

Micro Enterprise
Card



ALWAYS YOU FIRST

Micro Enterprise

CREDIT CARD

**Your MSME
growth partner**



Power Your Business With Smart Credit Solutions

The MSME scheme offers Udyam-registered Micro Enterprises quick and hassle-free access to credit, helping you manage your working capital needs with ease.

It is available for businesses classified as Micro Enterprises under the MSMED Act, with a valid Udyam Registration Number.

Why This Card Works for You:



Financing the working capital requirements



General business expenses



Purchase of raw materials, spares, etc.



A revolving account facility valid for one year and renewable upon satisfactory performance of the micro enterprise



Payment of statutory and utility bills like GST, electricity, water, etc.



Micro Enterprise Card

Check Your Eligibility:

Must be registered as a Micro Enterprise on the MSME (Udyam) Portal

Get Started in 5 Simple Steps:

01

Apply on the Jan Samarth Portal

02

Enter details & submit documents

03

Bank RM will connect for document collection

04

Bank will verify KYC & financials

05

Card will be issued which can be viewed on the bank's app
Physical card will be delivered in 3–5 days



Micro Enterprise Card

Rewards & Benefits:



Earn
2,000 Reward Points

as a bonus on your 1st successful transaction of ₹500 or more, within 30 days of card setup



3X Reward Points on all purchases

Reward Base: 1 Reward Point for ₹200 spent

Reward Value: 1 Reward Point = ₹0.25

Exclusions: No rewards on transactions involving fuel, insurance, EMI, cash withdrawals, rent, property management and utility spends

Fees & Charges:



₹0 Joining Fee



Annual Fee **1%** of limit during renewal or ₹1,000 + GST (whichever is lower)



Credit Guarantee Fee **0.55%** of card limit + GST (charged in 1st statement and annually)

Micro Enterprise Card

Rates & Charges:



Low Interest Rate

18% p.a.

Low Forex Markup

2% on international spends

Additional Benefits:



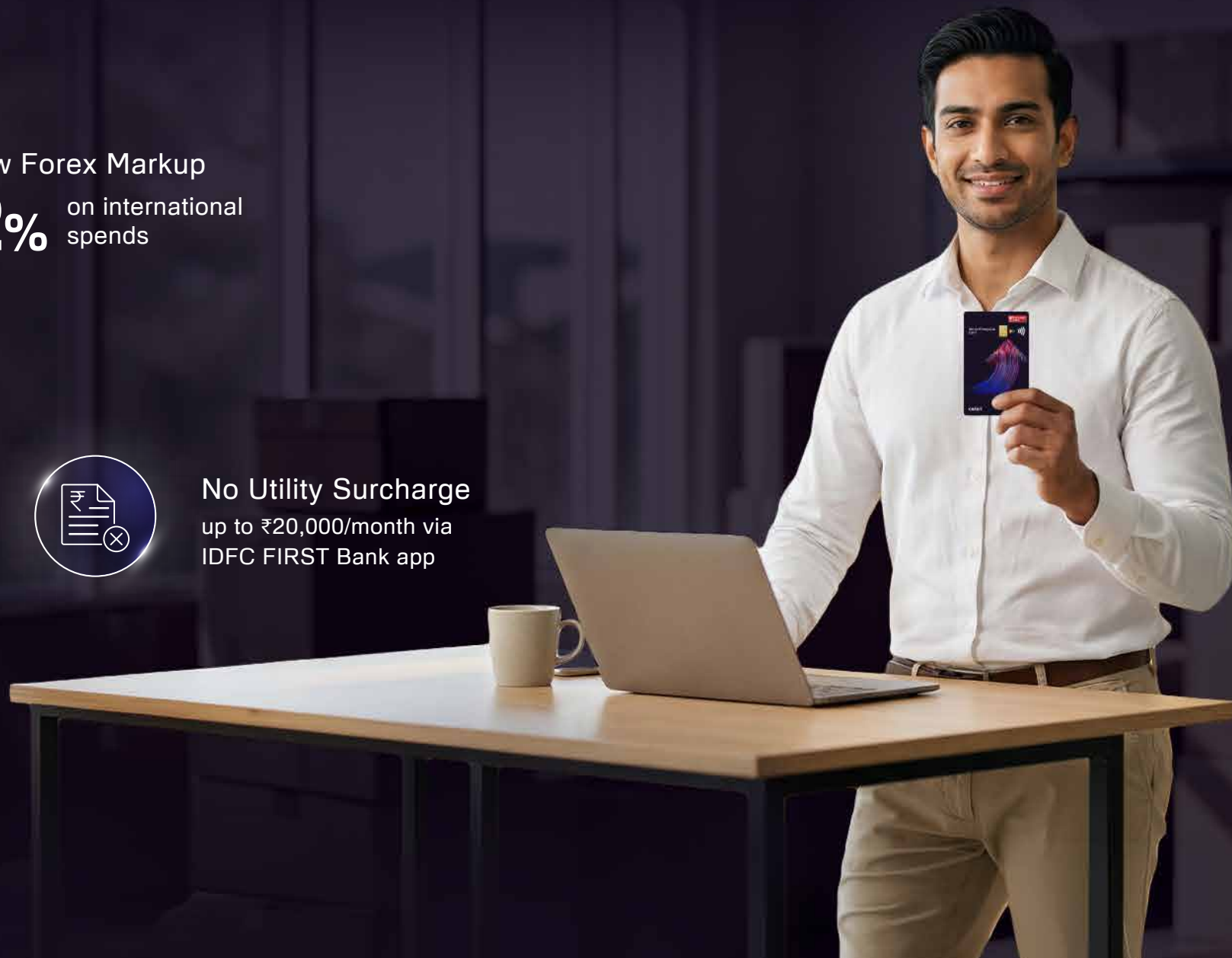
Fuel Surcharge Waiver

up to ₹200/month
(above ₹20,000 spends)



No Utility Surcharge

up to ₹20,000/month via
IDFC FIRST Bank app



Unlock More Value With UPI Rewards!

Pay vendors & bills easily via **UPI** and earn rewards



3X Reward Points
on UPI spends above ₹2,000

1X Reward Point
on UPI spends below ₹2,000

1X Reward Point
on Utility & Insurance payments
(any amount)

Reward Base: 1 Reward Point for ₹200 spent

Reward Value: 1 Reward Point = ₹0.25



Instant & Ready to Use
Issued instantly, no waiting
Scan & pay at **60M+ merchants** nationwide



Pay via Your Favourite UPI App
Use on **PhonePe, GPay, BHIM & more**
Enjoy the ease of UPI with the power of credit



One Card. One Statement.
Track card + UPI spends in a **single statement**

Start Paying via UPI in 4 Easy Steps

01

Open your preferred UPI App

 Pay

 PhonePe

02

Go to the 'Account' section

 BHIM
BHARAT INTERFACE FOR MONEY

03

Select the 'IDFC FIRST Bank Credit Card'

 paytm

04

Select your UPI PIN and start transacting

