

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO - 873**

Answered on Tuesday, December 3, 2024/12 Agrahayana, 1946 (Saka)

**Personal loans taken by women**

873. SHRI NEERAJ DANGI:

Will the Minister of FINANCE be pleased to state:

- (a) the percentage of personal loans taken by women during the last two years;
- (b) the percentage of increase in personal loan disbursement during the said period; and
- (c) the current outstanding amount of loans taken by women and the details of the measures taken by Government to recover the outstanding loan amount?

**ANSWER**

THE MINISTER OF STATE FOR FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) to (c): Reserve Bank of India (RBI) has apprised that the percentage share of outstanding personal loan to women borrowers out of total outstanding personal loan has increased by 70 bps from 20.2% as on 31.3.2022 to 20.9%, as on 31.3.2024. Also, the outstanding personal loans to women grew by 59.35% during the last two financial years.

Further, the total outstanding of personal loans provided to women borrowers stood at Rs. 18.18 lakh crore as on 30.6.2024. Banks take several steps, including, *inter-alia*, undertaking from the borrowers to recover the loan instalment directly from the salary, by way of checkoff like irrevocable Post Dated Cheques/ Electronic Clearance Service /Standing Instructions and by way of personal guarantee, to recover the outstanding loan of a borrower as per monthly instalment schedule, as per their board approved policies, within the extant legal and regulatory guidelines.

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