

**GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA  
UNSTARRED QUESTION NO. 2930  
ANSWERED ON 18/03/2025**

**GRAMEEN CREDIT SCORE**

**2930. DR. KALANIDHI VEERASWAMY:**

**Will the Minister of RURAL DEVELOPMENT be pleased to state:**

- (a) the details on the 'Grameen Credit Score' framework, including its objectives and the manner in which it will serve the credit needs of Self-Help Group (SHG) members and people in rural areas;**
- (b) the key components of the Grameen Credit Score and the manner in which it differs from traditional credit scoring systems, particularly in assessing the credit worthiness of individuals in rural areas who may lack formal credit history;**
- (c) the manner in which the Government ensure that this credit scoring system is accessible and inclusive for all rural citizens, especially women, farmers and marginalized communities;**
- (d) the role Self-Help Groups (SHGs) play in implementation of Grameen Credit Score framework and the manner in which this initiative helps empower rural entrepreneurs and micro-enterprises; and**
- (e) the manner in which the Government would collaborate with financial institutions, banks, and other stakeholders to integrate the Grameen Credit Score into the broader financial ecosystem and improve access to credit for rural populations?**

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT  
(DR. CHANDRA SEKHAR PEMMASANI)**

**(a) to (e): The Union Budget 2025-26 contained an announcement on the Grameen Credit Score, a framework to be developed by public-sector banks for the credit needs of members of Self-Help Groups (SHGs) and people in rural areas. The current credit scoring mechanism used by Credit Information Companies**

**(CICs) is, by design, generic to all individual borrowers with no specific consideration for the rural sector. A Grameen credit score tailored for the credit assessment purposes of SHG borrowers and the rural population would facilitate better credit assessment, thereby improving access to formal credit not just for SHGs but for the rural population, including farmers and marginalised communities. This is crucial for their economic growth and development. The Government is working out the modalities and contours of the Grameen Credit Score in consultation with the stakeholders.**

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