

GOVERNMENT OF INDIA
MINISTRY OF TRIBAL AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO- 205
TO BE ANSWERED ON- 04/12/2023

NSTFDC

205. SHRI MAGUNTA SREENIVASULU REDDY:

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) the details of schemes through which National Scheduled Tribes Finance and Development Corporation (NSTFDC) extends concessional loans to the eligible Scheduled Tribe persons;
- (b) the details of the eligibility criteria to apply for concessional loans from NSTFDC;
- (c) the details of total number of beneficiaries and amount of concessional loan provided by NSTFDC during the last five years;
- (d) whether the number of loan applications has been increased in the last few years;
- (e) if so, the details thereof;
- (f) whether the funds allocated for NSTFDC has been accordingly increased in the last few years; and
- (g) if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR TRIBAL AFFAIRS
(SMT RENUKA SINGH SARUTA)

(a) The details of important schemes through which National Scheduled Tribes Finance and Development Corporation (NSTFDC) extends concessional loans to the eligible Scheduled Tribe persons are as under:

- Term Loan Scheme: NSTFDC provides Term Loan for viable projects costing upto ₹50 lakh per unit. Under the scheme, financial assistance is extended upto 90% of the cost of the project and the balance is met by way of subsidy/ promoter contribution/ margin money.
- Adivasi Mahila Sashaktikaran Yojana (AMSY): This is an exclusive scheme for economic development of Scheduled Tribes Women. Under the scheme, NSTFDC provides loan upto 90% for projects costing upto ₹2 lakh.
- Micro Credit Scheme for Self Help Groups (MCF): This is an exclusive scheme for Self Help Groups for meeting small loan requirement of ST member. Under the scheme, the Corporation provides loans upto ₹50,000/- per member and maximum ₹5 Lakh per Self Help Group (SHG).
- Adivasi Shiksha Rrinn Yojana (ASRY): This is an Education loan scheme to enable the ST students to meet expenditure for pursuing technical and professional education including Ph.D. in India. Under this scheme, the Corporation provides financial assistance upto ₹10.00 lakh per eligible family. The students are eligible for interest subsidy from Ministry of Education, Govt. of India during the moratorium period i.e. course period plus one year after completion of course or six months after getting the job, whichever is earlier.

- (b):** The details of the eligibility criteria to apply for concessional loans from NSTFDC are as under:
- i. For 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. For 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 double the poverty line. 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.
- (c):** The number of beneficiaries and the disbursement made under NSTFDC schemes during last five years and current year upto 31.10.2023 is given below:

Fin. Year	Disbursement (Rs. in crores)	No. of Beneficiaries
2018-19	293.32	70,764
2019-20	285.37	1,20,831
2020-21	367.90	1,69,539
2021-22	272.92	1,65,101
2022-23	299.29	72,992
2023-24 (as on 31.10.23)	117.58	27,662

- (d) & (e):** The number of loan applications received and sanctioned during last 5 years is given below:

Fin. Year	No. of loan applications received and sanctioned
2018-19	229
2019-20	176
2020-21	239
2021-22	199
2022-23	170

- (f) & (g):** The authorized share capital of NSTFDC is Rs. 765.00 crores which has fully been paid by the Government in the form of equity. The equity support provided by the Government to NSTFDC since inception is given at **Annexure**.

Annexure

Annexure referred to in Reply to Part (f and g) of the Lok Sabha Unstarred Question No. 205 for 04.12.2023

Year	Equity provided by the Government to NSTFDC (Rs. in crores)
2000-01	137.00*
2001-02	27.00
2002-03	33.00
2003-04	13.50
2004-05	20.00
2010-11	46.83
2011-12	43.57
2012-13	54.10
2013-14	30.00
2014-15	41.00
2015-16	63.10
2016-17	60.00
2017-18	49.80
2018-19	57.00
2019-20	74.09
2023-24	15.00
Total	765.00

*Share capital received at the time of bifurcation from M/o Social Justice.
