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GOA STATE SCHEDULED TRIBES
FINANCE & DEVELOPMENT CORPORATION LTD.

GOA TRIBAL'S EMPLOYMENT GENERATION PROGRAMME (GTEGP) SCHEME



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1	Eligibility						
a)	Age	Unemployed person, 18 to 45 years of age.					
b)	Educational qualification	Minimum Standard IVth. (Relaxable in deserving cases).					
c)	Category	Must be a Member of Tribal Community notified by the Government of Goa.					
d)	Domicile	Permanent resident of Goa for atleast 15 years					
e)	Defaulter / Non Eligibility	Should not be a defaulter to any bank, financial institution, etc.					
2	Activities covered	Micro and small manufacturing enterprises, Service enterprises, Trade enterprises (Farming activities, tobacco products and red category industries are not eligible)					
3	Loan Assistance						
a)	Project cost	₹ 25.00 lakh for MSME. ₹ 15.00 lakh For Service Enterprises. ₹ 15.00 lakh for trading activity.					
b)	Subsidy	40% on the total loan amount i.e. 95% of the project cost.					
c)	Means of Finance	Sr. No.	Type of Activity	Maximum Project cost	Subsidy applicable on loan amount	Maximum working capital limit	Promoter's contribution
		1.	Micro & Small Manufacturing Enterprises	Rs.25.00 lakh	40%	35%	5%
		2.	Service Enterprises	Rs.15.00 lakh	40%	80%	5%
		3.	Trade Enterprises	Rs.15.00 lakh	40%	80% (100% in case of agricultural produce)	5%

d)	Interest rate	2% p.a.
e)	Penal interest	NIL
f)	Repayment Schedule	Repayable in 60 to 120 EMIs (As per discretion of GTEGP-TFC).
g)	Moratorium period	3 to 6 months (At the discretion of GTEGP-TFC).
h)	Security	First charge of mortgage/hypothecation of fixed assets (building, furniture, machinery, etc.) and/or current assets (trading goods, raw material, etc.)
i)	Collateral	For loan amount upto ₹ 2.00 lakh; Personal guarantee of the applicant and spouse/parent/relative. For loan amount above ₹ 2.00 lakh upto ₹ 6.00 lakh; One or more third party guarantors, depending upon the loan amount. Such a guarantor could be an employee of State Government/ Government Corporations/Aided Institutions/ Companies of repute or a person owning an unencumbered immovable property in Goa, of commensurate value. Loan above ₹ 6.00 lakh; Notarised copy of ownership documents of the unencumbered immovable property owned by the guarantor/s, commensurate to the loan amount to be provided. The guarantor should not be a defaulter with any financial institution/bank.
4	Training	Compulsory entrepreneurship training of upto 7 days within six months from the date of sanction.
5	Task Force Committee	A 5 member GTEGP - Task Force Committee (TFC) constituted by the Government shall be as under: 1. <i>The Managing Director, GSSTFDC Ltd.,</i> : <i>Chairman of GTEGP- TFC</i> 2. <i>The Deputy Director, Tribal Welfare</i> : <i>Member</i> <i>or his representative</i> 3. <i>Representative of Association of Tribals</i> : <i>Member</i> <i>appointed by the Director, Tribal Welfare</i> 4. <i>The Deputy Director (Adm)</i> : <i>Member</i> <i>Department of Industries, Trade & Commerce (DITC).</i> 5. <i>A Chartered Accountant appointed by the</i> : <i>Member</i> <i>Government.</i>
6	Recovery	In case of default in repayment of loan, the amount is to be recovered as arrears of land revenue or under the Public Money Recovery Act, DRT or any other relevant Act and rules thereof.

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CHECK LIST FOR GTEGP LOAN ASSISTANCE

APPLICATION FORM:

(Fill up the prescribed application form and submit the same in duplicate along with **self attested copies** of the following documents :)

- 1) 2 recent photographs. (*borrower & guarantor*)
- 2) Birth Certificate.
- 3) Valid Caste Certificate from Competent Authority.
- 4) School leaving or qualification certificate.
- 5) 15 years residential certificate.
- 6) House tax receipt. (*borrower & guarantor*)
- 7) EPIC/UID. (*borrower & guarantor*)
- 8) Any other relevant certificate. (Marriage/caste/handicap/widow)
- 9) Professional Driving licence, badge, business assurance recommendation letter in case of loan for vehicle (wherever necessary)..
- 10) Bank pass book/s of existing accounts (*borrower & guarantor*)
- 11) Pan Card (*borrower & guarantor*)

PROJECT REPORT

(Fill up the prescribed project report form and submit the same in duplicate along with the following documents :)

- 1) All quotations of assets to be acquired and also of raw material or stock, from authorized dealers along with bank mandate in prescribed format.
- 2) Registration of the unit wherever necessary.
- 3) N.O.C./Trade Licence from Panchayat/Municipality.
- 4) Any other requisite N.O.C. from Government department or authority as applicable.
- 5) N.O.C. on stamp paper of ₹100/- and in prescribed format from the owner of the premises where the activity is proposed to be started.
- 6) Latest Tax receipt/registration of the shop, pertaining to proposed premises.
- 7) Electricity/water connection proof (Wherever necessary).

GUARANTOR:

For loan amount upto ₹ 2.00 lakh;

Personal guarantee of the applicant and spouse/parent/relative.

For loan amount above ₹ 2.00 lakh upto ₹ 6.00 lakh;

One or more third party guarantors, depending upon the loan amount. Such a guarantor could be an employee of State Government/ Government Corporations/Aided Institutions/ Companies of repute or a person owning an unencumbered immovable property in Goa, of commensurate value.

Loan above ₹ 6.00 lakh;

Notarised copy of ownership documents of the unencumbered immovable property owned by the guarantor/s, commensurate to the loan amount to be provided. The guarantor should not be a defaulter with any financial institution/bank.

DECLARATION:

The applicant has to file a Self Declaration, in the format provided with the application form.

N.B.: 1. All Xerox copies should be self attested.

Notification

3/12/2017-IND/452

Sub: "Goa Tribal's Employment Generation Programme (GTEGP) Scheme, 2017".

1. *Introduction.*— The scheme is named as "Goa Tribal's Employment Generation Programme (GTEGP) Scheme". The scheme is notified in view of the direction of Planning Commission, Government of India to direct benefits to the families of Scheduled Tribes.

1.1 Goa State has around 1,80,000 Tribal population (12%) notified under the communities of Gauda, Kunbi and Velip living in almost all talukas. The families of these communities live in the remote foot hill areas of Western ghats, rural areas, villages, semi urban and urban areas who primarily have an agrarian economy. The school drop outs, unemployed female and male persons are to be provided with entrepreneurship skills to take on the challenges of life in the present industrialized economy of the State. They should be guided and provided with monetary and material facilities to come out of poverty, to get self-employed and to generate employment among the Tribal Communities of the State.

2. *The objectives of the Schemes are.*— (1) Improve Entrepreneurship Skills.

(2) Self Employment and Generation of employment.

(3) Improvement in living conditions, and upliftment.

(4) Flow of funds to the target families from Government schemes.

(5) Long term sustainable economic activities in the villages.

(6) Tribals to catch up with changing economy of the Industrialized and Tourist destination State.

(7) Exposure to inter-institutional financial facilities and entrepreneurial activities.

(8) Co-operativisation of enterprises and co-ordinations.

3. *Eligibility.*— (1) Any individual who has studied upto 4th Std. and above (relaxable in deserving cases), and of 18 years of age but not above 45 years of age.

(2) The applicant must be a member of Tribal Community notified by the Government of Goa.

(3) The applicant must be unemployed. A declaration to that effect stating that "I am presently unemployed" may be submitted by the applicant. The declaration may be amended on case to case basis, depending upon status of the applicant.

4. *The ventures for GTEGP are.*— 4.1 (i) Micro and Small Manufacturing Enterprises.

(ii) Service Enterprises.

(iii) Trade Enterprises.

(i) *Micro and Small Manufacturing Enterprises.*— An applicant desirous of producing food products, domestic instruments made of metal and plastic, school uniforms, police uniforms, ancillary products for big Industrial Units, rice and flour mill, making of poultry and cattle feed or any other suitable industrial activity, can set up a manufacturing unit in his house campus or in a community industrial shed constructed by the Panchayat or Co-operative Society as a cluster etc. The cost of project includes the value of shed.

(a) *Extent of Assistance.*— Under this category, enterprises can avail a

maximum loan of Rs. 25 lakhs and avail 40% subsidy on 95% of the total sanctioned loan amount. Such an enterprise cannot be transferred to any other person during the subsistence of the loan.

(ii) *Service Enterprises.*— Activities under service enterprises like taxi or motor bike service, taxi car, passenger rickshaw, goods carrier, modern saloon, beauty parlour, motor bike and car workshops, tyre vulcanizing, truck and bus workshop and similar activities are included. The project cost includes the cost of shed.

(a) *Extent of Assistance.*— Under this category an enterprise can avail loan upto Rs. 15 lakhs and further avail 40% subsidy on 95% of the total sanctioned loan amount. Such an enterprise cannot be transferred to any other person during the subsistence of the loan.

(iii) *Trading Enterprises.*— Trading enterprises include buying and selling of products like setting up of grocery shops, tyre shops, stationery shops, hotel, tea shop, electrical goods shop, plumbing materials shop, purchase of agricultural products from villages and selling to the city markets etc. or any other suitable trading activity including electronic goods and medical stores etc.

(a) *Extent of Assistance.*— The amount of loan available is up to Rs. 15 lakhs to open such an activity, and further avail 40% subsidy on 95% of the total loan amount. The value of shop, fittings, furniture etc., can be included in the project cost. Such an enterprise cannot be transferred to any other person during the subsistence of the loan.

4.2 Implementing Agency will sanction 95% of the project cost which shall be subject to upper limit of the scheme. The balance 5% shall be contributed by the applicant as the owner's contribution.

4.3 If the applicant has availed or applied for similar benefit under any other similar

scheme of Government of Goa/Government of India, the applicant shall be eligible only for the balance amount of subsidy under this scheme.

5. *Implementing Agency.*— 5.1 The DITC, will get the funds/subvention sanctioned from Government and place the same at the disposal of the Implementing Agency.

5.2 Following shall be the implementing agencies for the purpose of this scheme:—

(1) Economic Development Corporation (EDC) Ltd.

(2) Goa State Scheduled Tribes Finance & Development Corporation (GSSTFDC).

6. *Mode of placing funds to Implementing Agency.*— 6.1 The demand for initial funds will be signed by the Managing Director of the concerned Implementing Agency and submitted to DITC. The subvention will be sanctioned by the Government and disbursed immediately in favor of Implementing Agency. The initial amount shall be Rs. 2 crores to operate the scheme. Once the amount of Rs. 2 crores is exhausted and if more applications for financial assistance are received or anticipated, Implementing Agency can place claim for more funds upto Rs. 3 crores with the resolution of the Board. The DITC shall seek administrative approval and expenditure sanction as and when the demand is placed by the Implementing Agency, and place the approved funds at the disposal of Implementing Agency. The fund requirement of the Implementing Agency from Directorate of Industries, Trade & Commerce may be adjusted with the amount repaid/ recovered from beneficiaries of earlier years and can be reused to finance the new beneficiaries.

7. *Submission of applications.*— 7.1 The applications for financial assistance shall be received by Implementing Agency alongwith

the relevant documents. The application shall be supported by the following documents:

- (1) Caste certificate.
- (2) Birth certificate.
- (3) Domicile certificate.

and such other documents, reports required by the Implementing Agency from time to time.

All necessary application forms shall be devised by Implementing Agency as required from time to time.

The Application Form alongwith checklist and other connected documents shall be available on the Implementing Agency's website. Applicants can download the same and submit to the Implementing Agency.

8. *Task Force Committee for GTEGP.*— The Task Force Committee is constituted as follows:—

- (1) Managing Director, Implementing Agency— Chairman.
- (2) The Deputy Director, Tribal Welfare or his representative— Member.
- (3) Representative of Association of Tribals appointed by the Director, Tribal Welfare— Member.
- (4) Deputy Director (Adm.), DITC— Member.
- (5) A Chartered Accountant appointed by the Government— Member.

Separate TFC shall be constituted for each Implementing Agency.

9. *Task Force Committee Meeting.*— 9.1 The Implementing Agency shall fix the date of meeting as required based on the number of applications received, in consultation with the Chairman and members of the Task Force Committee.

10. The loan part of the project shall be repayable in 60 to 120 monthly installments as may be decided by the TFC after a moratorium of 3 to 6 months.

11. The service charge for the Implementing Agency is Rs. 50,000 for Rs. 1 crore of subventions for disbursement to beneficiaries and 1% out of the interest @ 2% p.a. recovered from the beneficiaries.

12. For the disbursed and outstanding loan amounts with the loanee the rate of interest will be 2% fixed by Government in the subvention sanction order.

13. *Defaults.*— 13.1 In case of failure of the beneficiary to create the assets financed, the entire amount of subsidy granted alongwith the loan amount should be recovered from the beneficiary.

13.2 In case of the beneficiary defaults in repayment of loan amount during the course of repayment schedule, in such cases, the subsidy amount recoverable should be proportionate to the balance defaulted repayment term of the loan amount.

13.3 In case of default in repayment of loan, the amount can be recovered as arrears of land revenue or under the Goa, Daman & Diu Public Moneys (Recovery of Dues) Act and Rules and any other relevant rules thereof.

14. The Implementing Agency shall furnish half yearly statement to DITC showing the amounts received from the Government and disbursed, subsidy allowed, amount recovered, interest collected and service charges debited. The Funds Utilization Certificate for Subsidy component shall also be submitted regularly.

15. In case the applicant has not undergone Entrepreneurship Development Programme they shall undergo EDP within 6 months from the date of sanction conducted by Implementing Agency.

16. The subventions to Implementing Agency and other expenditures related to the GTEGP will be debited from the following heads:—

Demand No. 19.

LOAN

- 6851 — Loan for Village and Small Industries; 00 —;
- 796 — Tribal Area Sub Plan;
- 01 — Scheduled Tribe Development Scheme (Plan);
- 55 — Loans and Advances.

SUBSIDY

- 2851 — Village & Small Industries; 00 —;
- 796 — Tribal Area Sub Plan;
- 01 — Scheduled Tribe Development Scheme (Plan);
- 33 — Subsidies.

17. The prospective applicants may avail pre-entrepreneurship counseling from the concerned officer in the office of the Implementing Agency.

18. The repayment and recovery of loan installments will be in the Equated Monthly Installments and no penal interest may be applied.

19. *Collateral Security.*— (a) For loan upto Rs. 2.00 lakh personal guarantee of applicant and spouse/parent/relative to be provided.

(b) For loan above Rs. 2.00 lakh upto Rs. 6.00 lakh one or more third party guarantors, depending upon the loan amount to be provided. Such a guarantor could be employee of State Government/Corporation/Aided Institute/companies of repute or a person owning an unencumbered immovable property in Goa of commensurate value.

(c) Loan above Rs. 6.00 lakh, notarized copy of ownership documents of the unencumbered immovable property owned by the guarantor/s, commensurate to the loan amount to be provided. Guarantor should not

be defaulter with any financial institute/bank as far as disbursement procedure only 50% of the project cost to be disbursed and balance after satisfactory verification of the financed assets. Also, existing procedure of CMRY for processing of the applications, including pre-sanction visit to the proposed non transport ventures above Rs. 2.00 lakh.

20. In the project report of the Micro and Small Manufacturing Enterprises proposals, working capital upto 35% of the cost of the project may be allowed and a fixed capital upto a limit of 65% of the project cost. For all service units and trading units except agricultural produce trading, the goods of trade upto 80% shall be treated as working capital and 20% shall be allowed as fixed capital. In case of agricultural produce trading 100% funds may be allowed as working capital like for selling of fish, vegetables, aracanut, coconut, packed milk, etc. This trading can be financed with carrier rickshaw either with refrigerator or regular one to transport goods.

21. Farming activities, Tobacco products and red category Industries are not eligible for availing benefit under GTEGP scheme.

22. If any question arises, regarding interpretation of any clause, word, expression of this scheme, or any guidelines pertaining to effective implementation of the scheme, the decision shall lie with the Task Force Committee, which shall be final and binding on all concerned.

23. *Saving Clause.*— The recovery of the loans which have been disbursed under the GTEGP vide notification No. 3/106/2011/IND dated 13-12-2012 shall be recovered and remitted to the Government by the TMCCS as per the clauses mentioned in that scheme and the Goa Tribal Employment Generation Programme scheme as notified vide notification stated above shall remain in force for this limited purpose of recovery until the entire process of recovery is completed.

This issues with the concurrence of Finance (Expenditure) Department vide U.O. No. 1400044109 dated 16-07-2019.