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

LOK SABHA

UNSTARRED QUESTION NO. 1482.
TO BE ANSWERED ON TUESDAY, THE 28TH JULY, 2026.

CGSS IN RAJASTHAN

1482. SHRI UMMEDA RAM BENIWAL:

Will the Minister of **COMMERCE AND INDUSTRY** be pleased to state:
वाणिज्य एवं उद्योग मंत्री

(a) the number of startups that have availed benefits under the Credit Guarantee Scheme for Startups (CGSS) in Rajasthan, including Barmer district, since the inception of the Scheme;

(b) the details of credit guarantees approved and the amount of credit extended under the Scheme in Rajasthan during the said period;

(c) whether the Government has reviewed the implementation of Scheme in Rajasthan and if so, the details thereof, district-wise including Barmer district; and

(d) the measures taken by the Government to improve access to credit for startups under the Scheme in Rajasthan, particularly in Barmer district?

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) to (c): 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. The CGSS is implemented across the country, including in the State of Rajasthan.

Specifically, in the State of Rajasthan 6 loans amounting to Rs 28.10 crore have been guaranteed to startup borrowers from Jaipur and Udaipur as on 30th June 2026.

The Management Committee (MC) constituted under the Scheme is responsible for reviewing, supervising and monitoring the functioning of the Scheme and is empowered to appraise its performance. Further, the MIs evaluate credit proposals based on prudent banking judgement and undertake due diligence while sanctioning and monitoring loans in accordance with the operational guidelines of the Scheme. The Scheme guidelines are available online at:

https://www.ncgtc.in//content/products/0/20250509/Gazette_Notification_CGSS_8th_May_2025_44e1a2d0dc.pdf

(d): The Department for Promotion of Industry and Internal Trade (DPIIT) and NCGTC regularly engage with startups and Member Institutions (MIs) to review the implementation of the Scheme, address operational issues, discuss progress and facilitate greater participation of lenders and uptake of the Scheme. In addition, the Management Committee periodically reviews the functioning and performance of the Scheme.

Based on stakeholder discussions and feedback, the Government expanded the Credit Guarantee Scheme for Startups (CGSS) vide notification dated 8th May 2025 by increasing the ceiling on guarantee cover per borrower from Rs. 10 crore to Rs. 20 crore, enhancing guarantee coverage to 85% of the amount in default for loans up to Rs. 10 crore and 75% for loans above Rs. 10 crore, as well as reducing the Annual Guarantee Fee (AGF) to 1% for lenders supporting startups in 27 Champion Sectors, and introducing operational reforms for wider coverage of eligible startups.

The Government has undertaken several measures to improve awareness, simplify access and enhance credit flow to startups across the country, including in the State of Rajasthan:

i. Launch of the Startup Common Application Journey on the Jan Samarth Portal, providing a unified digital platform for startups to apply for loans and track their application.
ii. Organization of awareness and outreach programmes by DPIIT in collaboration with NCGTC across various cities bringing together startups and MIs to improve awareness and facilitate access to credit.
iii. Regular interactions with the leadership of MIs to address implementation issues, review progress and facilitate improved credit flow under the Scheme.

As a result of such initiatives, the number and value of guarantees under the Scheme have witnessed significant growth. As on 30th June 2026, 478 loans amounting to approximately Rs. 1,469.92 crore have been guaranteed under the Scheme, of which more than Rs. 660 crore has been guaranteed during 2026 (up to 30th June 2026).

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