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National Scheduled Tribes Finance and Development Corporation

(Under Ministry of Tribal Affairs, Govt. of India)

ADIVASI SHIKSHA RRINN YOJANA (ASRY)

- **Objective** : NSTFDC would provide concessional loan to the eligible Scheduled Tribes for professional and technical courses Including Ph.D. in India conducted by colleges / universities approved by UGC / Govt. / AICTE / ICMR etc.
- **Eligibility** : A Scheduled Tribe Candidate having annual family income upto Double the Poverty Line would be eligible. The present limit is Rs.39,500/- p.a. for rural areas and Rs.54,500/- p.a. for urban areas.
- Loan would cover expenses towards Admission / Examination / Library / Laboratory / Tuition fee, Boarding and Lodging, Caution Money, Building fund/Refundable Deposit, Books, Stationery items, Computer, Equipments / Instruments, Study Tours, Project Work / Thesis, Insurance Premium for student and any other expense towards completion of course.
- **Quantum of assistance** : 90% of expenditure / deposits for entire duration of the course subject to a maximum loan amount of Rs.5.00 lakh (Five lakh rupees) per eligible family.
- **Rate of Interest** : 6% p.a. Chargeable from the beneficiary.
- **Repayment** : After the moratorium period (Course Period plus one year or six months after getting job, whichever is earlier) within next (5 years subject to maximum period of 10 years.)
- **Financial Assistance for income Generating Activities** : In order to encourage self employment, provision has been made in ASRY for extending concessional financial assistance after completion of studies for undertaking income generating activities.
- **Linkage with Interest Subsidy Scheme of Ministry of Human Resource Development (MoHARD) for educational loans** : A scheme of MoHRD provides for full interest subsidy during the moratorium period for economically weaker sections sections of Society for the approved courses of study. Action has been Initiated by NSTFDC for formally linking ASRY with the scheme of MoHRD
- **How to apply** : The eligible candidates should apply to the respective State Channelising Agencies of NSTFDC located in his/her domiciled State / UT in the prescribed format along with copies of the requisite documents.

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FOR VIABLE INCOME GENERATING SCHEMES OF NSTFDC

<p><u>TERM LOAN</u></p> <ul style="list-style-type: none"> ● Unit cost to Rs.10 lakh. ● Upto 90% loan from NSTFDC and the balance by way of Promoter's Contribution/ Margin Money Subsidiary etc. from SCA. ● Rate of Interest on NSTFDC's share. <ul style="list-style-type: none"> i) Upto Rs.5.00 lakhs/unit @6%. ii) Above Rs.5.00 lakhs /unit @8% 	<p><u>ADIVASI MAHILA SASHAKTIKARAN YOJANA (AMSY)</u></p> <ul style="list-style-type: none"> ● An exclusive concessional scheme for ST women. ● Unit cost up to Rs.50,000/- ● Upto 90% loan form NSTFDC and the balance is by way of Margin Money / Subsidy etc. from SCA. ● Promoter's Contribution is not insisted upon. ● Rate of Interest 4% p.a. for the beneficiary.
<p><u>SELF HELP GROUPS (SHGS)</u></p> <ul style="list-style-type: none"> ● An exclusive concessional scheme for SHGs ● Unit cost upto Rs.25 lakhs. ● Upto 90% of the loan form NSTFDC Subject to investment per member not exceeding Rs.50,000/- per member ● Minimum contribution of 10% from SHGs. ● Rate of interest 8% per annum for the SHGs. 	<p><u>MICRO CREDIT SCHEME</u></p> <ul style="list-style-type: none"> ● Concessional scheme to meet petty loan requirement of SHGs. ● Maximum loan per SHG Rs.5.00 lakhs subject to loan per member not exceeding Rs.35,000/- ● Interest 6% per annum for the SHGs. ● Repeat loan permissible.
<p><u>SCHEME FOR ARTISANS UNDER MOU WITH TRIFED</u></p> <ul style="list-style-type: none"> ● NSTFDC will provide loan to TRIFED empanelled ST artisans. ● Loan upto Rs.50,000/- for individuals and upto Rs.5.00 lakhs for SHGs. ● Interest @4% for ST women and 6% for ST men. ● TRIFED will assist in marketing and also facilities recovery of loan form the loanees to the extent purchases made by TRIFED from such loanees. 	<p><u>MARKETING SUPPORT ASSISTANCE OF NSTFDC</u></p> <ul style="list-style-type: none"> ● For meeting the working capital requirement of the Central / State Government owned agencies. National level Federations for undertaking procurement and/ or marketing of minor forest produce / agricultural produce collected / grown by the scheduled tribes and / or related products / services. ● Interest rates:- For institutional finance / SCAs directly undertaking activities; @ 7% p.a. and for individual eligible STs for loan upto Rs.2.00 lakhs @6% p.a.

GRANT FOR SKILL AND ENTREPRENEURIAL DEVELOPMENT PROGRAMMES

In order to create opportunities for eligible STs self employment / employment financial assistance in the form of grant through the Govt. / Semi Govt. / Autonomous Govt. Bodies.

For further information may please contact :

FOR ALL SCHEMES

- Concerned State Channelising Agency : Addresses available at www.nstfdc.nic.in
- National Scheduled Tribes Finance and Development Corporation, 15 NBCC Tower, 5th Floor, Bhikaji Cama Place, New Delhi - 110066

FOR MICRO CREDIT SCHEME, IN ADDITION TO STATE CHANNELISING AGENCIES

- All Branches of Syndicate Bank, Dena Bank, UCO Bank, Union Bank of India and Vijaya Bank.
- All Branches of Assam Gramin Vikas Bank, Tripura Gramin Bank, Vananchal Gramin Bank, Baroda Gujarat Gramin Bank, Dena Gujarat Bank, Baitarani Gramya Bank.