Shri.Vasudev Meng Gaonkar
Chairman
(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.:9423889544
EmailId.gsstfdcl2018@gmail.com

Shri.Sagar B. Gaude
Managing Director
(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.:9763467272
EmailId.gsstfdcl2018@gmail.com

BOARD OF DIRECTORS OF GOA STATE SCHEDULED TRIBES FINANCE AND DEVELOPMENT CORPORATIONLIMITED

Shri Vasudev Meng Gaonkar
Chairman
(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.:9423889544
EmailId.gsstfdcl2018@gmail.com

Shri Dipak Dessai
Director
Directorate of Tribal Welfare,
Shrama Shakti Bhavan, 5th Floor,
Patto-Panaji Goa.
Office Phone No.:0832 2438024
MobileNo.:9422059555

ShriSagar B. Gaude
ManagingDirector
(Goa State Scheduled Tribes Finance and Development Corporation Limited)

Office Phone No.:08322426949/2426268
Mobile No.:9763467272
EmailId.gsstfdcl2018@gmail.com

Shri. Vishant Gaonkar
Director
(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.: 9421239539
EmailId.gsstfdcl2018@gmail.com

Shri. Pradip Gaude
Director
(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.: 9764315295
EmailId.gsstfdcl2018@gmail.com

Shri. Anand Sawaikar
Director
(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.: 9923083698
EmailId.gsstfdcl2018@gmail.com

Shri. Camillo Barretto
Director
(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.: 9763802637
EmailId.gsstfdcl2018@gmail.com

Shri. Shashikant Gaonkar
Director
(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.: 7620127138
EmailId.gsstfdcl2018@gmail.com

Shri. Narayan Kamat
Director
(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.: 9763733139
EmailId.gsstfdcl2018@gmail.com

Shri. Chandan Vargaonkar
Director

(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.: 7038675128
EmailId.gsstfdcl2018@gmail.com

Shri. Khushali Kust Velip
Director
(Goa State Scheduled Tribes Finance and Development Corporation Limited)
Office Phone No.:08322426949/2426268
Mobile No.:9823295717
EmailId.gsstfdcl2018@gmail.com

Introduction

The Goa State Scheduled Tribes Finance and Development Corporation Limited was incorporated on 3rd March,2004 under the Companies Act 1956 with the following objectives.

Objective:-

The object of the Corporation is to bring socio economic development of Scheduled Tribes of the State on a sustainable basis through various economic and welfare schemes.

List of Officers and Contact Numbers

SR. No.	Name and Designation Of Officers	Phone Numbers.
1	Shri Sagar B. Gaude, Managing Director	9763467272
2	Shri Oliver Silveira Asst.AccountsOfficer	9850187580
3	Smt. Ruap @ Arushree Shirodkar Superintendent	9423171598 9921797068

Public Information Officers

First Appellate Authority:-Managing Director
Public Information Officer:-Shri Oliver Silveira,A.A.O
Asst. Public Information Officer:-Smt. Poonam @ Vanshika Kundaikar, Sr. Clerk (Admn)

SCHEMES OF THE GOA STATE SCHEDULED TRIBES FINANCE AND DEVELOPMENT CORPORATION LIMITED

1) <u>Ashraya Adhar Scheme:</u> -

- **Objective of the scheme**: To provide financial assistance in the form of loan for repair/renovation/reconstruction of house.
- **Eligibility**:
  - Any person belonging to ST Community and having his house (which shall also include mundcarial house) either owned individually or jointly will be eligible for financial assistance under this scheme. In case the house is owned jointly and there are different units of the family in the same house residing separately, each such unit will be eligible for financial assistance under this scheme.
  - The age of the applicant should not be more than 55 years as on the date of loan application. However, the age of the applicant is relaxed up to 58 years in case the applicant is an employee of State/ Central Government/ Government Corporation/ Board or aided Institute.
  - If the beneficiary or his/her family member who has availed loan under the said scheme and closed the loan account under the Ashraya Adhar Scheme then such beneficiary or his/her family member shall be eligible to avail a further loan of maximum Rs.5,00,000/- provided that the active loan for each family per house shall not cross Rs.5 lakhs as decided in the 101st Board of Directors meeting dated 5th February 2025 vide resolution no. 11(h).
- **Benefits**: Loan up to Rs. 5,00,000/- at the rate of 2% interest per annum with a repayment period of 10 years including 03 months moratorium period. However, if the applicant is above 50 years of age then the repayment period will be re fixed till the attainment of 60 years of age. In case the applicant is an employee of State/ Central Government/ Government Corporation/ Board or aided Institute then the loan repayment period will be re fixed till the attainment of his retirement age with additional six months from the date of retirement.

  The loan is disbursed in two installments. 75% of the loan amount sanctioned is disbursed as 1st installment and the balance 25% is disbursed as 2nd installment after submission of utilization bills of 1st installment and photo's of house and on the basis of physical verification / inspection carried out.

- **Documentation**

1. ST Certificate. **(Self attested)**
2. 02 Passport size photo's.
3. Birth Certificate/School Leaving Certificate/Driving License **(Self attested)**

The age of the applicant should not be more than 55 years as on the date of loan application. However, the age of the applicant is relaxed up to 58 years in case the applicant is an employee of State/ Central Government/ Government Corporation/ Board or aided Institute.

4. Aadhar Card **(Self attested)**

5. Bank mandate along with front copy of pass book or cancelled Cheque.

6. Latest House tax receipt. (Original / Self attested)

7. Self Affidavit **(In prescribed format on Rs. 100/- Stamp paper duly notarized)**

8. N.O.C. from Co-owner **(if applicable) (In prescribed format on Rs. 100/- Stamp duly notarized)**

9. Estimate Cost of house to be repaired/reconstructed/renovated upto 2nd floor.**(In prescribed format)**

10. Photos of the house to be repaired/reconstructed/renovated upto 1st floor.

11. Applicant Income Proof

- **a)** Latest Salary Certificate
  or
- **b)** Income Declaration Affidavit on Rs. 100/- stamp paper duly notarized **(Format of the affidavit may be obtained from the office)**
  or
- **c)** Last 03 months Pay slips.
  or
- **d)** Last 3 years I.T.R. **(Incase applicant is having Business) (Self attested)**

12. Latest Form 16 or Last 06 months Bank Statement **(Self attested)**

In case of applicant is the employee of State/ Central Government/ Government Corporation/ Board or aided Institute and produces salary certificate commensurate to the loan amount to be provided then no surety is required. The applicant should not be a defaulter with this corporation.

13. Documents of 1st surety

- **a)** 01 Passport size photo
- **b)** Surety Declaration **(In prescribed format on Rs 100/- Stamp Paper duly notarized)**
- **c)** Latest Salary Certificate
- **d)** Latest Form 16 or last 06 months Bank Statement **(Self attested)**
- **e)** ID Proof **(Self attested)**

In case the applicant produces one surety working in the Government Department/ Corporation/ Board/Aided Institute and the salary commensurate to the loan amount to be provided to applicant then 2nd Surety not required.

14. Documents of 2nd Surety

- **a)** 01 Passport size photo
- **b)** Surety Declaration **(On Rs. 100/- Stamp paper in prescribed format duly notarized)**
- **c)** Latest Salary Certificate
- **d)** Latest Form 16 or last 06 months Bank Statement **(Self attested**)
- **e)** I.D. Proof **(Self attested)**

N.B.: The sureties should not be a defaulter with this corporation.

For detail information about the scheme kindly refer the schemes section of the corporation website or the copy of the scheme notification may be obtained from the corporation office.

2) Short Term Loan Scheme: -

- **Objective of the scheme:** To provide Financial Assistance/loan as credit to ST people to meet the immediate expenses towards Education, Medical and Business needs.
- **Eligibility:** Any person belonging to ST community of State of Goa.
- **Benefits:** Loan up to Rs. 1,00,000/- is provided at the rate of 2% interest per annum with the repayment period of 20 months for Education loan and 10 months for Business and Medical loan including moratorium period of 3 months.
- **Documentation:**
  1. ST Certificate issued by Competent Authority of State of Goa
  2. Copy of Bank Passbook with Photograph of applicant.
  3. Salary Certificate / Pay Slip of one Surety along with surety affidavit on Rs.100/- stamp paper, One Photo and ID Proof of surety.
  4. Aadhar Card copy of applicant.
  5. Affidavit of the applicant on Rs.100/- Stamp paper regarding the amount of loan required and its purpose. If the applicant is below 18 years of age then either parents or guardian shall give the affidavit on behalf of their child.
  6. Any other documentary evidence as requested by the Corporation.

For detail information about the scheme kindly refer the schemes section of the corporation website or the copy of the scheme notification may be obtained from the corporation office.

3).Self Employment Scheme: -

- **Objective of the scheme:** To provide loan to ST community to undertake any self employment activities/ all economically viable/ legal activities except dealing in alcohol, Fire crackers and tobacco.
- **Eligibility:** Any unemployed person belonging to ST Community up to 55 years of age and annual family income not exceeding Rs. 3,00,000/- per annum. The same can be relaxed in deserving cases by the decision of the Board.
- **Benefits:** Loan up to Rs. 10 Lakhs to the unemployed person belonging to ST Community and also loan up to Rs. 15 Lakhs to the Association/Society /Partnership/Self Help Groups (SHG)/Companies formed exclusively by the member of ST Community at the rate of 4% interest per annum with repayment period up to 10

years and to be decided in the meeting of BOD at the time of sanctioning loan for the particular type of self employment activities or an block for a particular category of business activity.

The beneficiary is required to contribute 10% margin money towards the cost of project. However the BOD may relax this condition considering the merit in each case. Nevertheless this relaxation shall not be applicable to the Association / Societies / Partnership / SHG / Company etc.

- **GUARANTOR :**

The applicant will have to provide two guarantors / Sureties of which one Guarantor should necessarily be a Government Servant.

- **Documentation:**

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

a) S.T. Certificate (Self Attested).
b) Two photographs (Passport size).
c) Annual family Income Certificate issued by competent authority.
d) Copy of ration card (self attested).
e) Birth Certificate (self attested)
f) Aadhar Card (self attested)
g) Self declaration affidavit of applicant(on Rs.100 stamp paper duly notarized) in prescribed format.
h) Salary certificate/latest payment slip of the surety.
i) Affidavit of Surety (on Rs.100 stamp paper duly notarized) in prescribed form , 1 photo and I.D. proof of surety.

Additional Documents depending upon the type of business activity as follows:

I. DOCUMENTS FOR AGRICULTURAL SECTOR LOAN:

a) Title document such as sale deed / Sanad Agreement / lease deed.
b) I & XIV Form.or Krishi Card of applicant
c) Projected viability of business / Cultivation proposal.
d) Cost of development and cost of cultivation.
e) All quotations of assets to be acquired and also of raw material or stock, from authorized dealers along with bank mandate in prescribed format.

II. DOCUMENTS FOR ALLIED AGRICULTURE ACTIVITIES:

a) Proof regarding availability of land. (Survey plan)
b) NOC from Panchayat / Municipality.
c) Type of allied agriculture activities and viability report.
d) Estimate of amount required for creation of infrastructure such as Building, security, Electricity, Water etc. from authorized contractors/service provider along with bank mandate in prescribed format.
e) All quotations of assets to be acquired and also of raw material or stock, from authorized dealers along with bank mandate in prescribed format.

III. DOCUMENTATION REQUIRED FOR PROCESSING AND MANUFACTURING UNIT, TRADE AND SERVICE:

i. Proof regarding availability of land for processing and manufacturing unit.
ii. NOC/ Trade License from Panchayat / Municipality.
iii. Any other requisite N.O.C. from Government department or authority as applicable.
iv. Latest Tax receipt/registration of the shop, pertaining to proposed premises.
v. Type of manufacturing / Processing Unit/ Trade and Service and viability report.

vi. N.O.C. on stamp paper of Rs.100/- duly notarized and in prescribed format or original/ Notarized copy of the leave and license agreement from the owner of the premises where the activity is proposed to be started.

vii. All quotations of assets to be acquired and also of raw material or stock, from authorized dealers along with bank mandate in prescribed format.

IV. DOCUMENTATION FOR PURCHASE OF VEHICLE(Tourist Taxi/Goods carrier).

i. Project report regarding viability and involvement of beneficiary.

ii. All quotations of assets to be acquired from authorized dealers along with bank mandate in prescribed format.

iii. Professional driving license and badge No. in case of loan for taxi vehicle.

iv. Letter from Company to engage the vehicle (if applicable).

4). Goa Tribal's Employment Generation Programme Scheme:

- **Objective of the scheme:** To provide loan to improve Entrepreneurship Skill, Self Employment and Generation of Employment and to Improvement in living conditions, and upliftment of ST community.
- **Eligibility:** Any unemployed person who has studied up to 4th Std and above(relaxable in deserving cases), and age between 18 to 45 years belonging to a member of Tribal Community notified by the Government of Goa.
- **Benefits:** Loan up to Rs. 25 Lakhs for MSME, Rs. 15 Lakhs for Service Enterprises and Rs.15 Lakhs for trading activities with 40% subsidy on the total loan amount i.e. 95% of the project cost @ 2% per annum with a repayment period up to 10 years including moratorium period of 3 to 6 months.

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 lakhs	40%	35%	5%
	2.	Service Enterprises	Rs.15.00 lakhs	40%	80%	5%
	3.	Trade Enterprises	Rs.15.00 lakhs	40%	80% (100% in case of agricultural produce)	5%

CHECK LIST FOR GTEGP LOAN ASSISTANCE

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 license, bagde, business assurance recommendation letter in case of loan for vehicle.

10) Bank pass book/s of existing accounts *(borrower & guarantor)*

11) Pan Card *(borrower & guarantor)*

PROJECT REPORT

1) All quotations of assets to be acquired and also of raw material orstock, 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 Government department or authorityas applicable.
5) N.O.C. on stamp paper of Rs.*100/-* and in prescribed format from theowner 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 Rs.2.00 lakh;

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

For loan amount above Rs.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 Rs 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 theapplication form.

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

For detail information about the scheme kindly refer the schemes section of the corporation website or the copy of the scheme notification may be obtained from the corporation office.