

CMD, NSTFDC Highlights Financial Empowerment Schemes for Tribal Homestay Owners at ITDC–MoTA Workshop

NSTFDC Showcases Concessional Finance and Women-Centric Schemes for Tribal Tourism Entrepreneurs

Shri T. Roumuan Paite Urges Tribal Homestay Owners to Leverage NSTFDC Schemes for Sustainable Livelihoods

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Shri T. Roumuan Paite, IRS, Chairman-cum-Managing Director, National Scheduled Tribes Finance and Development Corporation (NSTFDC), addressed tribal homestay owners and managers from Gujarat, Arunachal Pradesh and Sikkim at a Capacity Building Workshop held at Hotel Samrat, New Delhi. The workshop was jointly organized by the India Tourism Development Corporation (ITDC) and the Ministry of Tribal Affairs (MoTA).



During the session, Shri Paite highlighted NSTFDC's mandate as an apex financial institution under the Ministry of Tribal Affairs, established to promote the socio-economic and educational upliftment of Scheduled Tribes through concessional financial assistance. He emphasized that tribal homestay enterprises represent culturally rooted and sustainable livelihood models, and that such workshops serve as a crucial link between government schemes and grassroots beneficiaries.

Shri Paite elaborated on key financial schemes of NSTFDC designed to support tribal entrepreneurs:

- **Term Loan Scheme:** Provides concessional financial assistance up to ₹50 lakh per unit through State Channelizing Agencies, public sector banks and regional rural banks. The scheme enables tribal homestay owners to invest in infrastructure development, renovation and expansion.
- **Adivasi Mahila Sashaktikaran Yojana (AMSY):** A dedicated scheme for Scheduled Tribe women entrepreneurs offering loans at concessional interest rates of 4% per annum, financing up to 90% of project cost without mandatory promoter contribution.
- **Micro Credit Scheme for Self-Help Groups (SHGs):** Facilitates access to credit for tribal SHGs to undertake collective income-generating activities such as hospitality services, community kitchens, cultural programmes and traditional crafts.

Shri Paite encouraged participants to explore these schemes through their respective State Channelizing Agencies and Tribal Development Corporations to enhance their homestay enterprises.

Highlighting NSTFDC's expanding outreach, Shri Paite noted that the Corporation continues to strengthen its presence across states through partnerships and General Loan Agreements with state agencies. He urged homestay owners to proactively engage with institutional mechanisms to avail financial assistance and build sustainable enterprises.

He underscored that NSTFDC's initiatives are aimed at fostering economic self-reliance, creditworthiness and competitiveness among tribal entrepreneurs in the tourism sector.

“Every tribal homestay is a window into India's indigenous soul. NSTFDC's schemes exist to ensure that the families preserving this heritage also prosper from it. We encourage tribal entrepreneurs, especially women, to access these opportunities and build strong enterprises.”

— Shri T. Roumuan Paite, IRS, CMD, NSTFDC

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