



National Scheduled Tribes Finance & Development Corporation
(Ministry of Tribal Affairs , Government of India)
5th Floor, NBCC Tower, Bhikaji Cama Place, New Delhi 110 066
(www.nstfdc.net)

SCHEMES FOR ECONOMIC DEVELOPMENT OF SCHEDULED TRIBES

National ST Finance and Development Corporation (NSTFD C) 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 .

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

In NSTFDC, the operational areas are categorized into 5 zones, and each zone is headed by a Desk-In-Charge. The contact information for these officers can be found as follows:

Name	Designation	Zone	States	Mail ID	Contact Number
Bismita Das	Chief Manager	South	Andhra Pradesh, Kerala, Telangana, Karnataka, Tamil Nadu, Lakshadweep, Andaman & Nicobar Islands	bismita.das@nstfdc.nic.in	9953536179
Jyoti Singhal	Chief Manager	North & East	North: Gujarat, Himachal Pradesh, Uttarakhand, Rajasthan, Jammu & Kashmir East: West Bengal, Jharkhand, Odisha, Bihar	jyotisinghal@nstfdc.nic.in	9871378133
Bagyaraj Perumal	Chief Manager	North-East	Meghalaya, Mizoram, Sikkim, Tripura, Arunachal Pradesh, Manipur, Nagaland, Assam	bagyaraj.perumal@nstfdc.nic.in	8722124353
Vikash Ranjan	Manager	Central	Chhattisgarh, Goa, Madhya Pradesh, Maharashtra	vrbangalore@gmail.com	7042798077

CORPORATE PROFILE OF NSTFDC

1. Organization: National Scheduled Tribes Finance and Development Corporation (**NSTFDC**) is an apex organization set up exclusively for economic development of Scheduled Tribes. This Corporation was incorporated as a Govt. Company under the Ministry of Tribal Affairs (MoTA) and granted license under Section 25 of the Companies Act, 1956 (now Section 8 of the Companies Act, 2013). It is managed by the Board of Directors with representation from Central Govt., State Channelizing Agencies, National Bank for Agriculture and Rural Development (NABARD), Industrial Development Bank of India (IDBI) Tribal Co-operative Marketing Development Federation of India Ltd. (TRIFED) and eminent persons representing Scheduled Tribes. The Corporation plays a leading role in economic up-liftment of Scheduled Tribes by providing financial assistance at concessional rates of interest through channelizing agencies.

2. Mission, Objectives and Functions:

- a. Mission:** Socio-Economic Development of Scheduled Tribes on sustainable basis.
- b. Objective:** NSTFDC is an Apex organization under MoTA for providing financial assistance for the socio-economic development of Scheduled Tribes. The broad objectives of NSTFDC are:
 - To identify economic activities of importance for Scheduled Tribes so as to generate self-employment and raise their level of income.
 - To upgrade skills and process used by the Scheduled Tribes by providing both institutional and on the job training.
 - To make the existing State/ UT Scheduled Tribes Finance and Development Corporations (SCAs) and other developmental agencies engaged in the economic development of Scheduled Tribes more effective.
 - To assist SCAs in project formulation, implementation of NSTFDC assisted schemes and in imparting training to their personnel.
 - To monitor implementation of NSTFDC assisted schemes in order to assess their impact.

c. Functions:

- To generate awareness amongst the STs about NSTFDC concessional schemes.
- To provide assistance for skill development and capacity building of beneficiaries as well as officials of SCAs.
- To provide concessional finance for viable income generation scheme through SCAs and other agencies for socio-economic development of eligible Scheduled Tribes.
- To assist in market linkage of tribal produce.

3. Share Capital: The Authorized share capital of the Corporation is ₹750 crore and paid up share capital is ₹750 crore as on date.

4. Eligibility Criteria: The following are the eligibility criteria for availing financial assistance from NSTFDC:

a. Individuals / Self Help Groups:

- All applicant(s)/ member(s) should belong to the Scheduled Tribes Community.
- Annual family income of the applicant(s) should not exceed ₹3.00 lakh p.a. both for rural and urban areas.

b. Co-operative Society(ies): Minimum 80% or more members should belong to Scheduled Tribes Community and annual family income of the applicant(s) should not exceed double the poverty line. In case of change in membership, the said Co-operative Society shall ensure that percentage of ST members does not fall below 80% during the currency of the NSTFDC loan.

c. Scheduled Tribes having income above Double the Poverty Line (DPL) and upto ₹6.00 lakh p.a. at a rate of interest, 2% below the commercial bank's lending rates.

5. Schemes: The Corporation provides financial assistance for income generation activities and marketing support assistance for economic upliftment of Scheduled Tribes. The details of schemes of NSTFDC are as under:

a. Schemes under Income Generation Activities:

- **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 member. Under the scheme, the Corporation provides loans upto ₹50,000/- per member and maximum ₹ 5 Lakh per Self Help Group (SHG).
- **Adivasi Shiksha Rrinn Yojana (ASRY):** This is an Education loan scheme to enable the ST students to meet expenditure for pursuing technical and professional education including Ph.D. in India. Under this scheme, the Corporation provides financial assistance upto ₹10.00 lakh per eligible family at concessional rate of interest of 6% per annum.
- **Tribal Forest Dwellers Empowerment Scheme:** The objective of the scheme is to generate awareness, provide training to beneficiaries, give NSTFDC's concessional financial assistance, assist in market linkage etc. to the Scheduled Tribes forest dwellers vested land rights under Forest Rights Act, 2006. Under the scheme, NSTFDC provides loan upto 90% for schemes costing upto ₹2 lakh at concessional rate of interest of 4% p.a. payable by the beneficiaries.
- **Margin Money Support Scheme for ST Entrepreneurs:** 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.

b. Marketing Support Assistance: The Corporation provides financial assistance to meet Working Capital requirement of agencies engaged in procurement and marketing of Minor Forest Produce (MFP) and other tribal products.

c. Financial assistance extended by NSTFDC by way of Grant:

- **For Skill and entrepreneurial development programme:** In order to create opportunities for Self-employment/ employment financial assistance in the form of grant is provided for skill and entrepreneurial development of eligible Scheduled Tribes.
- **For Computerization of database of SCAs:** NSTFDC also provides one-time assistance in the form of grant upto ₹2 lakh per SCA for computerization of their database.

Lending Norms in brief for the Income Generation Schemes of NSTFDC are as under:

S. No.	Type of Assistance	Unit cost upto	NSTFDC's share upto	Interest payable per annum	
				By SCAs	By Beneficiaries
1.	Term Loan Scheme	₹50.00 lakh	90% of unit cost	3%	6%
				(Upto ₹5.00 lakh per unit as NSTFDC share)	
				5%	8%
				(Upto ₹10.00 lakh per unit as NSTFDC share)	
				7%	10%
				(Above ₹10.00 lakh per unit as NSTFDC share) (The above rates of interest are not on slab basis.)	
2.	Adivasi Mahila Sashaktikaran Yojana (AMSY)	₹2.00 lakh	90% of unit cost	2%	4%
3.	Micro Credit Scheme for Self Help Groups (MCF)	₹50,000/- per member and ₹5 Lakh per SHG	100%	3%	6% (payable by SHGs)
4.	Adivasi Shiksha Rrinn Yojana (ASRY)	₹10 Lakh	90% of loan amount	3%	6%
5.	Tribal Forest Dwellers Empowerment Scheme	₹2 Lakh	90% of loan amount	2%	4%