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# Women's Credit Portfolio Crosses ₹76 Lakh Crore — NITI Aayog— CIBIL Report

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# Women's Credit Portfolio Crosses ₹76 Lakh Crore — NITI Aayog–CIBIL Report

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## WHY IN NEWS

A joint report by **NITI Aayog**, **TransUnion CIBIL**, and **MicroSave Consulting** titled “*From Borrowers to Builders: Women and India’s Evolving Credit Market*” reveals that women borrowers in India now hold **₹76 lakh crore** in total credit — representing **26% of total financial system credit**. Women borrowers default 30% less than the market average.

India’s formal credit system has historically excluded women borrowers — particularly those in rural areas, lower income brackets, and unorganised sectors. The 2025 data presents a structural reversal: women’s credit-active participation has nearly doubled since 2017, and their default performance suggests a more reliable borrower profile than the broader population.

## REPORT AT A GLANCE

METRIC	FIGURE
Total women borrowers’ credit portfolio	<b>₹76 lakh crore</b>
Share of total financial system credit	<b>26%</b>
Credit-active women borrowers	<b>16 crore</b>
Credit-active women as % of all women (2025)	<b>36%</b> (up from 19% in 2017)
Women’s default rate vs. market average	<b>30% lower</b>
Same-day loan approval (consumption, 2025)	<b>45%</b> (up from 34% in 2022)
Women-owned enterprises accessing complex credit products	Only <b>4.3%</b>

## GROWTH IN BUSINESS LOANS

Women’s business credit has been the fastest-growing segment:

STATE	BUSINESS LOAN CAGR (SINCE 2017)
Bihar	<b>59%</b>
Uttar Pradesh	<b>42%</b>
Rajasthan	High double-digit growth
Maharashtra	High double-digit growth

Business-purpose loans now constitute **25%** of women’s total credit portfolio — indicating growing entrepreneurial credit demand beyond consumption-based loans.

## DRIVERS OF WOMEN’S CREDIT GROWTH

### Formal Financial Infrastructure

- **Jan Dhan Yojana (PMJDY):** ~30 crore women account holders have created the deposit base enabling credit eligibility
- **MUDRA Yojana:** Over ₹32 lakh crore disbursed since 2015; ~68% of MUDRA borrowers are women — a key credit pipeline for micro-enterprises
- **SHG-Bank Linkage Programme:** The world’s largest microfinance programme; NABARD data shows over 1.2 crore active SHGs with ~9 crore women members

### Digital Credit Delivery

- Account Aggregator framework enables lenders to assess women borrowers with thin credit files using alternative data (utility bills, GST returns)
- Same-day disbursement (45% in 2025) indicates digital underwriting has replaced branch-level manual approval

### Behavioural Credit Profile

Women borrowers’ **30% lower default rate** is a commercially significant finding — it challenges the historical “risk premium” that many lenders implicitly applied to women borrowers on the assumption of higher default risk.

## CRITICAL GAPS

Despite progress, structural gaps remain:

GAP	DATA
Complex commercial product access	Only <b>4.3%</b> of women-owned enterprises access cash credit, overdraft, or trade finance
Urban–rural credit divide	Rural women borrowers still predominantly concentrated in microfinance, not formal banking
Collateral barriers	Women’s lower property ownership (limited by inheritance patterns) restricts access to secured credit
Credit bureau coverage	~20% of adult women still lack any formal credit history

## GOVERNMENT PROGRAMMES DRIVING INCLUSION

PROGRAMME	MINISTRY	RELEVANCE
PMJDY — Jan Dhan Yojana	Finance	Bank account access for unbanked women
MUDRA Yojana (PMMY)	Finance	Micro-enterprise credit; 68% women borrowers
Lakhpati Didi	Rural Development	SHG-linked skill + credit programme; 3 crore target
NRLM (DAY-NRLM)	Rural Development	SHG federations; credit linkage
Womaniya (GeM)	Commerce	Procurement access for women MSEs
PM Vishwakarma	MSME	Artisan credit; ~30% women artisans

## UPSC RELEVANCE

PAPER	ANGLE
GS2 — Governance	Financial inclusion policies; Jan Dhan architecture
GS3 — Economy	Credit markets; MSME credit; microfinance
GS1 — Society	Women’s economic agency; gender and financial access
GS4	Ethics of financial exclusion; affirmative credit policy
Mains Keywords	Financial inclusion, SHG-bank linkage, MUDRA, account aggregator, credit bureau, Jan Dhan

Total portfolio: **₹76 lakh crore** (26% of system credit) | Credit-active women: **16 crore** | Share rose: 19% (2017) → **36% (2025)** | Default rate: **30% below** market average | Business loan CAGR Bihar: **59%** | Business loans: 25% of women's portfolio | Complex product access: only 4.3% | Report by: **NITI Aayog + TransUnion CIBIL + MicroSave Consulting** | Title: "From Borrowers to Builders" | MUDRA: ₹32 lakh crore disbursed, ~68% women borrowers

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