

**Achievements of Goa State Scheduled Tribes Finance and Development Corporation Ltd under each scheme during last five years:**

The Goa State Scheduled Tribes Finance and Development Corporation Ltd is incorporated under the companies Act, 1956 (amended company act 2013) with an avowed objective to bring about Educational, Economic, and Social Development of the S.T. community in the state of Goa. Following are the schemes implemented by this corporation:

**1) Ashraya Adhar Scheme: -**

Under this scheme loan up to Rs. 5,00,000/- at the rate of 2% interest per annum with repayment of up to 10 years is provided for repair/renovation/reconstruction of existing house belonging to ST community. 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. The loan is disbursed in two installments. 75% of the loan amount sanctioned is disbursed as 1<sup>st</sup> installment and the balance 25% is disbursed as 2<sup>nd</sup> installment after submission of utilization bills of 1<sup>st</sup> installment and photo's of house and on the basis of physical verification / inspection carried out.

	<b>Ashraya Adhar Scheme no. of beneficiaries and amount disbursed in Crores</b>				
	<b>1<sup>st</sup> Installment</b>		<b>2<sup>nd</sup> Installment</b>		<b>Amount of loan Disbursed(In Crores)</b>
<b>Year</b>	<b>No. of Beneficiaries</b>	<b>Amount(In Crores)</b>	<b>No. of Beneficiaries</b>	<b>Amount(In Crores)</b>	
2020-21	200	7.19	179	2.16	9.35
2021-22	137	5.00	158	1.88	6.88
2022-23	352	12.78	151	1.84	14.62
2023-24	372	13.98	234	2.83	16.81
2024-25	294	10.44	232	2.80	13.24
2025-26	357	13.06	368	4.41	17.47
<b>TOTAL</b>	<b>1712</b>	<b>62.45</b>	<b>1322</b>	<b>15.92</b>	<b>78.37</b>

**2) Short Term Loan Scheme: -**

Under this scheme 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 to any person belonging to ST community of State of Goa to meet the immediate expenses towards Education, Medical and Business purposes.

<b>Year</b>	<b>Short Term Loan Scheme no. of beneficiaries and amount disbursed in Crores</b>	
	<b>No. of beneficiaries</b>	<b>Amount of loan Disbursed in Crores</b>
2020-21	35	0.24
2021-22	48	0.41
2022-23	11	0.09
2023-24	15	0.13
2024-25	10	0.08
2025-26	14	0.12
<b>TOTAL</b>	<b>133</b>	<b>1.07</b>

**3).Self Employment Scheme: -**

Under this scheme loan up to Rs. 10 Lakhs is provided to the unemployed person belonging to ST Community and also loan upto Rs. 15 Lakhs to the Association/Society /Partnership/Self Help Groups (SHG)/Companies formed exclusively by the members of ST Community at the rate of 4% interest per annum with a repayment period up to 10 years for undertaking any self employment activities/ all economically viable/ legal activities except dealing in alcohol, Fire crackers and tobacco.

The age of the applicant should not be more than 55 years and annual family income not exceeding Rs.3,00,000/- per annum.

<b>Self Employment Scheme no. of beneficiaries and amount disbursed in Crores</b>		
<b>Year</b>	<b>No. of beneficiaries</b>	<b>Amount of loan Disbursed in Crores</b>
2020-21	6	0.48
2021-22	4	0.26
2022-23	3	0.29
2023-24	9	0.63
2024-25	2	0.14
2025-26	03	0.32
<b>TOTAL</b>	<b>27</b>	<b>2.12</b>

**4). Goa Tribal's Employment Generation Programme Scheme:** The said scheme is notified in the official gazette dated 22<sup>nd</sup> August 2019 by Department of Industries wherein this corporation is one of the implementing agency and launched in 2020.

Under this scheme 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 is provided to 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.

<b>GTEGP no. of beneficiaries and amount disbursed in Crores</b>				
<b>Year</b>	<b>No. of beneficiaries</b>	<b>Loan (in Crores)</b>	<b>Subsidy(in Crores.)</b>	<b>Total Amount of loan Disbursed(in Crores)</b>
2020-21	6	0.29	0.19	0.48
2021-22	13	0.82	0.54	1.36
2022-23	19	1.13	0.72	1.85
2023-24	26	1.31	0.87	2.18
2024-25	35	2.10	1.40	3.50
2025-26	40	2.12	1.41	3.51
<b>TOTAL</b>	<b>139</b>	<b>7.77</b>	<b>5.13</b>	<b>12.88</b>

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<b>Year</b>	<b>No. of Beneficiaries</b>	<b>Amount(In Crores)</b>	<b>No. of Beneficiaries</b>	<b>Amount(In Crores)</b>	
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2024-25	294	10.44	232	2.80	13.24
2025-26	357	13.06	368	4.41	17.47
<b>TOTAL</b>	<b>1512</b>	<b>55.26</b>	<b>1143</b>	<b>13.76</b>	<b>69.02</b>

**2) Short Term Loan Scheme: -**

Under this scheme 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 to any person belonging to ST community of State of Goa to meet the immediate expenses towards Education, Medical and Business purposes.

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2025-26	14	0.12
<b>TOTAL</b>	<b>98</b>	<b>0.83</b>

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<b>Self Employment Scheme no. of beneficiaries and amount disbursed in Crores</b>		
<b>Year</b>	<b>No. of beneficiaries</b>	<b>Amount of loan Disbursed in Crores</b>
2021-22	4	0.26
2022-23	3	0.29
2023-24	9	0.63
2024-25	2	0.14
2025-26	03	0.32
<b>TOTAL</b>	<b>21</b>	<b>1.64</b>

**4). Goa Tribal's Employment Generation Programme Scheme:** The said scheme is notified in the official gazette dated 22<sup>nd</sup> August 2019 by Department of Industries wherein this corporation is one of the implementing agency and launched in 2020.

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<b>Year</b>	<b>No. of beneficiaries</b>	<b>Loan (in Crores)</b>	<b>Subsidy(in Crores.)</b>	<b>Total Amount of loan Disbursed(in Crores)</b>
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2024-25	35	2.10	1.40	3.50
2025-26	40	2.12	1.41	3.51
<b>TOTAL</b>	<b>133</b>	<b>7.48</b>	<b>4.94</b>	<b>12.40</b>

**2) Short Term Loan Scheme: -**

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		<b>Short Term Loan Scheme no. of beneficiaries and amount disbursed in Crores</b>	
<b>Year</b>	<b>Purpose of loan</b>	<b>No. of beneficiaries</b>	<b>Amount of loan Disbursed in Crores</b>
2021-22	Education Loan	16	0.13
	Medical Loan	-	-
	Business loan	32	0.27
2022-23	Education Loan	09	0.07
	Medical Loan	-	-
	Business loan	02	0.01
2023-24	Education Loan	11	0.09
	Medical Loan	-	-
	Business loan	04	0.03
2024-25	Education Loan	08	0.06
	Medical Loan	-	-
	Business loan	02	0.02
2025-26	Education Loan	04	0.03
	Medical Loan	01	0.09
	Business loan	09	0.07
<b>TOTAL</b>		<b>98</b>	<b>0.87</b>