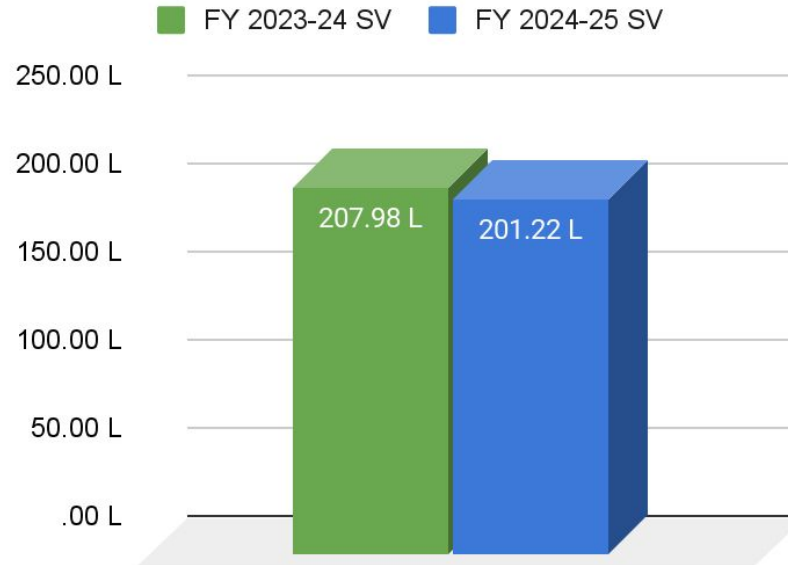
Executive Summary

- In India, most Home Loan journeys for people **begin with a Google search**.
- People run queries on **Home 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 *Home 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 10,000+ 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 Home Loan providers** who dominate Google Search.

Overall Search Volumes for the **Lending Industry**

Loan Type	Avg. Monthly SV FY'24	Avg. Monthly SV FY'25	% Growth	Market Share
Home Loan	207.98 L	201.22 L	-3.25%	41.55%
Personal Loan	83.95 L	89.40 L	6.49%	18.46%
Auto Loan	75.15 L	81.98 L	9.09%	16.93%
EMI Finance	44.03 L	41.81 L	-5.04%	8.63%
Business Loan	19.69 L	16.68 L	-15.27%	3.44%
Loan against Property	17.80 L	17.63 L	-0.98%	3.64%
Gold Loan	15.67 L	22.33 L	42.53%	4.61%
Education Loan	9.91 L	10.92 L	10.20%	2.25%
Loan against Securities	.66 L	1.13 L	71.21%	0.23%
Professional Loan	1.14 L	1.20 L	5.28%	0.25%
Total	475.97 L	484.28 L	1.75%	100.00%

Home Loan Search Trends













Category	FY 2023-24 SV	FY 2024-25 SV	% Growth
Home Loan	207.98 L	201.22 L	-3.25%











Search Volume by Query Type

Type of Query	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	67.94 L	58.30 L	-14.19%	28.97%
Non-Brand	140.04 L	142.92 L	2.06%	71.03%
Total	207.98 L	201.22 L	-3.25%	100.00%











Top 10 Brands by Search Volume

	Brand	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
	HDFC	23.56 L	19.21 L	-18.48%	32.85%
	SBI Bank	12.79 L	11.27 L	-11.85%	19.28%
	ICICI Housing Finance	6.12 L	5.20 L	-15.02%	8.89%
	Reliance Home Finance	1.85 L	3.26 L	76.11%	5.58%
	LIC Housing	4.10 L	3.11 L	-24.01%	5.32%
	Bank of Baroda	2.48 L	2.34 L	-5.89%	4.00%
	Bajaj Housing Finance	.61 L	1.70 L	180.75%	2.91%
	Axis Bank	1.94 L	1.65 L	-15.03%	2.82%
	IIFL Home Finance	.95 L	1.39 L	45.99%	2.37%
	Indiabulls Housing Finance	5.74 L	1.29 L	-77.60%	2.20%
	Others (94)	7.79 L	8.06 L	3.44%	13.78%
	Total	67.93 L	58.48 L	-13.92%	100.00%

Next 10 Brands by Search Volume

	Brand	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
	Kotak Mahindra Bank	1.26 L	1.09 L	-13.35%	1.86%
	Canara Bank	.79 L	.78 L	-1.66%	1.33%
	TATA Capital Housing	.39 L	.72 L	85.56%	1.24%
	Adhar Housing Finance	.35 L	.62 L	78.34%	1.06%
	PNB Bank	.60 L	.58 L	-2.31%	1.00%
	PNB Housing Finance	.58 L	.56 L	-2.45%	0.97%
	Indian Bank	.37 L	.36 L	-2.89%	0.62%
	Union Bank of India	.36 L	.34 L	-6.07%	0.57%
	Bajaj Finance	.29 L	.28 L	-3.66%	0.47%
	UCO Bank	.26 L	.25 L	-3.26%	0.43%
	Others (85)	2.55 L	2.47 L	-3.02%	4.23%
	Total	67.93 L	58.48 L	-13.92%	100.00%

Top 10 App Brands by Search Volume

	Brand	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
	HDFC	4.20 K	4.22 K	0.48%	43.64%
	SBI Bank	1.46 K	1.43 K	-2.05%	14.79%
	LIC Housing	0.71 K	0.54 K	-23.94%	5.58%
	ICICI Housing Finance	0.58 K	0.51 K	-12.07%	5.27%
	ICICI Bank	0.42 K	0.32 K	-23.81%	3.31%
	Axis Bank	0.41 K	0.31 K	-24.39%	3.21%
	IDBI Bank	0.79 K	0.30 K	-62.03%	3.10%
	PNB Housing Finance	0.19 K	0.24 K	26.32%	2.48%
	Bajaj Housing Finance	0.16 K	0.21 K	31.25%	2.17%
	Cash Home	0.46 K	0.20 K	-56.52%	2.07%
	Others (46)	1.42 K	1.39 K	-2.11%	14.37%
	Total	10.80 K	9.67 K	-10.46%	100.00%

Top 10 Non-Brand Keywords

Keywords	Search Volume FY'24	Search Volume FY'25	% Growth
home loan calculator	6.73 L	6.73 L	0.00%
pradhan mantri awas yojana	4.50 L	5.50 L	22.22%
home loans interest rates	2.01 L	2.01 L	0.00%
Pradhan Mantri Awas Yojana	4.50 L	5.50 L	22.22%
pm awas gramini	.41 L	.50 L	22.22%
home loan eligibility calculator	.33 L	.41 L	22.36%
all bank home loan interest rate list	.27 L	.22 L	-18.08%
housing loan tax benefit	.10 L	.10 L	0.00%
plot loan emi calculator	.07 L	.08 L	22.73%
housing loan prepayment calculator	.08 L	.08 L	0.00%
Others	217.62 L	208.69 L	-4.10%
Total	236.61 L	229.81 L	-2.88%

Total Search Volumes for Home Loan Buckets

Keywords	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Home Loan Calculator	56.20 L	56.27 L	0.12%	27.96%
Home Loan Emi Calculator	53.56 L	53.48 L	-0.14%	26.58%
Home Loan Interest Rate	56.34 L	50.55 L	-10.27%	25.12%
Pradhan Mantri Awas Yojana	20.10 L	25.10 L	24.83%	12.47%
Home Loan Eligibility Calculator	2.07 L	2.04 L	-1.36%	1.01%
Home Loan Tax Rate	1.71 L	1.51 L	-11.74%	0.75%
Online Home Loan	1.58 L	1.31 L	-16.92%	0.65%
Documentation	1.29 L	1.24 L	-4.16%	0.62%
Home Loan Offers	.40 L	.59 L	46.56%	0.29%
home loan procedure	.41 L	.34 L	-16.64%	0.17%
Others	14.32 L	8.78 L	-38.65%	4.37%
Total	207.98 L	201.22 L	-3.25%	100.00%

City-Wise Search Volumes

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Top 6 Cities	67.08 L	63.06 L	-6.00%	31.34%
Next 10 Cities	22.44 L	20.92 L	-6.75%	10.40%
Rest of India	118.46 L	117.23 L	-1.03%	58.26%
Total	207.98 L	201.22 L	-3.25%	100.00%

Top 6 Cities

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Bengaluru	16.35 L	15.57 L	-4.78%	24.69%
Mumbai	13.09 L	12.69 L	-3.03%	20.13%
Delhi	11.38 L	11.36 L	-0.13%	18.02%
Pune	8.49 L	7.96 L	-6.25%	12.62%
Hyderabad	10.06 L	7.95 L	-21.03%	12.60%
Chennai	7.71 L	7.53 L	-2.33%	11.94%
Total	67.08 L	63.06 L	-5.99%	100.00%

Next 10 Cities

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Jaipur	3.22 L	3.28 L	1.93%	15.69%
Indore	3.41 L	3.27 L	-4.03%	15.62%
Lucknow	3.34 L	3.15 L	-5.70%	15.06%
Surat	2.43 L	2.30 L	-5.19%	10.99%
Vadodara	1.90 L	1.82 L	-4.05%	8.72%
Nagpur	2.18 L	1.64 L	-24.60%	7.84%
Coimbatore	1.94 L	1.58 L	-18.84%	7.53%
Bhopal	1.41 L	1.52 L	7.44%	7.25%
Ludhiana	1.30 L	1.23 L	-5.63%	5.88%
Visakhapatnam	1.31 L	1.14 L	-13.06%	5.43%
Total	22.44 L	20.93 L	-6.72%	100.00%

"Near-Me" Searches

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	3.77K	3.64K	-3.45%	17.76%
Non-Brand	18.25K	18.78K	2.90%	91.61%
Total	15.80 K	20.50 K	29.75%	100.00%

The contribution from non-brand keywords when the term "near me" is included is higher in FY'24.

Brand keywords include:

- *hdfc home loan near me*
- *axis home loan branch near me*

While Non-Brand keywords include:

- *home loans near me*
- *home loan lenders near me*

Search Volumes for “Home Loan App”

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	10.80 K	9.67 K	-10.46%	73.48%
Non-Brand	2.31 K	2.20 K	-4.76%	16.72%
Total	12.65 K	13.16 K	4.03%	100.00%

The contribution from brand keywords when the term “app” is included is higher in FY'24.

Brand keywords include:

- *sbi home loan app*
- *hdfc home loan app*

While Non-Brand keywords include:

- *home loan app*
- *home loan emi calculator app*

Vernacular Search Volumes

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	1.43 K	1.17 K	-18.18%	7.72%
Non-Brand	13.78 K	13.91 K	0.94%	91.82%
Total	14.37 K	15.15 K	5.43%	100.00%

The contribution of vernacular keywords is higher in FY'25

Brand keywords include:

- एसबीआई होम लोन
- बंधन बैंक होम लोन

While Non-Brand keywords include:

- होम लोन कैसे मिलता है
- होम लोन कैलकुलेटर






Search Volumes of Budget Related Keywords

Keywords	Search Volume FY'24	Search Volume FY'25	% Growth
30 lakh home loan emi	4.40K	4.40K	0.00%
50 lakh home loan emi	3.60K	3.60K	0.00%
emi for home loan of 20 lakhs	3.60K	3.60K	0.00%
20 लाख होम लोन ईएमआई कैलकुलेटर	2.40K	2.40K	0.00%
40 lakh home loan emi	2.40K	2.40K	0.00%
Others	34.20 K	36.41 K	6.46%
Total	50.60 K	52.81 K	4.37%

Others keywords include:

- hdfc bank home loan 10 lakh
- sbi home loan emi per lakh
- 50 lakh home loan emi
- 30 lakh home loan emi

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

	Top Brands	Top 5 SOV
	HDFC Bank	78.91%
	ICICI Bank	77.76%
	Bajaj Finserv	74.22%
	Axis Bank	72.32%
	Bank of Baroda	66.93%

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.

- **NBFCs** are on the rise (**TATA Capital Housing & Adhar Housing Finance**) – Traditional banks should evaluate why they're losing ground.
- **Bajaj Housing Finance, Reliance Home Finance, and IIFL Home Finance** have demonstrated an annual growth rate of greater than **45%**, with **Bajaj Housing Finance** leading at **180.75%**.
- Declining banks with strong market share still have influence – They should act fast to avoid further erosion.
- Promotional **home loan offers** and **government schemes** are driving engagement. Banks and NBFCs should leverage this through targeted marketing.
- Loan calculators remain crucial but need optimization. Improving UX and SEO strategies around these tools can help sustain traffic.

- 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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