

GOVERNMENT OF INDIA  
MINISTRY OF TRIBAL AFFAIRS  
**LOK SABHA**  
**UNSTARRED QUESTION NO- 5201**  
TO BE ANSWERED ON- 04/04/2022

**NSTFDC**

5201. SHRI KODIKUNNIL SURESH:

Will the Minister of TRIBAL AFFAIRS be pleased to state:

(a) the details of financial assistance schemes including soft loans provided by the Government to aspirants among Scheduled Tribes through National ST Finance and Development Corporation (NSTFDC) under Ministry of Tribal Affairs for enhancing income generating activities and address the delivery gap in access to conventional loans by scheduled tribes:

(b) the details of loans disbursed to various States including Kerala by NSTFDC during the last three years and the current year, State/scheme-wise;

(c) whether there is any instances of ST applicants for such loans being rejected summarily by the NSTFD; if so, the details thereof;

(d) whether the Government is imparting awareness programs among ST aspirants about loan schemes; and

(e) if so, the extent of the effectiveness by such programs in generation of loan application by ST aspirants?

**ANSWER**

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

**(a):** The National Scheduled Tribes Finance and Development Corporation (NSTFDC), a PSU under the Ministry of Tribal Affairs, extends concessional loans to the eligible Scheduled Tribe persons for undertaking income generation activities / self-employment as per the schematic norms. The schemes of NSTFDC are implemented across the country. The prominent schemes of NSTFDC are given as under:

**Term Loan Scheme:** NSTFDC provides Term Loan for viable projects costing upto ₹50.00 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 ₹2.00 lakh. Financial assistance under the scheme is extended at highly concessional rate of interest of 4% per annum.

**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 (Education Loan Scheme):** 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 at concessional rate of interest of 6% per annum. The students eligible for interest subsidy from Ministry of Human Resource Development, 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.

**Margin Money Support Scheme for ST Entrepreneurs:** In order to finance projects under the Stand-Up India Scheme of Government of India, a separate scheme titled “Margin Money Support Scheme for ST Entrepreneurs” has been formulated in December 2020. Under this scheme, the eligible ST Entrepreneurs are allowed to avail financial assistance of NSTFDC to the extent of 15% of the total project cost under Stand-Up India Scheme.

**(b):** The details of State-wise / Scheme-wise loans disbursed including state of Kerala along with number of beneficiaries assisted under NSTFDC schemes during the last three years and the current year upto 28.02.2022 is given at **Annexure**.

**(c):** NSTFDC extend its loan through the implementing agencies. No instance has come to the notice of the Ministry of Tribal Affairs where NSTFDC has rejected any proposal of the implementing agencies fulfilling the loan disbursement criteria of NSTFDC.

**(d):** NSTFDC, from time to time, in association with its implementing agencies conduct Awareness Programmes for dissemination of information about NSTFDC and its schemes.

**(e):** NSTFDC notionally allocates target of disbursement of funds to the States/ UTs in proportion to ST population against the fund availability. During last three financial years, NSTFDC disbursed funds exceeding the notional allocation made for the respective years, which indicates effectiveness of Awareness Programmes in generation of loan applications. The detail of annual notional allocation and actual disbursement made during the last three years and current year upto 28.02.2022 is given below:

(₹ in crore)

F.Y.	Notional Allocation	Disbursement
2018-19	240.00	293.32
2019-20	240.00	285.37
2020-21	250.00	367.90
2021-22 (upto 28.02.2022)	250.00	178.45

## Annexure

Annexure refer to Lok Sabha Unstarred Question No. 5201 for 04.04.2022 regarding "NSTFDC" raised by Shri Kodikunnil Suresh.

**STATE-WISE/SCHEME-WISE DETAILS OF FUND DISBURSED DURING THE YEAR-2018-19**

(Rs. In lakhs)

Sl. No.	Name of the State	Term Loan		MCF		AMSY		ASRY		Total	
		Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.
1	Andhra Pradesh	781.72	139	0.00	0	0.00	0	0.00	0	781.72	139
2	Arunachal Pradesh	324.25	3773							324.25	3773
3	Assam	4.92	12	0.00	0	0.00	0	0.00	0	4.92	12
4	Chhattisgarh	497.36	185	8.91	150	24.30	27	2.98	1	533.55	363
5	Gujarat	2329.32	7485	0.00	0	0.00	0	0.00	0	2329.32	7485
6	Haryana	0.41	1							0.41	1
7	Himachal Pradesh	73.69	62	0.00	0	0.00	0	8.61	3	82.30	65
8	Jammu & Kashmir	1249.50	327	0.00	0	0.00	0	0.00	0	1249.50	327
9	Jharkhand	85.70	5	0.00	0	0.00	0	0.00	0	85.70	5
10	Karnataka	26.89	34							26.89	34
11	Kerala	135.33	89	0.00	0	8.06	18	0.00	0	143.39	107
12	Madhya Pradesh	2014.57	2265	0.00	0	0.00	0	0.00	0	2014.57	2265
13	Maharashtra	9.43	11							9.43	11
14	Meghalaya	546.63	1992	0.00	0	0.00	0	0.00	0	546.63	1992
15	Mizoram	4680.78	1801	0.00	0	0.00	0	0.00	0	4680.78	1801
16	Nagaland	1582.23	10504	0.00	0	0.00	0	0.00	0	1582.23	10504
17	Odisha	199.62	353	0.00	0	0.00	0	0.00	0	199.62	353
18	Rajasthan	1279.29	1155	0.00	0	186.75	208	4.50	1	1470.54	1364
19	Sikkim	0.92	1							0.92	1
20	Tamil Nadu	47.32	65							47.32	65
21	Telangana	477.15	417	10000.00	30000	0.00	0	0.00	0	10477.15	30417
22	Tripura	851.40	343					157.60	86	1009.00	429
23	Uttarakhand	444.47	169	0.00	0	0.45	1	0.00	0	444.92	170
24	Uttar Pradesh	3.73	3							3.73	3
25	West Bengal	265.34	172	949.10	8664	20.25	225	48.61	17	1283.30	9078
	<b>TOTAL</b>	<b>17911.97</b>	<b>31363</b>	<b>10958.01</b>	<b>38814</b>	<b>239.81</b>	<b>479</b>	<b>222.30</b>	<b>108</b>	<b>29332.09</b>	<b>70764</b>

**STATE-WISE/SCHEME-WISE DETAILS OF FUND DISBURSED DURING THE YEAR-2019-20**

(Rs. In lakhs)

Sl. No.	Name of the State	Term Loan		MCF		AMSY		ASRY		Total	
		Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.
1	Andhra Pradesh	1285.03	276							1285.03	276
2	Andaman & Nicobar Islands	245.00	7501							245.00	7501
3	Assam			58.20	167					58.20	167
4	Chhattisgarh	929.30	3786					2.86	1	932.16	3787
5	Gujarat	388.00	96					6.75	2	394.75	98
6	Himachal Pradesh	20.83	25			20.00	50			40.83	75
7	Jammu & Kashmir	446.25	135							446.25	135
8	Jharkhand	611.92	3742			21.25	25			633.17	3767
9	Karnataka	47.38	1911							47.38	1911
10	Kerala	114.90	54	3.51	13	9.90	22			128.31	89
11	Madhya Pradesh	4176.26	13282							4176.26	13282
12	Maharashtra	951.56	447			216	240			1167.56	687
13	Meghalaya	1745.18	1412							1745.18	1412
14	Mizoram	4484.04	3084	1975.18	1586					6459.22	4670
15	Nagaland	2413.22	51918							2413.22	51918
16	Odisha	1654.78	4562	643.37	6668					2298.15	11230
17	Rajasthan	1849.52	3480			460.80	512	1.07	1	2311.39	3993
18	Sikkim	253.30	100							253.30	100
19	Tamil Nadu	28.5	2775							28.50	2775
20	Telangana	30.07	1886	2710.00	6775					2740.07	8661
21	Tripura							71.41	24	71.41	24
22	Uttarakhand	102.37	23							102.37	23
23	West Bengal			453.90	3951	30.51	287	74.45	12	558.86	4250
	<b>TOTAL</b>	<b>21777.41</b>	<b>100495</b>	<b>5844.16</b>	<b>19160</b>	<b>758.46</b>	<b>1136</b>	<b>156.54</b>	<b>40</b>	<b>28536.57</b>	<b>120831</b>

**STATE-WISE/SCHEME-WISE DETAILS OF FUND DISBURSED DURING THE YEAR-2020-21**

(Rs. In lakhs)

Sl. No.	Name of the State	Term Loan		MCF		AMSY		ASRY		Total	
		Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.
1	Andhra Pradesh			5022.24	12533					5022.24	12533
2	Arunachal Pradesh	794.53	224	175.99	211					970.52	435
3	Assam	5.00	2							5.00	2
4	Chhattisgarh	195.76	235					1.73	1	197.49	236
5	Gujarat	1440.90	8230					1.13	0	1442.03	8230
6	Himachal Pradesh	13.40	2							13.40	2
7	Jammu & Kashmir	318.75	125			90.00	50			408.75	175
8	Jharkhand	1.60	2	1000.00	10750					1001.60	10752
9	Karnataka	2316.94	1905			792.14	1109			3109.08	3014
10	Kerala	269.71	169			29.05	23			298.76	192
11	Madhya Pradesh	3360.10	5685							3360.10	5685
12	Maharashtra	37.27	822							37.27	822
13	Manipur	62.37	65							62.37	65
14	Meghalaya	4485.43	35016							4485.43	35016
15	Mizoram	3324.18	1399							3324.18	1399
16	Nagaland	1098.72	48240							1098.72	48240
17	Odisha	126.65	202	1667.79	22029	219.98	250			2014.42	22481
18	Rajasthan	1985.18	2414							1985.18	2414
19	Sikkim	82.11	21							82.11	21
20	Tamil Nadu	12.50	1609							12.50	1609
21	Telangana	273.00	442	5086.23	12623					5359.23	13065
22	Tripura	2134.35	1000					81.93	56	2216.28	1056
23	Uttarakhand	6.15	2							6.15	2
24	Uttar Pradesh	1.55	4							1.55	4
25	West Bengal			231.20	2042	6.35	35	38.09	12	275.64	2089
	<b>TOTAL</b>	<b>22346.15</b>	<b>107815</b>	<b>13183.45</b>	<b>60188</b>	<b>1137.52</b>	<b>1467</b>	<b>122.88</b>	<b>69</b>	<b>36790.00</b>	<b>169539</b>

**STATE-WISE/SCHEME-WISE DETAILS OF FUND DISBURSED DURING THE YEAR-2021-22  
(AS ON 28.02.2022)**

(Rs. In lakhs)

Sl. No.	Name of the State	Term Loan		MCF		AMSY		ASRY		Total	
		Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.
1	Andhra Pradesh	127.19	6							127.19	6
2	Arunachal Pradesh	156.83	60	307.98	3920					464.81	3980
3	Assam									0.00	0
4	Bihar	11.48	955							11.48	955
5	Chhattisgarh	1282.29	565	225.00	500	74.06	41	0.86	0	1582.21	1106
6	Gujarat	1556.30	8722							1556.30	8722
7	Himachal Pradesh	14.00	2							14.00	2
8	Jammu & Kashmir	891.25	211			86.40	48			977.65	259
9	Jharkhand	22.00	853	1400.00	14670					1422.00	15523
10	Karnataka	331.78	142			119.16	150			450.94	292
11	Kerala	220.67	120			114.76	136			335.43	256
12	Madhya Pradesh	1297.53	778							1297.53	778
13	Maharashtra	209.06	7408							209.06	7408
14	Manipur									0.00	0
15	Meghalaya	337.82	1148							337.82	1148
16	Mizoram	4496.77	10108	953.91	6170					5450.68	16278
17	Nagaland	693.36	48257							693.36	48257
18	Odisha			2398.72	29880					2398.72	29880
19	Rajasthan	10.00	523							10.00	523
20	Sikkim									0.00	0
21	Tamil Nadu									0.00	0
22	Telangana	26.55	1734							26.55	1734
23	Tripura							75.68	53	75.68	53
24	Uttarakhand									0.00	0
25	Uttar Pradesh									0.00	0
26	West Bengal			357.95	3150	3.34	31	42.23	7	403.52	3188
	<b>TOTAL</b>	<b>11684.88</b>	<b>81592</b>	<b>5643.56</b>	<b>58290</b>	<b>397.72</b>	<b>406</b>	<b>118.77</b>	<b>60</b>	<b>17844.93</b>	<b>140348</b>

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