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NSTFDC under M/o Tribal Affairs extends concessional loans to ST persons for income generation activities/ self-employment



NSTFDC extends concessional loans to ST persons through Term Loan Scheme, AMSY, Micro Credit Scheme for Self-help Groups and under Stand-Up India scheme

Margin Money Support Scheme for ST Entrepreneurs formulated in December 2020 under Stand-Up India Scheme

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.

Tribal community owned Minor Forest Produce centric multi-purpose Kendras are set-up in localities with significant tribal population under VanDhan Vikas Karyakram

The Kendras provide sustainable livelihood opportunities at community level while creating enabling environment to prevent distressed migration.

The Ministry of Tribal Affairs (MoTA), through National Scheduled Tribes Finance and Development Corporation (NSTFDC), a central public sector enterprise, extends concessional loans to the eligible Scheduled Tribe (ST) persons for undertaking any income generation activities/ self-employment through its implementing agencies. The prominent schemes of NSTFDC for undertaking Income Generation Activities are 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 members. Under the scheme, the Corporation provides loans upto 50,000 per member and maximum ₹5 Lakh per Self Help Group (SHG).
- 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.

Van Dhan Vikas Karyakram, an initiative under the Scheme 'Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and Development of Value Chain for MFP', targets livelihood generation for tribals by harnessing the wealth of forest i.e. Van Dhan. Under this programme, tribal community owned Minor Forest Produce centric multi-purpose Kendras are set-up in localities with significant tribal population. The Kendras act as common facility centres for procurement cum value addition to locally available Minor Forest Produce, training of tribal MFP gatherers etc. to provide sustainable livelihood opportunities at community level while creating enabling environment to prevent distressed migration.

This information was given by Minister of Tribal Affairs Smt. Renuka Singh Saruta in a written reply in Rajya Sabha today.