Last checked: 20 October 2026 · National Scheduled Tribes Finance and Development Corporation (NSTFDC)

NSTFDC Bridge Loan

NSTFDC offers a short-term bridge loan to eligible Scheduled Tribe entrepreneurs who are still arranging a loan or subsidy from another source for their income-generating project.

What you may get

A short-term loan, for up to one year, that gives quick cash while other financing is on its way or an old obligation is being cleared. It is meant for income-generating projects, carries the interest charged on NSTFDC term loans and is usually backed by security such as property or stock.

Who it is for

Scheduled Tribe entrepreneurs with annual family income up to Rs 3,00,000 who are arranging a loan or subsidy from another source for an income-generating project.

Main conditions

- The applicant must belong to the Scheduled Tribes community. In a group, every member must belong to it.
- Annual family income should not be more than Rs 3,00,000, in both rural and urban areas.
- The loan is a short-term bridge while other loan, subsidy or permanent finance for the project is being arranged, or while an existing obligation is cleared.
- Help is given only to eligible persons who live in the State or UT where their tribe is notified as a Scheduled Tribe.

How to apply

1. Find the district office of the State Channelising Agency (SCA) that works with NSTFDC in your State.
2. Visit that office to get guidance on the scheme and your project.
3. File your loan application through the same office.
4. The NSTFDC website carries a State-wise list of these agencies.

Status

Active

Official source: https://nstfdc.tribal.gov.in/frm_bridge_loan.aspx
Labh Lo page: https://labhlo.in/en/schemes/central/nstfdc-bridge-loan/

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