

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2327**  
**TO BE ANSWERED ON 16.12.2024**

**MSMEs RUPAY CREDIT CARD**

2327. SHRI NARAYANA KORAGAPPA:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) whether it is a fact that Government has launched in association with the National Payment Corporation of India (NPCI), MSMEs Rupay Credit Card on pilot basis;
- (b) if so, the details thereof;
- (c) the benefits that the above card provides to MSMEs; and
- (d) whether Government will consider extending this RuPay Credit Card to all MSMEs, including the unorganized sector?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a) to (d): Ministry of MSME, in association with National Payment Corporation of India, launched MSME RuPay Credit Card on a pilot basis in February, 2022 for all Udyam registered MSMEs. The MSME RuPay Credit Card provides a simplified payment mechanism to MSMEs to meet their business-related operational expenses like digital payments, utility bill payments, tax/statutory payments, etc. MSME borrowers also avail of the benefit of interest-free credit period on their businesses spend as per respective policies of banks issuing the RuPay card.

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