

CREDIT ASSISTANCE FOR E-COMMERCE EXPORTERS

2.75% interest subvention (up to ₹15 lakh per FY)

Credit guarantee (up to 75% to 90%)

What is “Credit Assistance for E-Commerce Exporters” Initiative?

Credit Assistance for E-Commerce Exporters facilitates access to working capital through interest subvention and credit guarantees, enabling MSMEs to expand exports through global e-commerce channels.

WHO CAN APPLY

- Micro, Small or Medium manufacturer-exporters
- MSME with Active IEC and Valid Udyam Registration
- New MSMEs with at least one year of domestic e-commerce experience
- Eligible exporters should satisfy at least one of the following
 - Minimum 6 months' export experience through postal or courier
 - Inventory maintained in overseas warehouses / notified E-Commerce Export Hubs (ECEHs)

Not covered: deemed exports; supplies to SEZs, prohibited exports

WHAT SUPPORT DO YOU GET

- Upfront 2.75% interest subvention (up to ₹15 lakh per FY)
- Government-backed credit guarantee (up to 75% to 90%)
- Continued eligibility for 3 years after graduating to a higher MSME category.
- Financing for procurement, production and inventory

Annual ceiling

₹50 Lakh for Direct E-Commerce Credit Facility

₹5 crore for Overseas Inventory E-Commerce Credit Facility

HOW TO APPLY — TWO SIMPLE STAGES

1. Intent-to-Claim (IC)

Submit intent on DGFT portal to get a Unique Identification Number (UIN)

2. Approach a Member Lending Institution

MLI evaluates applicant's creditworthiness and credit Limit., MLI submits credit guarantee application to EXIM Bank

3. Loan Sanctioned

Loan is sanctioned after separate assessment by EXIM bank and NCGTC (National Credit Guarantee Trustee Company).

DOCUMENTS TO KEEP READY

- Valid active IEC (Not in DEL)
- Udyam Registration certificate
- Bank account linked to IEC (for disbursal)
- CA Certificate Validating annual revenue for 3 FY

SCAN TO APPLY



DGFT — Apply for EPM Support

<https://www.dgft.gov.in/CP/?opt=Credit-Assistance-for-E-Commerce-Exporters>



DGFT — Trade Notices & Guidelines

<https://www.dgft.gov.in>

STATE SPOC – EXPORT PROMOTION MISSION, CHHATTISGARH

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