

# **Goa Tribal's Employment Generation Programme Scheme**

## **Details (Goa Tribal's Employment Generation Programme Scheme)**

The scheme "Goa Tribal's Employment Generation Programme Scheme" by the Department of Tribal Welfare, Government of Goa, is for educated unemployed individuals in the 18-45 years age group who are members of the tribal communities of Goa. The scheme provides a subsidy of 40% on the total loan amount i.e.

## **Objectives (Goa Tribal's Employment Generation Programme Scheme)**

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- 45 years age group who are members of the tribal communities of Goa. The scheme provides a subsidy of 40% on the total loan amount i.e. 95% of the project cost. The loan is provided for activities such as Micro and Small Manufacturing Enterprises, Service Enterprises, and Trade Enterprises. The beneficiary is also provided with compulsory entrepreneurship training of up to 7 days.

## **Important Features (Goa Tribal's Employment Generation Programme Scheme)**

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- 45 years age group who are members of the tribal communities of Goa. The scheme provides a subsidy of 40% on the total loan amount i.e. 95% of the project cost. The loan is provided for activities such as Micro and Small Manufacturing Enterprises, Service Enterprises, and Trade Enterprises. The beneficiary is also provided with compulsory entrepreneurship training of up to 7 days. ■ Collateral For Loan Amount Upto ■ 2,00,000: Personal guarantee of the applicant and spouse/parent/relative.

## **Benefits (Goa Tribal's Employment Generation Programme Scheme)**

- Type of Activity: Micro & Small Manufacturing Enterprises Maximum Project Cost (■ in Lakh): 25 Maximum Working Capital Limit: 35% ■ Type of Activity: Service Enterprises Maximum Project Cost (■ in Lakh): 15 Maximum Working Capital Limit: 80% ■ Type of Activity: Trade Enterprises Maximum Project Cost (■ in Lakh): 15 Maximum Working Capital Limit: 80% (100% in case of agricultural produce) ■ Subsidy Applicable on Loan Amount: 40% Promoter's Contribution: 5%. Interest Rate: 4% per annum Penal Interest: NIL Repayment Schedule: Repayable in 60 to 120 EMIs (As per discretion of GTEGP)
- TFC). Moratorium Period: 3 to 6 months (At the discretion of GTEGP
- TFC). Security: The first charge of mortgage/hypothecation of fixed assets (building, furniture, machinery, etc.) and/or current assets (trading goods, raw material, etc.) ■ Training Compulsory entrepreneurship training of up to 7 days within six months from the date of sanction.

## **Eligibility (Goa Tribal's Employment Generation Programme Scheme)**

- The applicant should be Unemployed. The age of the applicant should be between 18 and 45 years. The applicant should have passed Class 4th (relaxable for deserving cases). The applicant should be a Member of the Tribal Community notified by the Government of Goa. The applicant should not be a defaulter to any bank, financial institution, etc. The applicant should have been a permanent resident of Goa for at least 15 years. The eligible activities are Micro and small manufacturing enterprises, Service enterprises, and Trade Enterprises. The non
- eligible activities are Farming activities, tobacco products and red
- category industries.

## **Application Process (Goa Tribal's Employment Generation Programme Scheme)**

- Step 1: The interested applicant should visit the Department of Tribal Welfare, Govt. of Goa, Shram Shakti Bhavan, 5th Floor, Patto, Panaji-Goa, - 403 001.
- Step 2: Take a print of the proforma of the application form, or request a hard copy from the concerned authority.

- Step 3: In the application form, fill in all the mandatory fields, paste the passport-sized photograph (signed across), and attach copies of all the mandatory documents (self-attest if required).
- Step 4: Submit the duly filled and signed application form along with the documents to the concerned authority.

## **Documents Required (Goa Tribal's Employment Generation Programme Scheme)**

- For Loan Assistance (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
- and business assurance recommendation letter in case of loan for the vehicle. 10) Bank pass book/s of existing accounts (borrower & guarantor). 11) Pan Card (borrower & guarantor). ■ Declaration The applicant has to file a Self Declaration
- in the format provided with the application form ■ For 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. 2) Registration of the unit wherever necessary. 3) N.O.C./Trade Licence from Panchayat/Municipality. 4) Any other requisite N.O.C. from a Government department or authority as applicable. 5) N.O.C. on stamp paper of ■ 50/- 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 the proposed premises. 7) Electricity/water connection proof (Wherever necessary).

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