



# Grameen Credit Score

[Source: IE](#)

[Union Budget 2025-26](#) has introduced the **Grameen Credit Score (GCS)** framework to address the credit needs of [Self Help Groups \(SHGs\)](#) and rural populations.

- **Grameen Credit Score:**
  - **About:** It is developed by public sector banks to **assess the creditworthiness of rural individuals**, facilitating easier access to loans.
    - It aims to **improve repayment discipline** and **reduce fraud** by providing a more **accurate evaluation of borrowers** in rural areas.
  - **Impact:** It will strengthen **microfinance**, boost [financial inclusion](#), and support sectors like **agriculture, rural development, and MSMEs**.
    - GCS will complement existing **microfinance models** and work alongside credit scores like [CIBIL](#) and **CRIF Highmark** for assessing loans.
    - This score will be integrated with the [SVAMITVA Scheme](#).
- **Other Initiatives:**
  - **Transformation of India Post:** The [Union Budget 2025](#) proposed **transforming India Post** into a major **public logistics organization**, utilizing its vast rural network of **1.5 lakh post offices** and **2.4 lakh Dak Sevaks**.
  - **Support for [National Cooperative Development Corporation \(NCDC\)](#):** Rs 500 crore **Grant-in-aid** allocated for strengthening **cooperative sugar mills** to boost **cooperative sector lending**.

Read More: [Union Budget 2025-26](#), [Economic Survey 2024-25](#) , [SVAMITVA Scheme](#)

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