Credit Guarantee Scheme for Exporters (CGSE) made operational through Jan Samarth Portal w.e.f. 1 December 2025

Applications amounting to over ₹8,500 crores and sanctions of over ₹3,100 crores received within first month

Scheme benefits MSME and non-MSME exporters by supporting liquidity, market diversification and employment

Government to provide 100% guarantee for additional loan facility under the scheme

प्रविष्टि तिथि: 01 JAN 2026 8:03PM by PIB Delhi

Exports being a critical pillar of the Indian economy, account for nearly 21% of GDP and robust foreign exchange inflows. With over 45 million people being directly and indirectly employed under the export oriented industries, the MSMEs contribute nearly 45% of total exports. Such a sustained export growth has been instrumental in supporting India's current account balance and macroeconomic stability.

The Credit Guarantee Scheme for Exporters (CGSE) being implemented by the Department of Financial Services, has been made operational since 01.12.2025 enabling banks and financial institutions (Member Lending Institutions – MLIs) to extend additional financial assistance to Indian exporters during a period of uncertain headwinds. Further, the measure shall diversify export markets and enhance their global competitiveness. The objective of this proactive intervention is to provide a credit guarantee for exporters and MSMEs which will facilitate additional credit for them. This will thereby provide liquidity, ensure business continuity and create opportunities to expand into new markets.

The scheme envisages additional collateral-free credit support of upto ₹20,000 crore to direct and indirect exporter MSMEs through eligible MLIs. As on 31.12.2025, 1,788 applications amounting to Rs 8,599 crores have been received, of which, a total of 716 applications have been sanctioned amounting to ₹3,141 crore which reflects a strong confidence among our exporters and MSMEs.

With a working capital loan amount equivalent upto 20% of their existing export credit / working capital limits, the scheme will facilitate exporters and MSMEs to develop capabilities and enhance their global competitiveness as well as take steps towards diversification into new and emerging markets. By facilitating the liquidity of these entities, the scheme expects to ensure continuity of business operations and sustain employment.

CGSE scheme is open till 31.03.2026 or until guarantees of value upto ₹ 20,000 crores are issued. The scheme is being implemented by Department of Financial Services (DFS) through National Credit Guarantee Trustee Company Limited (NCGTC).

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NB/PK

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इस विज्ञप्ति को इन भाषाओं में पढ़ें: Kannada , Urdu , हिन्दी , Malayalam