

GOVERNMENT OF INDIA  
MINISTRY OF TRIBAL AFFAIRS  
**LOK SABHA**  
**UNSTARRED QUESTION No. 5422**  
TO BE ANSWERED ON: 03.04.2025

**NATIONAL SCHEDULED TRIBES FINANCE AND DEVELOPMENT CORPORATION**

5422. SHRI PRABHAKAR REDDY VEMIREDDY:

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) the details of the schemes being implemented by National Scheduled Tribes Finance and Development Corporation (NSTFDC) for income generation and self-employment of tribals;
- (b) the extent to which Adivasi Mahila Sashaktikaran Yojana is helping tribal women along with details of the loans given to tribal women in Andhra Pradesh during the last five years and the current year, year and district-wise;
- (c) whether it is true that the loan is provided only up to Rupees two lakhs and there have been demands for increasing the same; and
- (d) if so, the details thereof along with the steps taken/proposed to be taken by the Government to increase the loan amount to Rupees ten lakhs?

**ANSWER**

MINISTER OF STATE FOR 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, provides credit linkage by extending concessional loans to the eligible Scheduled Tribe persons through State Channelising Agencies (SCAs) for undertaking income generation activities/ self-employment under its various schemes. The detail of schemes under which the loans are being extended is given below:

**Term Loan Scheme:** NSTFDC provides Term Loan for viable projects costing upto ₹50 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 lakh.

**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. The students are eligible for interest subsidy from Ministry of Education, Govt. of India during the moratorium period i.e. course period plus one year after completion of course or six months after getting the job, whichever is earlier.

(b) Under the scheme of Adivasi Mahila Sashaktikaran Yojana (AMSY), NSTFDC has not received any proposal from the state of Andhra Pradesh during the last five years and current year (upto 28.03.2025).

However, the Corporation has assisted women under Micro Credit Scheme for SHG members through Stree Nidhi Credit Co-Operative Federation, working exclusively for women SHGs. The detail of women assisted in the State of Andhra Pradesh under Micro Credit Scheme for SHGs during the last five years and current year up to 28.03.2025 is given below:

<b>S. No.</b>	<b>Financial Year</b>	<b>No. of Women Beneficiaries</b>
1.	2019-20	25
2.	2020-21	12806
3.	2021-22	2004
4.	2022-23	11787
5.	2023-24	24792
6.	2024-25 (Up to 28.03.2025)	12000

(c) to (d) NSTFDC has not received any proposals from the implementing agencies regarding increase in the quantum of loan limit under Adivasi Mahila Sashaktikaran Yojana (AMSY).

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