

GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP
LOK SABHA
UNSTARRED QUESTION NO. 1664
ANSWERED ON 10.03.2025

SKILL LOAN SCHEME FOR ANDHRA PRADESH

1664. SHRI PUTTA MAHESH KUMAR:

Will the Minister of SKILL DEVELOPMENT AND ENTREPRENEURSHIP be pleased to state:

- (a) the total number of individuals who have availed the Skill Loan Scheme including the number of loans sanctioned and amount released, State-wise and district-wise particularly for Andhra Pradesh, year-wise during the last five years;
- (b) the details regarding the number of defaults occurring in loan repayment along with the details of amount of credit guarantee released for defaulting loans, State-wise and district-wise particularly for Andhra Pradesh State, year-wise during the last five years;
- (c) whether the revised Model loan scheme is operational; and
- (d) if so, the details regarding the number of individuals who availed the scheme till date, State and district-wise particularly for Andhra Pradesh

ANSWER

THE MINISTER OF STATE (INDEPENDENT CHARGE) IN THE MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP

(SHRI JAYANT CHAUDHARY)

(a) to (b): The Skill Loan Scheme was circulated on 10th July 2015 by Indian Banks' Association (IBA) to its member banks for its adoption for extending loan for vocational education and training courses. Ministry of Skill Development and Entrepreneurship (MSDE) notified Credit Guarantee Fund Scheme for Skill Development (CGFSSD) on 20th November 2015 to provide guarantee cover to Skill Loan Scheme to the extent of 75% of the amount in default to the member lending institutions. National Credit Guarantee Trustee Company (NCGTC) manages and operates the credit guarantee fund.

CGFSSD was revised and notified on 9th July 2024 to enhance the coverage of the scheme and to provide access to skill trainees/candidates to wide range of high-end courses without any financial constraints. The major changes in modified CGFSSD inter-alia include the increase in maximum loan limit from Rs. 1.5 lakh to Rs. 7.5 lakh, inclusion of non-NSQF aligned courses delivered through Skill India Digital Hub (SIDH), and inclusion of NBFCs/ NBFC-MFIs and Small Finance Banks as the member lending institutions.

Since inception of the scheme, 11320 loans with guarantee amount of Rs. 131.31 Cr. have been provided up to 28.02.2025. State-wise details of number of loans sanctioned and amount disbursed during the last five years up to 2024-25 (28.02.2025) are given at **Annexure-I**.

District-wise details of number of loans sanctioned and amount disbursed during the last five years up to 2024-25 (28.02.2025) in the state of Andhra Pradesh are given at **Annexure-II**.

State-wise number of accounts turned NPA and credit guarantee claim settled during the last five years up to 2024-25 (28.02.2025) are given at **Annexure-III**.

(c) & (d):The model Skill Loan Scheme revised/modified in July, 2024 is currently operational. Since modification, three (03) loans were sanctioned in the state of Andhra Pradesh, two (02) in Anantpura district and one (01) in Chittoor district.

State-wise details of number of loans sanctioned since modification up to 28.02. 2025 are as under:

State/UT	No of Loan sanctioned
Andhra Pradesh	03
Bihar	03
Chhattisgarh	15
Delhi	04
Gujarat	02
Himachal Pradesh	09
Jammu And Kashmir	01
Jharkhand	100
Karnataka	169
Kerala	393
Madhya Pradesh	34
Maharashtra	94
Meghalaya	01
Odisha	02
Puducherry	01
Punjab	01
Sikkim	01
Tamil Nadu	14
Telangana	02
Uttar Pradesh	08
Uttarakhand	02
West Bengal	32
Total	891

ANNEXURES REFERRED IN REPLY TO PARTS (a) & (b) OF LOK SABHA UNSTARRED QUESTION NO. 1664 ANSWERED ON 10.03.2025 REGARDING 'SKILL LOAN SCHEME FOR ANDHRA PRADESH'

(i) State-wise number of loans sanctioned during the last five years up to 2024-25 (28.02.2025)

State	2020-21	2021-22	2022-23	2023-24	2024-25 (upto28.02.2025)	Total
Andhra Pradesh	6	3	24	4	3	40
Assam	13	8	10	8	0	39
Bihar	13	8	13	5	3	42
Chandigarh	0	0	2	3	0	5
Chhattisgarh	2	3	15	27	16	63
Delhi	15	3	15	3	4	40
Goa	8	7	1	2	1	19
Gujarat	4	3	12	3	3	25
Haryana	19	7	24	4	0	54
Himachal Pradesh	5	3	6	9	10	33
Jammu And Kashmir	1	0	1	1	1	4
Jharkhand	6	4	1036	411	165	1622
Karnataka	47	67	137	134	207	592
Kerala	238	243	410	636	588	2115
Lakshadweep	0	0	0	1	0	1
Madhya Pradesh	16	7	13	19	34	89
Maharashtra	119	99	230	140	117	705
Manipur	0	0	0	1	0	1
Meghalaya	1	0	1	1	1	4
Nagaland	0	0	1	0	0	1
Odisha	2	2	9	8	2	23
Puducherry	0	4	2	1	3	10
Punjab	13	1	5	2	1	22
Rajasthan	5	1	27	2	0	35
Sikkim	0	3	1	0	1	5
Tamil Nadu	30	42	102	47	29	250
Telangana	2	4	30	7	3	46
Tripura	1	0	1	0	0	2
Uttar Pradesh	20	6	27	9	13	75
Uttarakhand	6	4	9	9	2	30
West Bengal	110	31	39	34	36	250
Total	702	563	2203	1531	1243	6242

(ii) State-wise amount of loans disbursed during the last five years up to 2024-25 (28.02.2025)

						Rs. in lakh
State	2020-21	2021-22	2022-23	2023-24	2024-25 (upto 28.02.2025)	Total
Andhra Pradesh	8.44	3.6	14.65	4.81	2.01	33.51
Assam	13.57	8.36	12.65	10.32	0	44.9
Bihar	17.01	9.54	13.98	5.87	2.34	48.74
Chandigarh	0	0	2.92	4.5	0	7.42
Chhattisgarh	1.84	2.27	19.69	36.37	17.13	77.3
DNH & DD	0	0	0	0	0	0
Delhi	15.62	4.5	16.83	4.27	2.89	44.11
Goa	9.28	7.99	0.78	2.37	0.88	21.3
Gujarat	5.46	4.23	13.18	4.19	2.88	29.94
Haryana	24.44	8.09	34.4	5.88	0	72.81
Himachal Pradesh	3.78	3.1	5.09	7.04	8.53	27.54
Jammu And Kashmir	1.49	0	1.2	0.63	1.5	4.82
Jharkhand	6.9	5.64	1461.6	616	202.29	2292.43
Karnataka	52.67	65.16	151.79	149.05	273.71	692.38
Kerala	265.95	293.24	485.62	807.2	766.57	2618.58
Ladakh	0	0	0	0	0	0
Lakshadweep	0	0	0	1.5	0	1.5
Madhya Pradesh	18.11	7.96	14.8	21.33	27.79	89.99
Maharashtra	138.78	103.77	268.53	162.75	140.34	814.17
Manipur	0	0	0	0.94	0	0.94
Meghalaya	0.9	0	1.22	1.25	1.5	4.87
Mizoram	0	0	0	0	0	0
Nagaland	0	0	1.1	0	0	1.1
Odisha	2.58	2.51	11.23	10.32	2.42	29.06
Puducherry	0	4.52	2.08	0.5	3.58	10.68
Punjab	13.84	1.5	5.4	2.2	1.05	23.99
Rajasthan	7.2	1.5	39.94	1.06	0	49.7
Sikkim	0	4.28	1.08	0	1.5	6.86
Tamil Nadu	35.12	45.01	96.85	50.17	31.62	258.77
Tripura	0.8	0	0.31	0	0	1.11
Uttar Pradesh	25.88	7.56	29.04	10.08	13.04	85.6
Uttarakhand	6.06	5.95	11.77	12.69	2.27	38.74
West Bengal	93.82	32.74	43.22	37.48	47.42	254.68
Telangana	3	3.63	29.69	5.98	3.37	45.67
Total	772.55	636.63	2790.64	1976.74	1556.62	7733.21

Annexure-II

District-wise number of loans sanctioned during the last five years up to 2024-25 (28.02.2025) in the state of Andhra Pradesh:

District	2020-21	2021-22	2022-23	2023-24	2024-25 (upto 28.02.2025)	Total
Anantapur	0	0	0	1	2	3
Chittoor	0	1	1	0	1	3
East Godavari	1	0	7	1	0	9
Guntur	1	1	0	0	0	2
Krishna	0	0	11	0	0	11
Kurnool	1	0	3	0	0	4
SPS Nellore	1	0	0	0	0	1
Visakhapatnam	0	0	1	1	0	2
Vizianagaram	1	0	1	0	0	2
West Godavari	1	1	0	1	0	3
Total	6	3	24	4	3	40

District-wise amount of loans disbursed during the last five years up to 2024-25 (28.02.2025) in the state of Andhra Pradesh:

Rs. in lakh						
District	2020-21	2021-22	2022-23	2023-24	2024-25 (upto 28.02.2025)	Total
Anantapur	0.00	0.00	0.00	1.50	1.55	3.05
Chittoor	0.00	1.10	0.89	0.00	0.46	2.45
East Godavari	1.50	0.00	6.29	0.50	0.00	8.29
Guntur	1.50	1.50	0.00	0.00	0.00	3.00
Krishna	0.00	0.00	5.40	0.00	0.00	5.4
Kurnool	1.50	0.00	1.03	0.00	0.00	2.53
Prakasam	0.00	0.00	0.00	0.00	0.00	0
SPS Nellore	1.50	0.00	0.00	0.00	0.00	1.5
Srikakulam	0.00	0.00	0.00	0.00	0.00	0
Visakhapatnam	0.00	0.00	0.20	1.31	0.00	1.51
Vizianagaram	0.94	0.00	0.83	0.00	0.00	1.77
West Godavari	1.50	1.00	0.00	1.50	0.00	4.00
Total	8.44	3.60	14.65	4.81	2.01	33.5

Annexure-III

State-wise number of accounts turned NPA and credit guarantee claim settled during the last five years up to 2024-25 (28.02.2025)

Rs. in lakh				
	Total No of Accounts turned NPA	Total Outstanding Amount of Accounts turned NPA	Total No of Claim Settled	Total Amount of Claim Settled
Andhra Pradesh	0	0.00	0	0.00
Assam	6	5.59	0	0.00
Bihar	2	1.83	0	0.00
Chandigarh	0	0.00	0	0.00
Chhattisgarh	1	1.50	0	0.00
DNH &DD	0	0.00	0	0.00
Delhi	6	6.62	2	1.76
Goa	3	3.25	0	0.00
Gujarat	1	1.61	0	0.00
Haryana	18	25.19	6	6.92
Himachal Pradesh	1	0.56	1	0.42
Jammu And Kashmir	0	0.00	0	0.00
Jharkhand	46	66.97	0	0.00
Karnataka	18	21.02	0	0.00
Kerala	76	81.15	10	7.23
Ladakh	0	0.00	0	0.00
Lakshadweep	0	0.00	0	0.00
Madhya Pradesh	5	3.76	0	0.00
Maharashtra	35	32.81	6	4.14
Manipur	0	0.00	0	0.00
Meghalaya	0	0.00	0	0.00
Mizoram	0	0.00	0	0.00
Nagaland	0	0.00	0	0.00
Odisha	2	2.88	1	1.13
Puducherry	1	1.04	0	0.00
Punjab	2	1.96	2	1.40
Rajasthan	6	9.12	0	0.00
Sikkim	2	2.04	0	0.00
Tamil Nadu	26	28.32	5	3.52
Telangana	3	2.03	1	1.35
Tripura	0	0.00	0	0.00
Uttar Pradesh	10	8.71	5	3.52
Uttarakhand	1	1.19	1	0.79
West Bengal	27	22.29	7	4.63
Total	298	331.45	47	36.82
