

GOVERNMENT OF INDIA
MINISTRY OF TRIBAL AFFAIRS
LOK SABHA
UNSTARRED QUESTION No. 1489
TO BE ANSWERED ON: 13/02/2025

LOAN BENEFICIARIES UNDER PRADHAN MANTRI VAN DHAN YOJANA

1489. SHRI S JAGATHRATCHAKAN:

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) the total number of beneficiaries provided loans under the Pradhan Mantri Van Dhan Yojana (PMVDY) across the country during the last five years, State/UT-wise;
- (b) the total loan amounts disbursed to tribal groups or Self-Help Groups (SHGs) under the said yojana in the country during the said period, State/UT-wise;
- (c) the details of any special provisions/incentives/loans provided/being provided by the Government for tribal communities in rural and remote areas along with the manner in which the loan disbursement is structured to ensure accessibility and sustainable livelihood;
- (d) whether the Government has conducted any evaluation to assess the effectiveness of the loan disbursements in promoting sustainable livelihoods and economic upliftment of tribal communities and if so, the details thereof; and
- (e) the steps taken/being taken by the Government to improve the loan disbursement system to ensure maximum benefit to tribal communities in States with significant tribal populations?

ANSWER

MINISTER OF STATE FOR TRIBAL AFFAIRS

(SHRI DURGADAS UIKEY)

(a) to (c) The Ministry of Tribal Affairs implements the scheme of 'Pradhan Mantri Janjatiya Vikas Mission (PMJVM)' through Tribal Cooperative Marketing Development Federation of India Limited (TRIFED). One of the components of the scheme is to provide financial support to State Governments to set up Van Dhan Vikas Kendras (VDVKs), a cluster of tribal Self-Help Groups (SHGs) which are centres of value addition activities but don't have provision for loans to their beneficiaries.

However, another agency of the Ministry namely, National Scheduled Tribes Finance and Development Corporation (NSTFDC), a Central Public Sector Enterprise (CPSE), provides concessional loans to the eligible Scheduled Tribe individuals & SHGs under various schemes. The beneficiaries of VDVKs are also eligible to avail these loans under respective schemes of NSTFDC. The details of some of these schemes of NSTFDC are given as under:

- i. 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.

- ii. 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 at highly concessional rate of interest of 4% per annum.
 - iii. Micro Credit Scheme for Self Help Groups (MCF): This is an exclusive scheme for Self Help Groups for meeting small loan requirement of ST members. Under the scheme, the Corporation provides loans upto ₹50,000/- per member and maximum ₹5 Lakh per Self Help Group (SHG).
- (d) Ministry of Tribal Affairs conducted an Evaluation Study of NSTFDC through Indian Institute of Public Administration (IIPA) in 2018-19. The major findings of the study considering socio-economic aspect are given below:

Socio-economic aspect	Overall Percentage
Household income improved	82.63
Standard of living improved	42.74
Sending children to Schools	23.84
Availing Health facility	19.58
Improved social status	33.13
Nothing changed	10.57
Migration of family members reduced considerably	3.88

- (e) At the beginning of each financial year, funds are notionally allocated to the States/ UTs in proportion to their ST population to the total ST population of the country as per estimated fund availability in NSTFDC. Further, in order to increase the outreach amongst the target group, the Corporation has also tied ups with various alternative channels.
