

Goa Tribal's Employment Generation Programme Are you sure you want to sign out?CancelSign InBackDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityGoaGoa Tribal's Employment Generation Programme SchemeBusinessEmploymentEntrepreneurshipLoanScheduled TribeDetailsThe scheme "Goa Tribalâ€™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. 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.î»¿CollateralFor Loan Amount Upto â‚¹ 2,00,000: Personal guarantee of the applicant and spouse/parent/relative.For Loan Amount between â‚¹ 2,00,000 to â‚¹ 6,00,000: 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.For Loan Amount Above â‚¹ 6,00,000: 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. î»¿RecoveryIn case of default in repayment of the 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.î»¿Service Charges for EDCâ‚¹ 50,000/- for â‚¹ 1,00,00,000 of subvention for disbursement to beneficiaries and 1%, out of the interest @ 2% per annum recovered from the beneficiaries.BenefitsType of Activity: Micro & Small Manufacturing EnterprisesMaximum Project Cost (â‚¹ in Lakh): 25Maximum Working Capital Limit: 35%î»¿Type of Activity: Service EnterprisesMaximum Project Cost (â‚¹ in Lakh): 15Maximum Working Capital Limit: 80%î»¿Type of Activity: Trade EnterprisesMaximum Project Cost (â‚¹ in Lakh): 15Maximum Working Capital Limit: 80% (100% in case of agricultural produce)î»¿Subsidy Applicable on Loan Amount: 40%Promoterâ€™s Contribution: 5%.Interest Rate: 4% per annumPenal Interest: NILRepayment 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.)î»¿TrainingCompulsory entrepreneurship training of up to 7 days within six months from the date of sanction.EligibilityThe 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.ExclusionsIndividuals who are defaulters to any bank, financial institution, etc are not eligible for this scheme.Application ProcessOfflineStep 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 RequiredFor 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).î»¿DeclarationThe applicant has to file a Self Declaration, in the format provided with the application formî»¿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 â‚¹ 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).Frequently Asked QuestionsCan applicants apply for assistance under this scheme for more than one type of business activity, such as both Manufacturing and Service Enterprises?The scheme allows applicants to apply for assistance for any one of the eligible business activity types: Micro and Small Manufacturing Enterprises, Service Enterprises, or Trade Enterprises. Applicants need to choose the category that aligns with their intended business activity.What is the recovery process for loans under this scheme?Loans are recovered through various legal means, including arrears of land revenue and actions under the Public Money Recovery Act, Debt Recovery Tribunal (DRT), or other relevant Acts and rules.Are there any provisions for extending the moratorium period for loan repayment?The moratorium period, which is the period during which the borrower is not required to make loan repayments, is flexible and determined at the discretion of GTEGP-TFC.Is there a limit on the loan amount that individuals can apply for under this scheme?Yes, the loan amount is limited to â‚¹2,00,000 for certain cases. Beyond that, the scheme specifies different requirements, including personal guarantees and notarized copies of ownership documents, depending on the loan amount.What are the types of activities or industries not eligible for assistance under this scheme?Farming activities, tobacco products, and red-category industries are not eligible for financial assistance under this scheme.Is there any service charge associated with this scheme?Yes, there is a service charge of â‚¹50,000 for every â‚¹1,00,00,000 of subvention disbursed to beneficiaries. Additionally, 1% of the interest at the rate of 2% per annum recovered from the beneficiaries is also collected as a service charge for EDC (Economic Development Corporation).Could you explain the role of the GTEGP-Task Force Committee in the scheme's implementation?The GTEGP-Task Force Committee is responsible for overseeing and implementing the scheme. It consists of five members, including the Managing Director of EDC Ltd., the Deputy Director of Tribal Welfare, a representative of the Association of Tribals, the Deputy Director (Administration) from the Department of Industries, Trade & Commerce, and a Chartered Accountant appointed by the Government.What happens in the case of loan defaults?In case of default in loan repayment, the outstanding amount is to be recovered as arrears of land revenue or under the Public Money Recovery Act or relevant legal provisions.Are there any specific requirements for the project report that applicants need to submit?The project report should include quotations for assets, registration of the unit where necessary, NOC/trade license from the local authority, and any other NOCs required from government departments or authorities.Could you provide more details about the compulsory entrepreneurship training mentioned in the scheme?Beneficiaries are required to undergo compulsory entrepreneurship training, which lasts up to 7 days and must be completed within six months from the date of loan sanction.

The training aims to equip individuals with the necessary skills to manage their businesses effectively. What type of security is required to avail of the loan, and how is it determined? Security is provided through a first charge of mortgage/hypothecation of fixed assets (e.g., building, machinery) and/or current assets (e.g., trading goods, raw material). How flexible is the repayment schedule for loans under this scheme? The repayment schedule is flexible, ranging from 60 to 120 Equated Monthly Installments (EMIs), as per the discretion of GTEGP-TFC (Goa Tribalâ€™s Employment Generation Programme - Task Force Committee). What is the interest rate for the loans provided under this scheme, and is there any penal interest for defaults? The interest rate is 4% per annum, and there is no penal interest mentioned in the scheme, which can be advantageous for beneficiaries. Are there any special provisions for agricultural produce businesses under Trade Enterprises? Yes, for Trade Enterprises dealing with agricultural produce, a maximum working capital limit of 100% is allowed. What is the maximum project cost allowed under the scheme for Micro & Small Manufacturing Enterprises? For Micro & Small Manufacturing Enterprises, the maximum project cost is â‚¹25 lakhs. What types of activities or businesses are eligible for financial assistance under this scheme? The eligible activities include Micro and Small Manufacturing Enterprises, Service Enterprises, and Trade Enterprises. What are the key objectives of the Goa Tribalâ€™s Employment Generation Programme Scheme? The primary objective of the scheme is to provide financial assistance and incentives to tribal individuals to start micro and small businesses, thereby generating employment opportunities for themselves.

Sources And References

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Goa Tribal's Employment Generation Programme Scheme Business Employment Entrepreneurship Loan Scheduled Tribe Details Benefits Eligibility Exclusions Application Process Documents Required Frequently Asked Questions

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Collateral

For Loan Amount Upto â‚¹ 2,00,000: Personal guarantee of the applicant and spouse/parent/relative. For Loan Amount between â‚¹ 2,00,000 to â‚¹ 6,00,000: 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. For Loan Amount Above â‚¹ 6,00,000: 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.

Recovery

In case of default in repayment of the 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.

Service Charges for EDC

â‚¹ 50,000/- for â‚¹ 1,00,00,000 of subvention for disbursement to beneficiaries and 1%, out of the interest @ 2% per annum recovered from the beneficiaries.

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