

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3374**  
**TO BE ANSWERED ON 12.03.2026**

**CREDIT CARDS FOR MICRO ENTERPRISES THROUGH THE UDYAM PORTAL**

3374. SHRI TEJASVI SURYA:

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

- (a) the number of credit cards issued to micro enterprises registered on the Udyam portal and the total amount of credit extended thereunder and the status of repayment of the same;
- (b) the mechanism adopted for issuing such credit cards to micro enterprises and whether the same would be continued during the financial year 2026-27 and if so, the projected number of beneficiaries and the estimated amount of credit to be extended;
- (c) whether the Government proposes to make any modifications in the said initiative and if so, the details thereof; and
- (d) the steps taken for implementation, the anticipated timeline and the expected impact thereof?

**ANSWER**

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

(a) to (d): Union Budget 2025-26 announced introduction of customized credit cards with Rs.5 lakh limit for micro enterprises registered on Udyam Portal. The scheme is being implemented by Department of Financial Services (DFS), Ministry of Finance. As informed by DFS, the implementation of the Budget announcement has been taken up. Model scheme is being developed in consultation with the Indian Bank Association and the National Payments Corporation of India.

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