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

Margin Money Support Scheme for ST Entrepreneurs under Stand-Up India (NSTFDC)

NSTFDC gives a margin money loan to Scheduled Tribe entrepreneurs under Stand-Up India, to fill the gap in the promoter contribution for a new business.

What you may get

Margin money of up to 15 percent of the project cost. The interest from the State Channelising Agency is 3, 5 or 7 percent a year and the borrower pays 6, 8 or 10 percent, for loans up to Rs 5 lakh, up to Rs 10 lakh and above Rs 10 lakh per unit. Repayment is within 7 years, with a moratorium of up to 18 months.

Who it is for

Scheduled Tribe entrepreneurs who are setting up a business under the Stand-Up India scheme and need help with the promoter contribution.

Main conditions

- Every applicant or member is from a Scheduled Tribe.
- Family income is capped at Rs 3 lakh a year in both rural and urban areas under the general NSTFDC rule.
- Help is given only to persons living in the state or union territory where their tribe is notified as a Scheduled Tribe.
- The loan is routed through the implementing agencies of NSTFDC.

How to apply

1. Approach the district office of the State Channelising Agency of NSTFDC in your state for guidance and for filing the loan application.
2. Ask for the margin money support along with the Stand-Up India project loan.
3. The agency processes the loan as per the NSTFDC rules.

Status

Active

Official source: https://nstfdc.tribal.gov.in/UploadData/pdf/Stand_Up_India.pdf
Labh Lo page: https://labhlo.in/en/schemes/central/nstfdc-margin-money-support-stand-up-india/

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