GOVERNMENT OF INDIA
MINISTRY OF TRIBAL AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO- 1718
TO BE ANSWERED ON- 13/02/2023

NSTFDC IN WEST BENGAL

1718. SHRI DILIP GHOSH:

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) and its physical/ financial performance, district-wise in West Bengal during the last five years;

(b) the details of the proposals received and approved under various loans for the development of tribal women in West Bengal during the said period, district wise; and

(c) the allocation of funds and its utilisation thereof scheme-wise in West Bengal during last five years?

ANSWER

MINISTER OF STATE FOR TRIBAL AFFAIRS
(SMT. RENUKA SINGH SARUTA)

(a): National Scheduled Tribes Finance and Development Corporation (NSTFDC), a Central Public Sector Enterprise (CPSE) under the Ministry of Tribal extends concessional loans to the eligible Scheduled Tribe persons for undertaking any income generation activities/ self-employment through its implementing agencies. The schemes of NSTFDC are implemented throughout the country are as under:

i.   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.

ii.   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.

iii. 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).

iv.   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 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.

v.   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 under margin money support as per guidelines of Stand-up India Scheme.

vi. 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.

The detail of funds disbursed and number of beneficiaries assisted in the state of West Bengal during last five years is given below:

Fin. Year	Disbursement (₹ in lakh)	Number of Beneficiaries
2017-18	528.64	3327
2018-19	1,283.30	9078
2019-20	558.86	4250
2020-21	275.64	2089
2021-22	573.92	4515
TOTAL	3,220.36	23259

(b): District wise proposals are not received from the implementing agencies. AMSY an exclusive scheme for women and detail of proposals received and approved under this scheme in the state of West Bengal during last five years is given below:

Financial Year	Proposals received and approved under AMSY (₹ in lakh)
2017-18	7.20
2018-19	20.25
2019-20	30.51
2020-21	6.35
2021-22	14.64
Total	78.95

(c): The schemes of NSTFDC are demand based and no State-wise allocation of funds are done under the scheme.

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