Ministry of Tribal Affairs

SCHEMES UNDER NSTFDC

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Replying to an un-starred question of Shri Arvind Dharmapuri, the Union Minister of State for Tribal Affairs Shri Durgadas Uikey informed Lok Sabha today that National Scheduled Tribes Finance and Development Corporation (NSTFDC), a Central Public Sector Enterprise (CPSE) under the Ministry of Tribal Affairs, provides credit linkage by extending concessional loans to the eligible Scheduled Tribe persons for undertaking income generation activities/ self-employment under its various schemes. The schemes are implemented across the country including the state of Telangana. The detail of schemes is given below:

i. **Term Loan scheme**: NSTFDC provides Term Loan for any viable income generation scheme costing upto ₹50.00 lakhs per unit. The financial assistance is extended upto 90% of the cost of the scheme and the balance is met by way of subsidy/ promoter's contribution/ margin money. The maximum loans are given at interest rate of 6% p.a.
ii. **Adivasi MahilaSashaktikaran Yojana (AMSY)**: Under the scheme, Scheduled Tribes women can undertake any viable income generation activity costing upto ₹2 lakh per unit. Loans upto 90% of the project cost are provided under this scheme at a concessional rate of 4% interest p.a.
iii. **Micro Credit Scheme for Self Help Groups**: The Corporation provides loan of ₹5 Lakhs per Self Help Group (SHG) and upto ₹50,000/- per member. The interest rate chargeable is 6% p.a.
iv. **Adivasi Shiksha Rrinn Yojana (Education Loan)**: Under this scheme, financial assistance upto ₹10.00 lakh at concessional rate of interest of 6% per annum is provided to ST students for pursuing professional/ technical education including Ph.D. in India. Ministry of Education, Govt. of India provides interest subsidy for this scheme, whereby, no interest is payable by the student during the course period and one year or six months after getting job, whichever is earlier.

The detail of disbursement done and number beneficiaries assisted in the state of Telangana vis-à-vis All India, during last five years, is given below:

Year	Disbursement in Telangana (₹ in lakh)	No. of beneficiaries (Telangana)	No. of beneficiaries (All India)
2020-21	5359.23	13065	169539
2021-22	3111.55	9355	165101
2022-23	4583.99	11861	72992
2023-24	3218.52	11369	95142
2024-25	5174.31	10777	88758

The eligibility criteria for availing financial assistance from NSTFDC is as under:

I. **Individuals / Self Help Groups:**

- All applicant(s)/ member(s) should belong to the Scheduled Tribes Community.
- Annual family income of the applicant(s) should not exceed ₹3.00 lakh p.a. both for rural and urban areas.

II. **Co-operative Society(ies):** Minimum 80% or more members should belong to Scheduled Tribes Community and annual family income of the applicant(s) should not exceed ₹3.00 lakh p.a. In case of change in membership, the said Co-operative Society shall ensure that percentage of ST members does not fall below 80% during the currency of the NSTFDC loan.

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