

GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP
LOK SABHA
UNSTARRED QUESTION NO. 3476
ANSWERED ON 11.08.2025

SKILL LOAN SCHEME FOR UTTAR PRADESH

3476. SHRI PUSHPENDRA SAROJ

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

- (a) the details of the number of individuals in Uttar Pradesh availed loan facility under the Skill Loan Scheme SC, ST, OBC, General categories and year-wise;
- (b) the number of loans sanctioned and amount released for Uttar Pradesh, categories and year-wise;
- (c) the details regarding the number of defaults occurred in loan repayment in Uttar Pradesh, along with the details of the amount of credit guarantee released for defaulting loans, categories, year-wise; and
- (d) whether the revised Model loan scheme is operational and if so, the details regarding the number of individuals availed the scheme, district, year and category-wise ?

ANSWER

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

(SHRI JAYANT CHAUDHARY)

(a) to (d): The Skill Loan Scheme was circulated on 10th July, 2015 by Indian Banks' Association (IBA) to its member banks for its adoption while 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 10th 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.

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 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.

Year-wise & Category-wise details of number of loan covered and amount sanctioned under CGFSSD in Uttar Pradesh since inception till 31.07.2025 are given at **Annexure-I**.

Year-wise & Category-wise details of loan account turned NPA and guarantee claims settled under CGFSSD in Uttar Pradesh since inception till 31.07.2025 are given at **Annexure-II**.

Category-wise and District-wise details of number of loan and amount sanctioned under CGFSSD in Uttar Pradesh since modification till 31.07.2025 are given at **Annexure-III**.

ANNEXURES REFERRED TO IN REPLY TO PART (a) to (d) OF LOK SABHA UNSTARRED QUESTION NO. 3476 ANSWERED ON 11.08.2025 REGARDING 'SKILL LOAN SCHEME FOR UTTAR PRADESH'

Annexure-I

Year-wise & Category-wise number of loan and amount sanctioned under CGFSSD in Uttar Pradesh since inception till 31.07.2025

Financial Year	No of Loan A/c Guaranteed				Amount of Loans Guaranteed (Rs Lakh)			
	General	OBC	SC	ST	General	OBC	SC	ST
2016-17	23	36	10	1	15.91	18.25	5.63	0.50
2017-18	27	2	3	0	27.70	1.88	3.82	0.00
2018-19	28	8	3	0	34.80	10.79	3.72	0.00
2019-20	36	12	3	0	46.70	15.97	3.75	0.00
2020-21	15	3	2	0	19.73	4.00	2.15	0.00
2021-22	4	2	0	0	4.76	2.80	0.00	0.00
2022-23	15	9	3	0	17.80	8.97	2.27	0.00
2023-24	6	2	1	0	7.27	1.55	1.25	0.00
2024-25	13	6	1	0	10.34	5.72	0.45	0.00
2025-26(up to 31.07.2025)	4	1	0	0	1.83	4.00	0.00	0.00
Overall	171	81	26	1	186.84	73.93	23.04	0.50

Year-wise & Category-wise loan account turned NPA and guarantee claims settled under CGFSSD in Uttar Pradesh since inception till 31.07.2025

Financial Year	No. of Accounts Turned NPA				Amount of Claims Settled (Rs Lakh)			
	General	OBC	SC	ST	General	OBC	SC	ST
2016-17	9	23	7	1	0.00	0.00	0.00	0.00
2017-18	3	1	1	0	0.00	0.00	1.23	0.00
2018-19	7	3	2	0	3.57	2.39	2.55	0.00
2019-20	16	4	3	0	11.51	3.66	2.86	0.00
2020-21	6	0	0	0	2.44	0.00	0.00	0.00
2022-23	1	2	0	0	0.54	0.54	0.00	0.00
2023-24	0	1	0	0	0.00	0.00	0.00	0.00
Overall	42	34	13	1	18.06	6.59	6.65	0.00

Category-wise and District-wise number of loan and amount sanctioned under CGFSSD in Uttar Pradesh since modification till 31.07.2025

Districts of Uttar Pradesh	No of Loan A/c Guaranteed				Amount of Loans Guaranteed (Rs Thousand)			
	General	OBC	SC	ST	General	OBC	SC	ST
Baghpat	1	0	0	0	150.0	0.0	0.0	0.0
Ballia	1	1	0	0	60.0	139.7	0.0	0.0
Budaun	1	0	0	0	36.0	0.0	0.0	0.0
Deoria	1	0	0	0	40.0	0.0	0.0	0.0
Fatehpur	1	0	0	0	37.0	0.0	0.0	0.0
Ghaziabad	3	0	0	0	245.9	0.0	0.0	0.0
Ghazipur	1	0	0	0	50.0	0.0	0.0	0.0
Jhansi	0	0	1	0	0.0	0.0	45.0	0.0
Kanpur Nagar	1	0	0	0	36.0	0.0	0.0	0.0
Kasganj (Kanshiram Nagar)	0	1	0	0	0.0	32.0	0.0	0.0
Lucknow	1	1	0	0	36.0	120.0	0.0	0.0
Meerut	2	0	0	0	120.0	0.0	0.0	0.0
Moradabad	1	1	0	0	60.0	150.0	0.0	0.0
Pratapgarh	0	1	0	0	0.0	400.0	0.0	0.0
Sonbhadra	0	1	0	0	0.0	60.0	0.0	0.0
Uttar Pradesh	14	6	1	0	870.9	901.7	45.0	0.0
