



Data Taste Revealed

14.10.2025

Economic Research Vertical: Canara Bank: Head Office

Discussion

Who are Lending (& How much) for Consumption Need of Indian Economy?

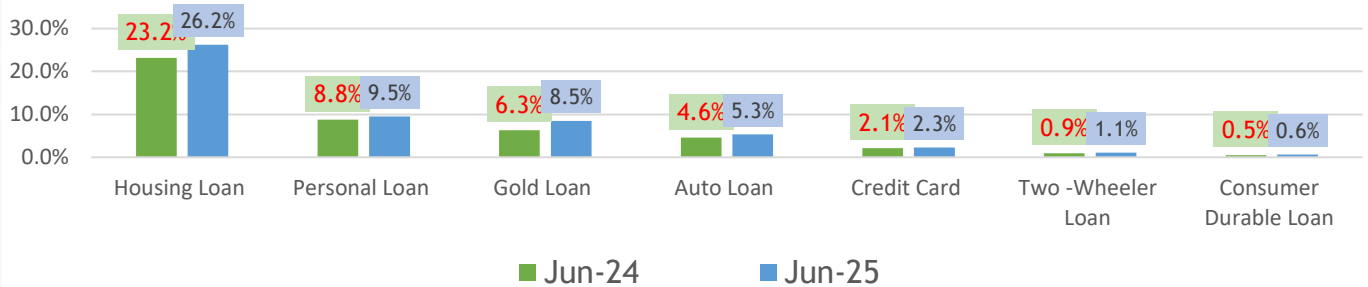
Data Source

CRIF, June 2025

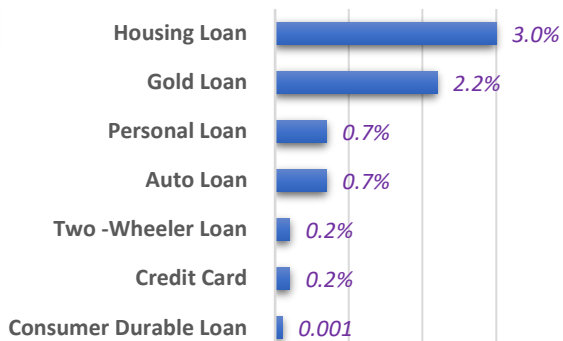
Reflections

- Housing loans remain the largest and fastest-growing segment, likely due to their high ticket size and sustained demand for real estate.
- The significant growth in gold loans suggests it is becoming a key financing option, possibly due to economic factors or increased accessibility.
- PSU Banks increased their market share in Housing Loans (+0.9%) and Auto Loans (+0.9%) and remained stable in Gold Loans (~60%).
- Private Banks are losing market share across all loan types, particularly in Auto Loans (-2.1%) and Housing/Gold Loans (-1.4% each), suggesting competitive challenges or a strategic shift to other products.
- NBFCs are growing in Gold Loans (+1.0%) and Auto Loans (+1.0%).
- Private Banks dominate credit cards (68.0% in 2025), but the growing share of "Others" (32.0%) suggests new players are entering this space.

% Share in Consumption loan Portfolio (Outstanding as on Jun-24 & Jun-25)



Growth in % share of Portfolio (Between Jun,24 -Jun,25)



Market Share (% of Total Portfolio of Consumption Loan)

Housing Loan	Time-Horizon	PSU Banks	Pvt Banks	HFCs	Others
	Jun-25	39.6%	34.8%	19.5%	6.1%
Gold Loan	Time-Horizon	PSU Banks	Pvt Banks	NBFCs	Others
	Jun-25	60.1%	15.7%	11.2%	13.0%
Auto Loan	Time-Horizon	PSU Banks	Pvt Banks	NBFCs	Others
	Jun-25	36.9%	31.4%	26.9%	5.3%
Credit Card	Time-Horizon	Pvt Banks	Others*		
	Jun-25	68.0%	32.0%		
		Jun-24	Jun-24		
		38.7%	36.2%	19.4%	5.8%
		60.2%	17.1%	10.2%	12.6%
		36.0%	33.5%	25.9%	4.6%
		69.2%	30.8%		

* PSUBank+NBFC+SFBs+Foreign Bank+RRBs+ARCs

Key Takeaway:

The growth in secured loans (housing and gold) may indicate a preference for asset-backed lending by Banks, while slower growth in unsecured loans (e.g., credit cards) could suggest cautious consumer spending in certain areas.

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