



E-Serve No.: 78 of 2026 | Date: March 06, 2026

Sub: Launch of Credit Assistance for E-Commerce Exporters under Export Promotion Mission (EPM) – NIRYAT PROTSAHAN

Dear Member,

This is to inform that DGFT has issued Trade Notice No. 31/2025-26 dated 6 March 2026 ([copy enclosed](#)) announcing the launch of Credit Assistance for E-Commerce Exporters under the Export Promotion Mission (EPM) – NIRYAT PROTSAHAN.

The initiative aims to improve access to working capital for MSMEs engaged in cross-border e-commerce exports, enabling them to produce and stock goods in advance and expand their participation in global markets.

Key Features of the Scheme

1. Objective

- To provide easier working capital financing for MSMEs engaged in e-commerce exports.
- To support exporters in meeting international demand through e-commerce platforms and overseas warehouses.

2. Eligible Beneficiaries

MSMEs meeting the following conditions can apply:

- Must have a valid Importer Exporter Code (IEC).
- Must have a valid Udyam (MSME) Registration.
- Should not be listed in the Denied Entity List (DEL).
- Should have:
 - At least 6 months export track record through postal or courier routes, OR
 - Inventory stored in overseas warehouses, OR
 - Stock in E-Commerce Export Hubs (ECEH).
- New MSMEs with minimum 1 year domestic e-commerce experience are also eligible.

3. Types of Credit Facilities

(a) Direct E-Commerce Credit Facility

- Maximum Credit Limit: ₹50 lakh

- Guarantee Cover: Up to 90%
- Maximum Tenure: 365 days
- Guarantee Fee: 0.5% per year

(b) Overseas Inventory E-Commerce Credit Facility

- Maximum Credit Limit: ₹5 crore
- Guarantee Cover: Up to 75%
- Maximum Tenure: 365 days
- Guarantee Fee: 1% per year

4. Interest Subvention

- Partner banks will provide interest subvention of 2.75% on eligible loans.

5. Annual Support Limit

- Maximum interest subvention of ₹15 lakh per MSME per financial year.

6. Important Conditions

- Support is available only for working capital facilities such as Cash Credit or Overdraft.
- Assistance is not available for deemed exports or exports to SEZs.
- Only credit facilities sanctioned on or after 6 March 2026 will be eligible.

Application Process

1. Exporter must apply on the DGFT portal to obtain a Unique Identity Number (UIN).
2. Using the UIN, the exporter should approach a Scheduled Commercial Bank or Financial Institution for the credit facility.
3. The bank will assess the proposal and submit it for credit guarantee approval through Exim Bank.

The scheme is being implemented on a pilot basis through the Export-Import Bank of India (Exim Bank).

Members are requested to go through the guidelines and send your feedback within 30 days to epm-dgft@gov.in and cc marked to the Council at sybil@texprocil.org / ramitha@texprocil.org

Members engaged in e-commerce exports may explore this facility for improving working capital access and expanding their export operations.

Regards,

Dr. Siddhartha Rajagopal
Executive Director

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Subscribe us on WhatsApp +91-9152009163



TEXPROCIL

Engineering Centre, 5th Floor, Shrimad Rajchandraji Marg,
Mumbai, Maharashtra 400004, India

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