

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1075**  
**TO BE ANSWERED ON: 09.02.2026**

**EXPORT CREDIT FOR DIGITAL EXPORTERS**

1075. SMT. REKHA SHARMA:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the steps taken to strengthen the availability of pre and post-shipment export credit for Micro, Small, and Medium Enterprises (MSMEs) engaged in cross-border e-commerce exports;
- (b) whether specialised financial products or credit facilitation mechanisms are being considered for small and first-time e-commerce exporters; and
- (c) the manner in which such measures are expected to further promote digital trade and MSME participation in exports?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a) to (c): The Government has undertaken the following initiative to support Micro, Small and Medium Enterprises (MSMEs) for export promotion including for e-commerce exports:

Export Promotion Mission (EPM): - The Mission will provide a comprehensive, flexible, and digitally driven framework for export promotion, with a total outlay of Rs.25,060 crore for FY 2025–26 to FY 2030–31. EPM marks a strategic shift from multiple fragmented schemes to a single, outcome-based, and adaptive mechanism that can respond swiftly to global trade challenges and evolving exporters' needs.

The Mission will operate through two integrated sub-schemes:

- (a) NIRYAT PROTSAHAN – focuses on improving access to affordable trade finance for MSMEs through a range of instruments such as interest subvention, export factoring, collateral guarantees, credit cards for e-commerce exporters, and credit enhancement support for diversification into new markets.
- (b) NIRYAT DISHA – focuses on non-financial enablers that enhance market readiness and competitiveness, including export quality and compliance support, assistance for international branding, packaging, and participation in trade fairs, export warehousing and logistics, inland transport reimbursements, and trade intelligence and capacity-building initiatives.

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