

**GOVERNMENT OF INDIA
TRIBAL AFFAIRS
LOK SABHA**

UNSTARRED QUESTION NO:6126

ANSWERED ON:03.05.2013

REFINANCE AGREEMENT BETWEEN NSTFDC AND SBI

Majhi Shri Pradeep Kumar;Patel Shri Kishanbhai Vestabhai

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) whether the National Scheduled Tribe Finance and Development Corporation (NSTFDC) has signed any refinance agreement with the State Bank of India (SBI);
- (b) if so, the details and the salient features thereof;
- (c) whether the SBI has made any arrangements to enable Scheduled Tribes Community to reap benefits of the said agreement;
- (d) if so, the details in this regard. State/ UT-wise, and
- (e) the steps taken by Government to bring awareness among the Scheduled Tribes Community in various parts of the country?

Answer

MINISTER OF STATE IN THE MINISTRY OF TRIBAL AFFAIRS (SMT RANEE NARAH)

(a)&(b) National Scheduled Tribes Finance and Development Corporation (NSTFDC) has signed a refinance agreement with State Bank of India (SBI) through which SBI has agreed to act as a channelizing agency of NSTFDC for providing financial assistance under its Micro Credit Scheme to eligible Scheduled Tribes Self Help Groups (STSHGs). A maximum loan of Rs 5.00 lakh per SHG with a ceiling of Rs 35000/- per member can be given under this arrangement @ 6% p.a. to the STSHGS, which is repayable in a maximum period of 5 years.

(c) Yes Madam.

(d) State Bank of India has issued written instructions for implementation of micro-credit scheme of NSTFDC so as to enable the Scheduled Tribes to reap benefits of the agreement between NSTFDC and SBI. Further, instructions issued by SBI are for all their Circles.

(e) NSTFDC regularly conducts awareness camps in areas with predominantly tribal population for making them aware of schemes and about its delivery agencies, including SBI. NSTFDC also releases brochures in regional languages about its schemes, including the Micro Credit Scheme. All India Radio is also utilized for generating awareness among the Scheduled Tribe communities in various parts of the country.