

1	2	3
16.	Jharkhand	29,59,64,978
17.	Karnataka	21,43,95,135
18.	Kerala	22,00,25,988
19.	Lakshadweep	1,23,17,760
20.	Madhya Pradesh	21,46,66,296
21.	Maharashtra	85,77,62,615
22.	Manipur	24,99,88,939
23.	Meghalaya	12,77,96,760
24.	Mizoram	10,88,73,601
25.	Nagaland	16,94,76,980
26.	Odisha	27,71,49,600
27.	Puducherry	7,34,51,280
28.	Punjab	26,39,52,000
29.	Rajasthan	14,19,35,789
30.	Sikkim	2,00,16,360
31.	Tamil Nadu	34,43,10,720
32.	Telangana	22,94,64,472
33.	Tripura	8,37,68,100
34.	Uttar Pradesh	52,26,00,000
35.	Uttarakhand	35,01,78,040
36.	West Bengal	38,04,64,812
TOTAL		8,08,96,56,015

Simplification of process of getting loan for skill development

794. SHRI HARNATH SINGH YADAV: Will the Minister of SKILL DEVELOPMENT AND ENTREPRENEURSHIP be pleased to state:

(a) whether Government proposes to simplify the process for getting loan for skill development, especially for poor and backward people of the country; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP (SHRI RAJ KUMAR SINGH): (a) and (b) The Government of India had launched Skill Loan Scheme on 15th July, 2015 to provide loan facility to aspirants wanting to do skill development courses aligned to National Skill Qualification Framework (NSQF). The Important features of the Scheme, *inter-alia*, are as follows:

- Any Indian National who has secured admission in a course run by Industrial Training Institutes (ITIs), Polytechnics or in a school recognised by Central or State education Boards or in a college affiliated to recognised university, training partners affiliated to National Skill Development Corporation (NSDC) Sector Skill Councils, State Skill Mission, State Skill Corporation can avail loan for the purpose.
- No processing fee is charged by Banks.
- Amount of loan ranges from ₹ 5,000 to ₹150, 000/- depending on the course having a repayment period of 3 to 7 years.
- Simple rate of interest @ 11% and 12% per annum is charged during the period of study. No minimum course duration.
- No specific restriction with regard to age.
- Risk of banks covered through Credit Guarantee Fund Scheme for Skill Development (CGFSSD)
- Under the scheme of CGFSSD, interest rate to be charged by Member Lending Institution (MLI) should not be more than 1.5% per annum over Base Rate.
- Borrower must enter into an agreement with National Credit Guarantee Trustee Company (NCGTC) for providing guarantee against default in repayment of the loan extended by lending institutions.
- The fund shall provide guarantee cover to the extent of 75% of the amount in default.

- The loan is sanctioned without any collateral security or third party guarantee.

Persons trained by Skill Development Centres in Kerala

795. SHRI ABDUL WAHAB: Will the Minister of SKILL DEVELOPMENT AND ENTREPRENEURSHIP be pleased to state:

- (a) the number of persons trained by Skill Development Centres set up by the Ministry in the State of Kerala during each of the last three years;
- (b) whether Government offers jobs to such persons trained by these Centres; and
- (c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP (SHRI RAJ KUMAR SINGH): (a) to (c) Under Skill India Mission, Ministry of Skill Development and Entrepreneurship is implementing a flagship scheme called Pradhan Mantri Kaushal Vikas Yojana (PMKVY) 2016-20 with an objective to provide skilling to one crore prospective youth under Short Term Training (STT) courses and Recognition of Prior Learning (RPL) through accredited and affiliated training centers (TCs) throughout the country. Under the scheme, empanelment of TCs is done through the process of accreditation and affiliation for respective job roles on digital platform known as SMART (Skill Management and Accreditation of Training Centres).

STT is being imparted to either school/college dropouts or unemployed youth at accredited and affiliated Training Centres (TCs). Upon successful completion of their assessment, candidates are being offered / provided with placement assistance by Training Providers (TPs). Under RPL, individuals with prior learning experience or skills are being assessed and certified. It aims to align the competencies of the unregulated workforce of the country to the National Skills Qualification Framework (NSQF).

As on 11.11.2019, 1.63 lakh candidates (1.10 lakh in STT and 0.53 lakh in RPL) have been trained under PMKVY 2016-20 in the State of Kerala. Under STT, as per data reported on SDMS (Skill Development Management System), as on 11.11.2019, 40,373 candidates are certified. Out of these candidates, 15,726 candidates have been reported to be placed in various sectors.