

**GOVERNMENT OF INDIA
MINISTRY OF COMMERCE & INDUSTRY
DEPARTMENT FOR PROMOTION OF INDUSTRY AND INTERNAL TRADE
LOK SABHA**

**UNSTARRED QUESTION NO. 526.
TO BE ANSWERED ON TUESDAY, THE 03RD FEBRUARY, 2026.**

CREDIT GUARANTEE SCHEME FOR STARTUPS

526. SHRI DHARMENDRA YADAV:

Will the Minister of **COMMERCE AND INDUSTRY** be pleased to state:

वाणिज्य एवं उद्योग मंत्री

- (a) the number of startups provided credit guarantees under the Credit Guarantee Scheme for Startups (CGSS) since its inception so far alongwith the sector, year and State-wise, particularly Uttar Pradesh;
- (b) the number of pending, rejected and default cases thereof, State-wise;
- (c) the number of Member Lending Institutions (MLIs) empanelled under the scheme and the sanctioned loan amount, guarantee utilization rate, NPA status and delay in claim settlement in this regard, State-wise;
- (d) whether the Government has identified areas, districts or social categories of entrepreneurs that are not covered by CGSS; and
- (e) if so, the details thereof and if not, the reasons therefor?

ANSWER

वाणिज्य एवं उद्योग मंत्रालय में राज्य मंत्री (श्री जितिन प्रसाद)

**THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE & INDUSTRY
(SHRI JITIN PRASADA)**

- (a):** The Credit Guarantee Scheme for Startups (CGSS) is implemented for enabling debt funding to startups through eligible financial institutions [Member Institutions (MIs)]. CGSS is operationalized by the National Credit Guarantee Trustee Company (NCGTC) Limited and has been operationalized from 1st April 2023.

As on 31st December 2025, 334 loans amounting to around Rs 808.18 crore have been guaranteed to startup borrowers under CGSS. The sector/industry-wise details are placed as **Annexure-I**. The year-wise and State/Union Territory-wise details, including for the State of Uttar Pradesh are placed as **Annexure-II**.

- (b) & (c):** 5 accounts amounting to Rs 13.08 crore have turned into Non- Performing Assets (NPA) as on 31st December 2025 under CGSS. No claim has been lodged for the same as on 31st December 2025 and hence, there has not been any delay in claim settlement. Further, with respect to the applications for loans

under CGSS by startup borrowers, the MIs are responsible for assessing the feasibility and viability of the projects and compliance with the eligibility parameters of the Scheme before sanctioning need-based assistance to the startup borrowers, hence, the data pertaining to pending and rejection of cases would be maintained at the level of MI. MIs submit details of sanctioned/approved cases while applying for guarantee cover under the Scheme on NCGTC's portal.

36 Member Institutions (MIs) have been registered under the Scheme. The State/UT-wise and MI-wise details of the outstanding amount from accounts turning NPA as on 31st December 2025 is placed as **Annexure-III**.

(d) & (e): All steps under the Startup India initiative including CGSS are inclusive and implemented on a pan-India basis with certain interventions for greater penetration amongst specific sections of the society.

Specifically in CGSS, for availing guarantee cover under the Scheme, while the Annual Guarantee Fee (AGF) to be paid by MI for each borrower is 2% per annum (p.a.) of the disbursement/outstanding amount, the MI pays a lower AGF of 1.5% p.a. for units from the Northeast region as well as those of women entrepreneurs. Further, to support startups in manufacturing, the AGF for lenders supporting startups in 27 Champion Sectors has also been reduced to 1% per annum from 2% p.a.

Further, the Startup Common Application Journey has been launched on the Jan Samarth Portal providing a single digital platform for startups from across the country to apply for loans and track their applications seamlessly through a unified digital journey.

ANNEXURE-I**ANNEXURE REFERRED TO IN REPLY TO PART (a) OF THE LOK SABHA UNSTARRED QUESTION NO. 526 FOR ANSWER ON 03.02.2026.**

The sector/industry-wise details of loans guaranteed for startup borrowers as on 31st December 2025 are provided below:

Sector/Industry	Number of Loans Guaranteed	Amount of loans guaranteed (in Rs. crore)
Aerospace & Defense	14	68.300
Agri & Allied Activities	13	38.700
Animal Feed	1	0.500
Auto Components	7	26.200
Automobiles	10	20.750
Beverages	2	2.500
Cement And Cement Products	4	19.350
Chemicals And Petrochemicals	4	12.350
Commercial Services & Supplies	13	36.980
Construction	7	32.850
Consumer Durables	14	17.195
Diversified	9	27.130
Diversified FMCG	2	15.000
Diversified Metals	2	4.500
Electrical Equipment	9	24.375
Electronic system design and manufacturing	1	1.000
Engineering Services	2	2.060
Entertainment	1	0.150
Ferrous Metals	3	6.350
Fertilizers And Agrochemicals	2	3.500
Finance	1	2.000
Financial Technology (Fintech)	1	4.000
Food & Other Products	21	35.256
Food processing	1	4.000
Gas	1	0.200
Healthcare Equipment & Supplies	5	9.250
Healthcare Services	2	1.250
Household Products	1	1.000
Industrial Manufacturing	8	3.611
Industrial Products	10	27.828
IT - Hardware	5	8.570

IT - Services	15	29.048
IT - Software	23	52.105
Leisure Services	7	20.400
Media	2	1.700
Metals & Minerals Trading	2	1.950
Minerals & Mining	2	8.000
New and Renewable energy	2	23.750
Non - Ferrous Metals	2	3.500
Other Construction Materials	9	13.730
Other Consumer Services	14	20.500
Other Utilities	9	9.750
Paper, Forest & Jute Products	1	5.000
Personal Products	4	5.450
Petroleum Products	3	5.700
Pharmaceuticals & Biotechnology	6	6.230
Power	11	38.380
Realty	3	3.470
Retailing	3	7.500
Telecom - Equipment & Accessories	3	8.500
Textiles & Apparels	26	55.214
Transport Services	11	31.600
Total	334	808.18

ANNEXURE-II**ANNEXURE REFERRED TO IN REPLY TO PART (a) OF THE LOK SABHA UNSTARRED QUESTION NO. 526 FOR ANSWER ON 03.02.2026.**

The year and State/UT-wise details of loans guaranteed for startup borrowers as on 31st December 2025 are provided below:

State/UT	No. of loans guaranteed			Amount of loans Guaranteed (in Rs. crore)		
	2023	2024	2025	2023	2024	2025
Andhra Pradesh	3	7	1	5.30	9.70	2.00
Assam	0	4	1	0.00	2.52	11.45
Bihar	0	1	0	0.00	0.28	0.00
Chandigarh	0	1	0	0.00	0.15	0.00
Chhattisgarh	0	0	2	0.00	0.00	0.65
Delhi	8	14	3	25.65	25.96	3.80
Gujarat	2	2	5	6.50	3.00	30.27
Haryana	12	17	7	25.25	58.17	37.27
Jammu and Kashmir	2	3	1	10.00	4.35	5.00
Karnataka	15	14	15	30.16	37.18	29.18
Kerala	2	12	1	4.50	24.50	3.00
Madhya Pradesh	4	1	1	8.80	1.00	1.00
Maharashtra	19	38	18	59.75	64.99	45.53
Odisha	0	0	2	0.00	0.00	4.50
Rajasthan	4	5	1	11.80	20.50	0.60
Tamil Nadu	5	21	6	8.65	62.00	13.95
Telangana	1	4	0	0.30	5.17	0.00
Uttar Pradesh	6	14	10	18.12	20.86	13.13
Uttarakhand	0	1	0	0.00	10.00	0.00
West Bengal	2	13	3	6	30.75	5
Total	85	172	77	220.78	381.08	206.33

ANNEXURE-III**ANNEXURE REFERRED TO IN REPLY TO PARTS (b) & (c) OF THE LOK SABHA QUESTION NO. 526 FOR ANSWER ON 03.02.2026.**

The State/UT-wise details of the outstanding amount from accounts turning into Non-Performing Assets (NPA) as on 31st December 2025 are provided below:

State/UT	No. of loans	Outstanding amount (Rs. crore)	Member Institutions (MIs) which have provided the loans
Delhi	1	1.18	HDFC Bank
Haryana	1	4.05	HDFC Bank
Maharashtra	2	7.46	HDFC Bank, Bank of India
Uttar Pradesh	1	0.39	HDFC Bank
Total	5	13.08	
