



National Scheduled Tribes Finance & Development Corporation
(Ministry of Tribal Affairs , Government of India)
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SCHEMES FOR ECONOMIC DEVELOPMENT **OF SCHEDULED TRIBES**

National ST Finance and Development Corporation (NSTFDC) under Ministry of Tribal Affairs ; Govt. of India provides financial assistance by way of soft loans for income generating activities for economic development to scheduled tribes aspirants .

Implementation of Schemes

The NSTFDC loanschemes are implemented through state channelizing agencies, select PSU Banks , RRBs and other institutions . Subsidies may be available to the beneficiaries under various schemes of different departments of the state governments .

SCHEMES FOR INCOME GENERATION ACTIVITIES

Term Loan Scheme

NSTFDC provides Term Loans for viable business units costing up to Rs 50.00 Lakhs . Soft loans under the scheme are extended up to 90 % of the unit cost and the balance is met by way of promoter's contribution, subsidy and margin money loans. Interest charged is between 6 to 10 % depending on amount of loan. The loans are provided with moratorium period and are to be repaid within 5 to 10 years as per projected returns from the units.

Name of Scheme	Quantum of Loan per person	Interest to SCA	Interest from Beneficiary	Repayment Period
Term Loan	UptoRs. 5.00 Lakhs	3	6	5-10 years
Term Loan	Above Rs 5.00 Lakh to Rs 10.00 Lakhs	5	8	5-10 years
Term Loan	Above Rs.10.00 Lakhs to Rs. 45.00 Lakhs	8	10	5-10 years

AdivasiMahilaSashaktikaranYogna (AMSY)

This is an exclusive scheme for the economic development of scheduled tribes women . Under the scheme , NSTFDC provides loan up to 90% for units for unit cost up to Rs. 2.00 Lakhs . Loans under the scheme is extended at highly concessional rate of interest of 4 % p.a..

Name of Scheme	Quantum of Loan per person	Interest to SCA	Interest from Beneficiary	Repayment Period
AMSY Term Loans for Women	Rs 1.80 Lakhs	2	4	5-10 years

Micro Credit Scheme for SHGs

This exclusive scheme for tribal SHGs cater to small loan requirements of ST members . Under the scheme , loans up toRs 50,000/- are provided per member and maximum Rs 5.00 Lakh per SHG.

Name of Scheme	Quantum of Loan per person/SHG	Interest to SCA	Interest from Beneficiary	Repayment Period
	Rs 5.00 Lakhs	3	6	5 years

Marketing Support Assistance

NSTFDC provides financial assistance to institutions engaged in procurement and marketing of MFPs and other tribal products to meet their working capital requirements.

AdivasiShikshaRrinnYojana(ASRY)

This scheme provides soft loans to tribal students to meet expenditure for pursuing technical and professional education including doctorate courses. Loans up to Rs. 10.00 Lakhs per eligible family is provided at concessional rate of interest of 6 % per annum. Ministry of HRD ,Government of India provides interest subsidy for this scheme whereby no interest is payable by a student during the course period and one year or 6 months after getting the job as the case may be .

Name of Scheme	Quantum of Loan per person/SHG	Interest to SCA	Interest from Beneficiary	Repayment Period
ASRY for Education	Rs. 10.00 Lakhs	3	6	5 years after completion of course

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