Last checked: 20 October 2026 · DPIIT, Startup India (guarantee trustee: NCGTC)

Credit Guarantee Scheme for Startups (CGSS)

A government guarantee that lets banks, NBFCs and venture debt funds lend to DPIIT recognised startups without asking for collateral from the founders.

What you may get

The guarantee covers up to Rs 20 crore of debt per startup. The trust covers 85 percent of the amount in default for loans up to Rs 10 crore, and 75 percent for the part above that. The guarantee goes to the lender, not to the startup directly.

Who it is for

Startups recognised by DPIIT that are not in default to any lender and not classified as a non-performing asset, and whose eligibility the lending institution certifies.

Main conditions

- The startup must be recognised by DPIIT as per the Gazette notifications issued from time to time.
- The startup must not be in default to any lending or investing institution and must not be an NPA as per RBI guidelines.
- The lender, which can be a scheduled commercial bank, a financial institution, a good-rated NBFC or a SEBI registered venture debt fund, must certify the startup's eligibility.

How to apply

1. Get your startup recognised by DPIIT on the Startup India portal.
2. Apply for the loan online on the Jan Samarth portal and choose a member lending institution.
3. Or walk into a branch of any member lending institution and ask for a loan under the Credit Guarantee Scheme for Startups.
4. The lender checks your project, sanctions the loan and applies to NCGTC on its portal for the guarantee cover.

Status

Active

Official source: https://www.startupindia.gov.in/content/sih/en/credit-guarantee-scheme-for-startups.html
Official application: https://www.jansamarth.in/
Labh Lo page: https://labhlo.in/en/schemes/central/cgss-credit-guarantee-startups/

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