

GOVERNMENT OF INDIA
MINISTRY OF TRIBAL AFFAIRS
LOK SABHA
UNSTARRED QUESTION No. 4042
TO BE ANSWERED ON: 19/12/2024

TERM LOAN SCHEME IN ANDHRA PRADESH

4042. SHRI BASTIPATI NAGARAJU:

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) the details of the total number of tribal ventures assisted under the Term Loan Scheme during the last five years, year and State-wise including Andhra Pradesh, district-wise;
- (b) the details of the amount of loan extended under the said scheme during the said period, year and State-wise including Andhra Pradesh, district-wise;
- (c) whether any defaults have taken place in loan repayments and if so, the details thereof during the said period, year and State-wise including Andhra Pradesh, district-wise;
- (d) whether the Government has conducted any study to assess the financial viability of tribal ventures supported under the scheme; and
- (e) if so, the details thereof and if not, the reasons therefor?

ANSWER

**MINISTER OF STATE FOR TRIBAL AFFAIRS
(SHRI DURGADAS UIKEY)**

(a) & (b): National Scheduled Tribes Finance and Development Corporation (NSTFDC), a Central Public Sector Enterprise registered under Section 8 of the Companies Act, 2013 under the Ministry of Tribal Affairs, provides concessional loans under its various schemes including Term Loan to the eligible Scheduled Tribe individuals / SHGs for undertaking income generation activities/ self-employment. The schemes of NSTFDC are implemented through the State Implementing agencies across the country including the state of Andhra Pradesh. At the beginning of the financial year, notional allocation is made by NSTFDC state-wise rather than district-wise and accordingly proposals are received and processed. The State-wise details of amount disbursed and total number of ST beneficiaries assisted under Term Loan Scheme including Andhra Pradesh during the last five years are given in **Annexure**.

(c): The scheme implementation is done through the state implementing agencies wherein the demands for repayments are made quarterly by NSTFDC. The defaults in repayment are assessed in terms of not paying the due amount within the due date by the agency. However, the Corporation

is receiving the repayments from time to time and the overall percentage of cumulative recovery under all the schemes of NSTFDC is given below:

S. No.	Financial Year	Cumulative Recovery Percentage (Pan India)
1.	2021-22	89.74%
2.	2022-23	90.56%
3.	2023-24	91.14%

Till 31.03.2024, NSTFDC has disbursed Rs. 289.27 crores to Andhra Pradesh under various schemes and the overdue amount against the same is Rs. 19.85 crores.

(d) & (e): The State Implementing agencies follow all standard procedures before extending concessional loans to the eligible beneficiaries under the schemes of NSTFDC.

Annexure referred to in reply to part (a) & (b) of LSUQ No. 4042 for 19.12.2024

State Wise-Year Wise Disbursement Under Term Loan Scheme From 2019-20 To 2023-24

(Rs. In lakhs)

Sl. No.	Name of the State	2019-20		2020-21		2021-22		2022-23		2023-24	
		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			127.19	6			65.00	52
2	Arunachal Pradesh			794.53	224	248.65	103	488.52	375	25.77	13
3	Andaman & Nicobar Islands	245.00	7501								
4	Assam			5.00	2					40.02	43
5	Bihar									3.06	3
6	Chhattisgarh	889.30	525	195.76	235	1098.16	565	273.11	281	221.42	243
7	Dadra & Nagar Haveli									4.55	6
8	Goa									0.22	1
9	Gujarat	394.75	98	1440.90	8230	2000.00	10000	1007.53	5005	2810.12	11848
10	Himachal Pradesh	20.83	25	13.40	2	14.00	2	48.90	100		
11	Jammu & Kashmir	446.25	135	318.75	125	1273.75	361	1092.54	335	270.90	93
12	Jharkhand	611.92	3742	1.60	2			3.00	756	532.97	571
13	Karnataka			2316.94	1905	1250.15	812	1573.63	1060	848.41	493
14	Kerala	114.90	54	269.71	169	432.29	216	383.13	225	199.84	74
15	Madhya Pradesh	4118.26	3912	3360.10	5685	2755.00	2373	5322.05	3241	1759.58	828
16	Maharashtra	951.56	447	30.79	596	121.56	1231	342.81	121	1835.22	488
17	Manipur			62.37	65			25	57	235.49	174
18	Meghalaya	1745.18	1412	4485.43	35016	694.81	1883	470.60	1227	475.91	1193

19	Mizoram	4484.0 4	3084	3324.1 8	1399	4496.7 7	1010 8	5121.6 8	3044	6856.6 9	4573
20	Nagaland	2413.2 2	5191 8	1098.7 2	4824 0	693.36	4825 7	20.39	1	1199.7 7	771
21	Odisha	1654.7 8	4562	126.65	202	59.20	146			153.59	510
22	Rajasthan	1071.2 4	2150	1985.1 8	2414	498.60	65	779.35	1331	712.22	885
23	Sikkim	253.30	100	82.11	21	62.56	16			34.23	27
24	Tamil Nadu		2775			15	1609	1055	1284	3177.4 1	3598
25	Telangana	30.07	1886	273.00	442	111.55	1855	80.00	109	493.52	370
26	Tripura			2134.3 5	1000	500.00	2143			1942.2 7	2201
27	Uttarakhand	102.37	23	6.15	2			61.42	18	32.59	8
28	Uttar Pradesh			1.55	4					3.37	4
29	West Bengal							745.94	1747	14.06	9
	TOTAL	20832. 00	8462 5	22327. 17	1059 80	16452. 60	8175 1	18894. 60	20317. 00	23948. 20	2907 9
