

vi) INTEREST RATES

AMOUNT OF LOAN PER UNIT/PROFIT CENTRE (NSTFDC's SHARE)	INTEREST PER ANNUM CHARGEABLE TO**	
	SCAs	Beneficiary

a) Upto Rs.5.00 lakh	3 1/2 %	6 1/2 %
b) Above Rs.5.00 lakh	5 1/2 %	8 1/2 %

\*\* The above rates of interest are not on slab basis.

vii) REPAYMENT PERIOD

The loan is to be repaid in quarterly/half yearly instalments, as the case may be, within a maximum period of 10 years including suitable moratorium period. Repayment period for each Scheme/Project is specified in the Letter of Intent (Sanction).

**B. BRIDGE LOAN**

Bridge Loan may be provided by NSTFDC through the SCAs to meet the gap in funding requirement of Scheme/Project against subsidy/capital incentives etc available to them.

(i) UNIT COST

NSTFDC provides Bridge Loan for Scheme(s)/Project(s) costing upto Rs.10.00 lakh per unit/profit centre.

(ii) INTEREST RATE

Interest rate on Bridge Loan is at par with rate of interest for term loan.

(iii) REPAYMENT PERIOD

The sanctioning agency is to ensure that the amount of eligible subsidy/ capital incentive is paid directly to the SCA within a maximum period of 2 years from the date of release of Bridge Loan by NSTFDC.

**C. ADIVASI MAHILA SASHAKTIKARAN YOJANA**

NSTFDC has introduced an exclusive concessional scheme for the economic development of Scheduled Tribe Women beneficiaries titled "Adivasi Mahila Sashaktikaran Yojana". The broad Parameters of the scheme are as under:

i. UNIT COST

NSTFDC provides Term Loan for Scheme/Project costing upto Rs. 50,000/- per unit/profit centre.

ii. QUANTUM OF ASSISTANCE

NSTFDC provides term loan upto 90% of the cost of the Scheme/ Project, subject to the condition that the SCAs contribute their share of assistance as per the scheme and provide the required subsidy. The SCAs may tie-up financial assistance from other sources, if any.

iii. PROMOTER'S CONTRIBUTION

Minimum Promoter's Contribution may not to be insisted upon.

iv. INTEREST RATE

For this scheme, NSTFDC charges highly concessional interest @ 2% p.a. from the SCAs. The SCAs may charge maximum interest @ 4% p.a. from the ultimate women beneficiaries.

v. REPAYMENT PERIOD

The loan is to be repaid in quarterly/half yearly instalments, as the case may be, within a maximum period of 10 years including suitable moratorium period. Repayment period for each Scheme/Project is specified in the Letter of Intent (Sanction).

**D. WORKING CAPITAL ASSISTANCE**

For undertaking procurement and marketing activities of agricultural/minor forest produce and related activities in the tribal areas, financial assistance in the form of term loan is provided to the Central/State/UT organizations (e.g. TRIFED etc.) engaged in such activities.

a. INTEREST RATE

(i) For financial assistance routed through the SCAs, interest @ 5% p.a. is charged by NSTFDC from the SCAs. The SCAs, in turn, may charge interest upto 8% p.a. from the implementing agency (ies)/ultimate beneficiar(ies).

(ii) For financial assistance provided directly to the Central/State/UT owned organizations other than the regular SCAs of NSTFDC, interest is charged by NSTFDC @ 8% p.a. from such organizations.

b. REPAYMENT PERIOD

Repayment schedule is drawn depending upon the nature of activities. However, repayment is required to be made in quarterly/half-yearly instalments within a maximum period of 10 years including suitable moratorium period.

**8. SECURITY**

i) The SCAs and other borrowing organisations shall provide Government Guarantee/Bank Guarantee for availing financial assistance from NSTFDC.

ii) SCAs and other borrowing organisations may preferably provide Block Government Guarantee for covering their funds requirement from NSTFDC for a period of 2 to 3 years in order to avoid repetitive work of seeking Scheme/Project-wise Government Guarantee.