

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:4660  
ANSWERED ON:18.12.2009  
LOANS TO TRIBALS  
Rathod Shri Ramesh

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the government has any proposal to give loans to tribals without any guarantor for the small scale industries especially for Scheduled Caste (SC)/Scheduled Tribe (ST);
- (b) if so, the details thereof; And
- (c) if not, the reasons therefor?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARIAN MEENA)

a), b) & c) Ministry of Tribal Affairs has informed that National Scheduled Tribes Finance & Development Corporation (NSTFDC) provides financial assistance for economic development of Scheduled Tribes through Central/State/UT Channelizing Agencies (SCAs) nominated by respective Central/State/UT Govts and certain PSU Banks/ Regional Rural Banks (RRBs). The Corporation does not insist for SCAs/PSU Banks/RRBs to seek any guarantor from the eligible tribal beneficiaries.

Besides, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides credit guarantee support for collateral free/third-party guarantee free loans, extended by banks and lending institutions for micro and small enterprises (MSEs) including those set up by Scheduled Caste (SC)/ Scheduled Tribe (ST) entrepreneurs.