

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 4086
TO BE ANSWERED ON: 30.03.2026

CREDIT CARDS TO MICRO ENTERPRISES UNDER UDYAM

4086. SHRI NEERAJ SHEKHAR:

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

- (a) whether Government has announced the launch of ₹5 lakh customized credit cards for 10 lakh Udyam-registered micro enterprises in the first year, in Union Budget 2026-27 for the Micro, Small and Medium Enterprises (MSME) sector;
- (b) if so, the details thereof; and
- (c) the expected number of additional MSMEs that will benefit from the revised classification criteria and the new credit card scheme, particularly women-owned, SC/ST-owned and rural enterprises and the projected increase in credit flow to the sector in 2026-27?

ANSWER

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

(a) to (c): Union Budget 2025-26 announced introduction of customized credit cards with Rs.5 lakh limit for micro enterprises, including women-owned, SC/ST-owned, and rural enterprises, registered on Udyam Portal. The scheme is being implemented by Department of Financial Services (DFS), Ministry of Finance. Implementation of this Budget announcement has been taken up and model scheme is being developed in consultation with Indian Bank Association and National Payments Corporation of India.
