

GOVERNMENT OF INDIA  
MINISTRY OF TRIBAL AFFAIRS  
**LOK SABHA**  
**UNSTARRED QUESTION No. 122**  
TO BE ANSWERED ON: 29<sup>th</sup> JANUARY 2026

**LOANS UNDER ADIVASI SHIKSHA RRINN YOJANA**

**122. Shri Asaduddin Owaisi:**

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) whether the Government is aware that the applications for educational loans under the Adivasi Shiksha Rrinn Yojana (ASRY) are often delayed or rejected, if so, the reasons therefor;
- (b) whether the Government is aware that many beneficiaries are asked for collateral for obtaining educational loans under the scheme, if so, the details of grievance redressal mechanism in place;
- (c) whether the Government is taking steps for effective awareness dissemination under ASRY including facilitation by educational institutes, if so, the details thereof; and
- (d) whether the Government is aware that the loan disbursement under ASRY is skewed across the country which is disproportionately affecting students in remote areas, if so, the specific steps taken to rectify this imbalance?

**ANSWER**

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

- (a) National Scheduled Tribes Finance and Development Corporation (NSTFDC), a Central Public Sector Enterprise (CPSE) under the Ministry of Tribal Affairs, extends concessional loans to the eligible Scheduled Tribe persons for undertaking any income generation activities/ self-employment including education loan under the Adivasi Shiksha Rrinn Yojana (ASRY). All the schemes of NSTFDC are implemented through various implementing agencies across the country. The loan proposals are received by NSTFDC through the implementing agencies. Till date, NSTFDC has not rejected any application of education loan received as per norms of the Corporation.
- (b) As mentioned, the scheme implementation is done through the implementing agencies as per their prescribed norms. NSTFDC does not seek any collateral from the students for obtaining Education Loan.
- (c) NSTFDC conducts regular awareness camps in coordination with its implementing agencies for disseminating information about its schemes including the Education Loan Scheme. However, the Corporation has not conducted any scheme-specific awareness camp.
- (d) NSTFDC is getting Education Loan proposals only from a few States. From time to time, the Corporation takes up the matter of scheme implementation with the State Implementing agencies for improving the performance of the schemes in the States.

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