

Interest Support Schemes for MSME Exporters

As part of the initial rollout of the Export Promotion Mission, two key interventions under the NIRYAT PROTSAHAN sub-scheme have been launched.

Objective: To reduce the cost of export credit and ease working-capital constraints faced by MSME exporters.
To address collateral constraints faced by MSME exporters and improve access to bank finance.

EXPORT
PROMOTION
MISSION

NIRYAT
PROTSAHAN

INTEREST
SUBVENTION
SCHEME

COLLATERAL
SUPPORT FOR
EXPORT CREDIT

- ✓ Will be provided on pre- and post-shipment rupee export credit extended by eligible lending institutions.
- ✓ Provides interest subvention of 2.75% per annum on rupee export credit (both pre-shipment and post-shipment).
- ✓ Additional incentive for exports to notified under-represented or emerging markets.
- ✓ Apply only to exports covered under a notified positive list of tariff lines at the Harmonised System six-digit level.
- ✓ Annual cap: ₹50 lakh per Importer Exporter Code (IEC) for FY 2025–26.

- ✓ In partnership with the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).
- ✓ Guarantee coverage:
 - up to 85% for Micro and Small exporters
 - up to 65% for Medium exporters
- ✓ Maximum outstanding guaranteed exposure of ₹10 crore per exporter in a financial year.
- ✓ Complement existing credit guarantee mechanisms and to increase bank lending to export-oriented MSMEs.

RoDTEP
scheme
extended
till March
2026.

RoSCTL
scheme
extended
till March
2026.