Udyam Credit Card Scheme (ME-Card)

Digital Working Capital for Micro & Small Enterprises

A government initiative offering micro and small enterprises quick, digital access to short-term working capital for day-to-day operations and business expenses.

1 Eligibility Criteria

MSME Status: Micro/Small Enterprise — investment in plant/machinery up to ₹10 Cr, turnover up to ₹50 Cr.

Udyam Registration: Business must be actively registered on the Udyam Registration Portal.

Business Type: Indian-owned businesses, not subsidiaries of foreign companies.

Credit Profile: Reasonable credit history with active operations and a functional bank account.

2 Key Benefits

Collateral-Free Limit

Working capital access with credit limits typically up to ₹5 Lakh for ad-hoc business needs.

Digital Convenience

Quick processing with seamless digital access to funds.

Wider MSME Support

Expanded credit guarantee cover boosts lending confidence among institutions.

3 Documents Required

Registration: Udyam Registration Certificate

PAN: Of business entity or proprietor

Aadhaar: Of owner or authorized signatory

Bank Details: Statements for last 6 months

Business Proof: GST certificate or Trade License (if applicable)

4 Validity

Credit Limit / Card

Valid for 3 years, subject to annual internal review based on account conduct.

Udyam Certificate

Lifetime validity, as long as the business stays within the Medium Enterprise threshold.

₹5 Lakh

TYPICAL CREDIT LIMIT

Apply through **participating banks** or the **JanSamarth Portal** (jansamarth.in) for fast, collateral-free working capital.