Disclaimer: *In view of the European Commission's transparency policy, the Commission is publishing the texts of the EU-India FTA further to the conclusion of negotiations on 27 January 2026. These texts are published for information purposes only and may undergo further modifications, including as a result of the process of legal revision. These texts are without prejudice to the outcome of the Agreement between the EU and India. The texts will be final upon signing. The Agreement will become binding on the Parties under international law only after completion by each Party of its internal legal procedures necessary for the entry into force of the Agreement.*

CHAPTER 12

SMALL AND MEDIUM-SIZED ENTERPRISES (SMEs)

ARTICLE 12.1

Objectives

The Parties recognise the importance of Small and Medium-sized Enterprises (hereinafter referred to as "SMEs"), as defined by the Parties, in their bilateral trade and investment relations and affirm their commitment to enhance the ability of SMEs to benefit from this Agreement.

ARTICLE 12.2

Information sharing

1. Each Party shall establish or maintain a publicly accessible website containing information regarding this Agreement, including:

(a) a summary of this Agreement; and

(b) information designed for SMEs that shall contain:

(i) a description of the provisions in this Agreement that each Party considers to be relevant to SMEs of both Parties; and

(ii) any additional information that each Party considers would be useful for SMEs interested in benefitting from the provisions of this Agreement.

2. Each Party shall include internet links in the website provided for in paragraph 1 to the:

(a) text of this Agreement, including all annexes, tariff schedules, and product-specific rules of origin;

(b) equivalent website of the other Party; and

(c) websites of its own authorities that the Party considers would provide useful information to persons interested in trading and doing business in that Party.

3. Each Party shall include internet links in the website provided for in paragraph 1 to websites of its own authorities that include information, as appropriate, related to the following:

(a) regulations and procedures for importation, exportation and transit as well as relevant forms, documents and other information required;

(b) regulations and procedures concerning intellectual property rights, including geographical indications;

(c) technical regulations including, where necessary, obligatory conformity assessment procedures and links to lists of conformity assessment bodies, in cases where third party conformity assessment is obligatory, as provided for in Chapter XX on Technical Barriers to Trade;

(d) sanitary and phytosanitary measures relating to importation and exportation as provided for in Chapter/annex XX on Sanitary and Phytosanitary measures;

(e) rules on public procurement, a database containing public procurement notices and other relevant provisions contained in Chapter XX on Public Procurement;

(f) company registration procedures;

(g) other information which the Party considers may be of assistance to SMEs;

(h) customs or other fees, including other product specific fees, at the border; fees and charges imposed by or for governmental agencies on or in connection with importation, exportation or transit;

(i) duty drawback, deferral, or other types of relief that reduce, refund, or waive customs duties; and

(j) rules for the classification or valuation of products for customs purposes.

4. Each Party shall include an internet link in the website provided for in paragraph 1 to a database that is electronically searchable by tariff nomenclature code and that includes, as appropriate, the following information with respect to access to its market:

(a) rates of customs duties and quotas, including most-favoured nation (MFN), rates concerning non MFN countries and preferential rates and tariff rate quotas;

(b) excise duties;

(c) taxes (value added tax/ sales tax);

(d) rules of origin as provided for in Chapter XX on Rules of Origin;

(e) other tariff measures;

(f) information needed for import procedures; and

(g) information related to non-tariff measures or regulations.

5. Each Party shall regularly, or when requested by the other Party, update the information and links referred to in paragraphs 1 to 4 that it maintains on its website to ensure they are up-to-date and accurate.

6. Each Party shall ensure that information set out in this Article is presented in an adequate manner to use for SMEs. Each Party shall endeavour to make the information available in English.

7. No fee shall apply for access to the information provided pursuant to paragraphs 1 to 4 for any person of either Party.

ARTICLE 12.3

SMEs contact points

1. Each Party shall communicate to the other Party its SMEs Contact Point that will carry out the functions listed in this Chapter. The Parties shall promptly notify each other of any change of those contact details.

2. Each Party recognizes the importance of cooperation between the Parties and may carry out activities to support the objectives of this Chapter by identifying the ways to assist their SMEs to take advantage of the opportunities resulting from this Agreement through the promotion of a favourable environment for the development of SMEs and their participation in bilateral trade and investment, and exchanging information and best practices on SMEs-related initiatives.

3. The SMEs Contact Points shall:

(a) ensure that SMEs' needs are taken into account in the implementation of this Agreement and that SMEs of both sides can take advantage of the provisions under this Agreement;

(b) ensure that the information referred to in Article 12.2 (Information Sharing) is regularly updated and relevant for SMEs. Either Party may, through the SME Contact Point, suggest additional information that the other Party may include in its websites to be maintained in

accordance with Article 12.2 (Information Sharing);

(c) examine any matter relevant to SMEs in connection with the implementation of this Agreement, including:

(i) exchanging information to assist the [Trade Committee of this Agreement] in its task to monitor and implement the SMEs-related aspects of this Agreement;

(ii) assisting other Committees, Contact Points, and Working Groups established under this Agreement in considering matters of relevance to SMEs;

(d) report periodically on their activities, jointly or individually, to the [Trade Committee of this Agreement] for its consideration; and

(e) consider any other matter arising under this Agreement pertaining to SMEs as the Parties may agree.

4. SME Contact Points shall meet as necessary and shall carry out their work through the communication channels decided by the Parties, which may include electronic mail, videoconferencing, or other means.

5. SME Contact Points may seek to collaborate with experts and external organisations, as appropriate, in carrying out their activities.

ARTICLE 12.4

Non-application of dispute settlement

The provisions of this Chapter shall not be subject to Chapter XX (Dispute Settlement).