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

NSTFDC Term Loan Scheme

NSTFDC gives term loans to Scheduled Tribe beneficiaries to set up income generating units in industry, agriculture or services, through State Channelising Agencies.

What you may get

NSTFDC provides up to 90 percent of the unit cost as a term loan for viable projects costing up to Rs 50 lakh. The promoter's contribution is not insisted on up to Rs 1 lakh, then 2 percent up to Rs 2.50 lakh, 3 percent up to Rs 5 lakh and 5 percent above that. The beneficiary pays 6 percent interest on loans up to Rs 5 lakh, 8 percent up to Rs 10 lakh and 10 percent above Rs 10 lakh. Repayment is in quarterly instalments within 5 years, including the moratorium.

Who it is for

Scheduled Tribe individuals, groups or societies who want to set up a viable income generating unit in the industrial, agricultural or service sector.

Main conditions

- Every applicant or member must belong to the Scheduled Tribes. For individuals, SHGs and partnerships, annual family income should not be more than Rs 3,00,000.
- You must meet the eligibility rules of the State Channelising Agency and follow its lending terms and conditions.
- Help goes only to people living in the State or UT where their tribe is notified as a Scheduled Tribe.
- Cooperative societies need at least 80 percent members from the Scheduled Tribes.

How to apply

1. Go to the district office of your State Channelising Agency (SCA) of NSTFDC for guidance and to file your loan application.
2. The loan is decided on the needs of your unit and given through the SCA, so follow the SCA's terms.
3. Repay in quarterly instalments within a maximum of 5 years, including the moratorium. Refinance cases follow the repayment period fixed by the bank.

Status

Active

Official source: https://nstfdc.tribal.gov.in/frm_term_loan.aspx
Official application: https://nstfdc.tribal.gov.in/UploadData/pdf/Financial_Assistance_for_Industrial_and_other_Allied_Sector.pdf
Labh Lo page: https://labhlo.in/en/schemes/central/nstfdc-term-loan-scheme/

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