



**VIDYABHARTI TRUST COLLEGE OF
BUSINESS, COMPUTER-SCIENCE AND RESEARCH, UMRRAKH**

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Finance Trend: Surge in Gold-Backed Loans in India

India has witnessed a substantial increase in gold-backed loans over the past year, reflecting both economic challenges and the strategic use of gold assets by households.

Growth Statistics: As of October 18, 2024, outstanding gold loans surged to ₹1.54 lakh crore, up from ₹1.02 lakh crore in March 2024, marking a 50.4% increase in the first seven months of the fiscal year. This growth is significantly higher than the 13% observed during the same period in the previous year. economictimes.indiatimes.com

Contributing Factors:

Economic Distress: The rise in gold loans is partly attributed to financial strains among households, prompting them to leverage gold assets for liquidity. news.abplive.com

Regulatory Influence: A regulatory push discouraging unsecured personal loans has made gold-backed loans a more attractive option. bfsi.economictimes.indiatimes.com

Rising Gold Prices: With gold prices nearing ₹8,000 per gram in October 2024, borrowers can secure larger loan amounts against their gold holdings. bfsi.economictimes.indiatimes.com

Shift from NBFCs to Banks: Banks now control 82% of the gold loan market, as non-banking financial companies (NBFCs) face funding challenges due to increased risk weights imposed by the Reserve Bank of India (RBI). This shift has led to a contraction in loans to NBFCs by 0.7% during the same period. bfsi.economictimes.indiatimes.com

Regulatory Scrutiny: The RBI has identified irregularities in gold loan practices, including inadequate background checks and improper gold valuation. In response, the RBI plans to enforce stricter underwriting and monitoring procedures to ensure financial stability and curb unethical

practices. Lenders have been given three months to rectify these deficiencies to avoid supervisory actions. [reuters.com](https://www.reuters.com)

Prepared by,
Vishwa Rajesh Bhatt

Marketing Trend: Unilever's Strategic Shift Towards Influencer Marketing

Unilever, under the leadership of new CEO Fernando Fernandez, is adapting its marketing strategies to align with changing consumer behaviors and preferences.

Increased Investment in Social Media: Recognizing a growing consumer distrust of traditional corporate branding, Unilever plans to increase its spending on social media influencers. The company aims to raise its investment in social media platforms from 30% to 50% of its total advertising budget, transitioning to a social media-first advertising model.

Overall Marketing Spend: Unilever's overall marketing expenditure has risen to 15.5% of its turnover, reflecting a significant commitment to enhancing brand engagement through digital channels.

Focus on Key Markets: Fernandez emphasizes concentrating efforts on major markets, including the US and India, to drive growth and strengthen brand presence.

Portfolio Optimization: The company plans to expedite the sale of underperforming food brands and adhere to a bolt-on acquisition strategy. Amid restructuring efforts, including 7,500 job cuts and the separation of its ice-cream business, Unilever seeks to enhance its portfolio's effectiveness and profitability.

These developments in India's finance and marketing sectors highlight the dynamic nature of consumer behavior and corporate strategies in response to economic and technological changes.

Recent Trends in India's Marketing Sectors Source : [ft.com Unilever to boost influencer spend to win over 'suspicious' consumers](https://www.ft.com/content/2023/03/20/unilever-to-boost-influencer-spend-to-win-over-suspicious-consumers)

Prepared by,
Rakhi Parmar

Student's Portfolio



Prepared by
Nidhi Shah
24BBA248
FYBBA DIV 4