



Government has launched Credit Assessment Model for MSMEs to enhance digitally driven loan appraisal

Several initiatives taken up to promote digital payment transactions

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The government has recently launched Credit Assessment Model (CAM) for Micro, Small & Medium Enterprises (MSMEs). The model leverages the digitally fetched and verifiable data available in the ecosystem and devise automated journeys for MSME loan appraisal using objective decisioning for all loan applications and model-based limit assessment for both Existing to Bank (ETB) as well as New to Bank (NTB) MSME borrowers.

The Government, Reserve Bank of India (RBI) and National Payment Corporation of India (NPCI) have been taking up various initiatives to promote digital payment transactions. These inter alia, include incentive scheme for promotion of RuPay Debit Cards and low-value BHIM-UPI transactions (P2M) and Payments Infrastructure Development Fund (PIDF) to support deployment of digital payment infrastructure (such as POS Terminals and QR codes) in underserved regions.

Further, The Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme, launched on 01.06.2020 is now extended to March 31, 2030, has been jointly implemented by Ministry of Housing and Urban Affairs (MoHUA) and Department of Financial Services. Under the scheme, the loan extended to street vendors to support their business has been enhanced to ₹15,000, ₹25,000 and ₹50,000 respectively in three tranches. Other features included in the scheme are UPI-linked RuPay Credit Card with credit limit of ₹30,000 and cashback incentives for digital transactions.

This information was given by Minister of State in the Ministry of Finance Shri Pankaj Chaudhary in a written reply to a question in Rajya Sabha today.

NB/PK

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