

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**

**UNSTARRED QUESTION NO. 2305**

ANSWERED ON MONDAY, 3<sup>rd</sup> AUGUST, 2026/ 12 SHRAVANA, 1948 (SAKA)

**Credit Card for Micro Enterprises**

2305. SHRI ESWARASAMY K:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has launched a customised Credit Card Scheme to provide up to Rupees five lakh in credit to Micro Enterprises registered on the Udyam portal, if so, the details thereof;
- (b) the number of credit cards issued so far under this scheme since its inception, State-wise, along with the total amount of credit sanctioned and disbursed;
- (c) whether the target of issuing ten lakh credit cards in the first year has been achieved, if not, the reasons for shortfall; and
- (d) the measures being taken to ensure inclusion of micro enterprises in rural and semi-urban areas under this scheme?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) The Credit Cards for Micro Enterprises Scheme has been launched on 25<sup>th</sup> May 2026. The key features of the scheme are:

- Credit limit upto ₹5 lakh
- Guarantee coverage under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)
- No collateral requirement
- Joining Fee will be waived for initial 10 lakh customers up to a maximum of ₹500 per RuPay card issued under the scheme.

(b) and (c) The scheme has been launched recently. As on 20<sup>th</sup> July 2026, 12,398 credit cards have been issued under the scheme, with total sanctioned amount of ₹136.91 Crores, and State-wise details are placed as Annexure.

(d) All Udyam registered micro enterprises in the country, including those in rural and semi-urban areas, are eligible under the scheme.

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**Annexure as referred to in part (b) and (c) of the reply to the Lok Sabha Unstarred Question No. 2305 dated 03.08.2026**

**State-wise details of credit cards issued under the Scheme, as on July 20, 2026**

| <b>S. No.</b> | <b>States/ Union Territories</b>         | <b>Number of Cards Issued</b> | <b>Sanctioned credit limit (₹ lakh)</b> |
|---------------|------------------------------------------|-------------------------------|-----------------------------------------|
| 1             | Andaman and Nicobar Islands              | 2                             | 0.81                                    |
| 2             | Andhra Pradesh                           | 658                           | 873.32                                  |
| 3             | Arunachal Pradesh                        | 6                             | 8.91                                    |
| 4             | Assam                                    | 244                           | 285.06                                  |
| 5             | Bihar                                    | 733                           | 921.67                                  |
| 6             | Chandigarh                               | 63                            | 75.24                                   |
| 7             | Chhattisgarh                             | 84                            | 73.15                                   |
| 8             | Dadra and Nagar Haveli and Daman and Diu | 6                             | 12.70                                   |
| 9             | Delhi                                    | 276                           | 354.76                                  |
| 10            | Goa                                      | 57                            | 66.58                                   |
| 11            | Gujarat                                  | 496                           | 587.27                                  |
| 12            | Haryana                                  | 501                           | 479.70                                  |
| 13            | Himachal Pradesh                         | 140                           | 119.59                                  |
| 14            | Jammu and Kashmir                        | 72                            | 66.77                                   |
| 15            | Jharkhand                                | 541                           | 346.51                                  |
| 16            | Karnataka                                | 515                           | 825.82                                  |
| 17            | Kerala                                   | 256                           | 311.68                                  |
| 18            | Ladakh                                   | 1                             | 1.35                                    |
| 19            | Madhya Pradesh                           | 551                           | 511.43                                  |
| 20            | Maharashtra                              | 1,259                         | 1,482.22                                |
| 21            | Manipur                                  | 8                             | 11.10                                   |
| 22            | Meghalaya                                | 6                             | 16.28                                   |
| 23            | Mizoram                                  | 6                             | 6.14                                    |
| 24            | Nagaland                                 | 8                             | 16.05                                   |
| 25            | Odisha                                   | 441                           | 440.08                                  |
| 26            | Puducherry                               | 20                            | 21.38                                   |
| 27            | Punjab                                   | 822                           | 877.73                                  |
| 28            | Rajasthan                                | 565                           | 509.40                                  |
| 29            | Sikkim                                   | 6                             | 4.60                                    |
| 30            | Tamil Nadu                               | 1,121                         | 1,399.77                                |
| 31            | Telangana                                | 275                           | 416.69                                  |
| 32            | Tripura                                  | 31                            | 24.69                                   |
| 33            | Uttar Pradesh                            | 1,678                         | 1,661.42                                |
| 34            | Uttarakhand                              | 242                           | 205.61                                  |
| 35            | West Bengal                              | 708                           | 675.55                                  |
|               | <b>Total</b>                             | <b>12,398</b>                 | <b>13,691.05</b>                        |

Source: PSB Alliance