PREFACE
(for III\textsuperscript{nd} edition)

Rural Development Department is implementing various schemes, formulated by the Union of India and the State Government for betterment of the citizens especially for those who are living below the poverty line in rural areas.

The citizens are not aware of the different procedures and formalities to obtain assistance under these schemes or are unable to understand typical official language. Hence, it is felt, that a document be drafted which will provide the information in simple language to the beneficiaries in respect of various schemes and procedures.

In the year 2001, the Department had published 1st Citizen Charter with an objective to provide information in the question and answer form, which proved helpful for the implementation of the schemes.

Since December 2001 till now, many amendments have been made in the existing schemes and some new schemes have been launched by Government of India. Hence, a need arose to up-date the Citizen Charter.

I hope this will be helpful to the citizens of this State.

(FRANCISCO TELES)
Project Director &
Jt. Secretary (R.D.)
Govt. of Goa
## Contents

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Subject</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>i.</td>
<td>Public Grievances Officer</td>
<td></td>
</tr>
<tr>
<td>ii.</td>
<td>General Information</td>
<td></td>
</tr>
<tr>
<td>iii.</td>
<td><strong>Self employment Scheme</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Swarnajayanti Gram Swarozgar Yojana (S.G.S.Y)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a-Key Activities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b-Skill up-gradation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c-Individual financial assistance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d-Group financial assistance</td>
<td></td>
</tr>
<tr>
<td>iv.</td>
<td><strong>Wage Employment Programme</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a.Sampoorna Grameen Rozjgar Yojana (S.G.R.Y)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b.Goa Gram Samridhi Yojana (G.G.S.Y.)</td>
<td></td>
</tr>
<tr>
<td>v.</td>
<td><strong>Rural Housing Scheme</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. Indira Awaas Yojana (I.A.Y.) &amp;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. Pradhan Mantri Gramodaya Yojana (P.M.G.Y.)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c. Credit-cum-subsidy Scheme</td>
<td></td>
</tr>
<tr>
<td>vi.</td>
<td>National Social Assistance Programme (N.S.A.P.)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. National Family Benefit Scheme (N.F.B.S.)</td>
<td></td>
</tr>
<tr>
<td>vii.</td>
<td><strong>Balika Samruddhi Yojana</strong></td>
<td></td>
</tr>
<tr>
<td>viii.</td>
<td><strong>Rural Development Scheme</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. Pradhan Mantri Gram Sadak Yojana (P.M.G.S.Y.)</td>
<td></td>
</tr>
<tr>
<td>ix.</td>
<td><strong>HARYALI</strong></td>
<td></td>
</tr>
<tr>
<td>x.</td>
<td>Annexure-1 Application form under S.G.S.Y.</td>
<td></td>
</tr>
<tr>
<td>xi.</td>
<td>Annexure-2 Model Project Report under S.G.S.Y</td>
<td></td>
</tr>
<tr>
<td>xii.</td>
<td>Annexure-3 Application form for Construction of New House under I.A.Y./P.M.G.Y.</td>
<td></td>
</tr>
<tr>
<td>xiii.</td>
<td>Annexure-4 Application form for up-gradation of house under I.A.Y./P.M.G.Y.</td>
<td></td>
</tr>
<tr>
<td>xiv.</td>
<td>Annexure-5 Application form for Loan and Subsidy under</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Credit-cum-Subsidy Scheme</td>
<td></td>
</tr>
<tr>
<td>xvi.</td>
<td>Annexure-6 Application form for Old Age pension</td>
<td></td>
</tr>
<tr>
<td>xvii.</td>
<td>Annexure-7 Application form for Family Benefit Scheme</td>
<td></td>
</tr>
<tr>
<td>xviii.</td>
<td>Annexure-8 Application form for Balika Samrudhi Yojana</td>
<td></td>
</tr>
<tr>
<td></td>
<td>List of Telephone Numbers</td>
<td></td>
</tr>
</tbody>
</table>
ORDER

In pursuance to Circular No.3/49/85-ARD (Part-IX) dated 23/9/1986 issued by the Administrative Reforms Division, Secretariat, Panaji, the Project Officers of both the DRDAs, North and South are hereby designated as Public Grievances Officers with immediate effect.

Sd/-

(N. D. AGRAWAL)
Joint Secretary (RD)

Details of Public Grievances Officers

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Officer</th>
<th>Telephone Numbers &amp; Address</th>
<th>Jurisdiction</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>M. Olinda Fernandes, Project Officer &amp; DRO</td>
<td>Shanta Building, 2nd Floor, St.Inez, Panaji-Goa 2226250</td>
<td>North -Goa District</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20-B, Patto Colony, Panaji-Goa 2437389</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Smt. Sandhya Kamat, Project Officer &amp; DRO</td>
<td>Junta Quarters, Pajifond Margao-Goa 2702397</td>
<td>South- Goa District</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Near Aquem Village Panchayat, Margao-Goa 2766241</td>
<td></td>
</tr>
</tbody>
</table>
Question- 1  What are the schemes implemented by the D.R.D.A.?

Answer – Following schemes of the Government are implemented by the D.R.D.A.: -

A. Self Employment scheme:
Swarnjayanti Gram Swarozgar Yojana (SGSY).

B. Wage Employment Scheme:
a. Sampoorna Grameen Rozgar Yojana (SGRY).
b. Goa Gram Samrudhi Yojana (G.G.S.Y.)

C. Rural Housing Scheme:
   i) Indira Awaas Yojana (IAY).
   ii) Pradhan Mantri Gramodaya Yojana (PMGY).
   iii) Credit-cum-subsidy scheme for Rural Housing.

D. National Social Assistance Programme:
   i) National Family Benefit Scheme.

E. Balika Samriddhi Yojana

F. Rural Development:
   i) Pradhan Mantri Gram Sadak Yojana

G. Haryali
Question-2 Who can take assistance under these schemes?
Answer- All the rural poor who are identified in the B.P.L. list can take assistance under the above mentioned schemes from sr. no. A to F. The scheme at sr. no. C (iii) is applicable to the BPL as well as APL families, provided their annual income does not exceed Rs. 32,000/- per annum.

Question-3 Whether the Below Poverty Line families have been identified?
Answer – Yes.

Question-4 Where the lists of the identified families are available?
Answer – The lists of identified families are available in the following places:
   (i) Panchayat Offices,
   (ii) Zilla Panchayat Offices,
   (iii) Block Development Offices &
   (iv) DRDA Offices, North & South.
SELF EMPLOYMENT SCHEME:
Swarnjayanti Gram Swarozgar Yojana (SGSY).

Question-5  What is Swarnjayanti Gram Swarozgar Yojana?
Answer – SGSY is a scheme implemented by the Government of India to raise the standard of the people living below the poverty line, by giving them financial assistance for starting self-employment (Swarozgar) business and providing them training for skill up-gradation.

Question-6  In case my family members have taken any assistance under IRDP scheme of RDA, am I still entitled to get assistance?
Answer – Yes, provided the Swarozgaris (family) does not cross the subsidy limit of Rs.7,500/- in the general category, Rs.10,000/- in the SC/ST category & handicapped.

Question-7  Whether there is any prescribed application form, and through whom I should apply?
Answer- Yes, there is an application form shown in Annexure-1. You should apply through your Panchayat office.

KEY-ACTIVITIES

Question-8  Whether any key activities have been identified for Swarozgars?
Answer – Yes. Following block-wise activities are identified for self employment:-
<table>
<thead>
<tr>
<th>Block</th>
<th>Name of the activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sattari, Tiswadi, Ponda,</td>
<td>Auto rickshaw/Motor cycle</td>
</tr>
<tr>
<td>Pernem, Salcete, Mormugao,</td>
<td></td>
</tr>
<tr>
<td>Quepem, Canacona &amp; Sanguem</td>
<td></td>
</tr>
<tr>
<td>Sattari, Tiswadi, Bardez,</td>
<td>Dairy</td>
</tr>
<tr>
<td>Ponda, Pernem, Bicholim,</td>
<td></td>
</tr>
<tr>
<td>Salcete, Quepem, Canacona &amp;</td>
<td></td>
</tr>
<tr>
<td>Sanguem</td>
<td></td>
</tr>
<tr>
<td>Sattari, Tiswadi, Ponda,</td>
<td>General store/Grocery shop/Tea stall</td>
</tr>
<tr>
<td>Pernem, Bicholim, Salcete,</td>
<td></td>
</tr>
<tr>
<td>Mormugao, Quepem, Canacona</td>
<td></td>
</tr>
<tr>
<td>&amp; Sanguem</td>
<td></td>
</tr>
<tr>
<td>Sattari, Tiswadi, Ponda,</td>
<td>Minor irrigation (well &amp; pump)</td>
</tr>
<tr>
<td>Pernem, Salcete, Canacona &amp;</td>
<td></td>
</tr>
<tr>
<td>Sanguem</td>
<td></td>
</tr>
<tr>
<td>Sattari, Tiswadi, Ponda,</td>
<td>Sale of vegetables/coconuts</td>
</tr>
<tr>
<td>Bicholim, Salcete, Mormugao</td>
<td></td>
</tr>
<tr>
<td>Quepem, Canacona &amp; Sanguem</td>
<td></td>
</tr>
<tr>
<td>Sattari</td>
<td>Purchase of cashew nuts</td>
</tr>
<tr>
<td>Sattari</td>
<td>Computer typing</td>
</tr>
<tr>
<td>Sattari, Tiswadi, Bardez,</td>
<td>Tailoring unit</td>
</tr>
<tr>
<td>Ponda, Pernem, Bicholim,</td>
<td></td>
</tr>
<tr>
<td>Salcete, Mormugao, Quepem,</td>
<td></td>
</tr>
<tr>
<td>Canacona &amp; Sanguem</td>
<td></td>
</tr>
<tr>
<td>Tiswadi, Bardez, Ponda,</td>
<td>Handicrafts / Bamboo/Pottery</td>
</tr>
<tr>
<td>Bicholim, Salcete, Pernem,</td>
<td></td>
</tr>
<tr>
<td>Quepem &amp; Canacona</td>
<td></td>
</tr>
<tr>
<td>Ponda, Bicholim, Pernem,</td>
<td>Selling of fish</td>
</tr>
<tr>
<td>Salcete, Quepem &amp; Canacona</td>
<td></td>
</tr>
<tr>
<td>Tiswadi, Bardez, Bicholim,</td>
<td>Fishing</td>
</tr>
<tr>
<td>Salcete, Mormugao &amp; Canacona</td>
<td></td>
</tr>
<tr>
<td>Sattari, Tiswadi, Bardez,</td>
<td>Carpentry</td>
</tr>
<tr>
<td>Pernem, Bicholim, Salcete,</td>
<td></td>
</tr>
<tr>
<td>Mormugao, Quepem, Canacona,</td>
<td></td>
</tr>
<tr>
<td>Sanguem &amp; Ponda</td>
<td></td>
</tr>
<tr>
<td>Bardez</td>
<td>Manufacture of soft toys</td>
</tr>
<tr>
<td>Ponda, Sanguem &amp; Canacona</td>
<td></td>
</tr>
<tr>
<td>Ponda &amp; Mormugao</td>
<td>Food processing, Agriculture implements</td>
</tr>
<tr>
<td>Pernem, Salcete, Canacona</td>
<td>STD booth</td>
</tr>
<tr>
<td>Pernem</td>
<td></td>
</tr>
<tr>
<td>Sanguem, Canacona, Salcette</td>
<td>Horticulture</td>
</tr>
<tr>
<td>Mormugao, Pernem</td>
<td>Fast food activities</td>
</tr>
<tr>
<td>Bicholim</td>
<td>Papad, pickle, masala &amp; sweets</td>
</tr>
<tr>
<td>Sanguem, Quepem, Mormugao</td>
<td>Fabrication, welding units etc.</td>
</tr>
<tr>
<td>Salcete &amp; Sanguem</td>
<td></td>
</tr>
<tr>
<td>Sanguem, Pernem</td>
<td>Making of house articles (brooms, palm mats.</td>
</tr>
<tr>
<td>Mormugao</td>
<td></td>
</tr>
<tr>
<td>Quepem</td>
<td>Work animals</td>
</tr>
<tr>
<td>Salcete &amp; Sanguem</td>
<td>Bakery</td>
</tr>
<tr>
<td>Pernem, Mormugao, Salcete</td>
<td>Pig rearing</td>
</tr>
<tr>
<td>Mormugao</td>
<td>Garage unit</td>
</tr>
<tr>
<td>Quepem</td>
<td>Generator, chairs, crockery etc. for hire purpose</td>
</tr>
<tr>
<td>Quepem</td>
<td>Sound system</td>
</tr>
<tr>
<td>Sanguem</td>
<td>Floriculture</td>
</tr>
<tr>
<td>Quepem</td>
<td>Tiles polishing machine</td>
</tr>
</tbody>
</table>
Question-9 What are the documents required to be attached with the application?

Answer – Following documents are required to be attached in duplicate to the application form as per the selected activity.

i- Project report (As shown in Annexure –2)

ii- Quotation in duplicate of the material which you require to purchase

iii- N.O.C. from Panchayat

iv- In case of purchase of any vehicle necessary driving license and permit from the transport authority.

v- Experience certificate, if any.

vi- If belonging to SC/ST or handicapped, necessary documents to be attached.

vii- Nomination for insurance

viii- Vikas Patrika(available with B.D.O.)

Question-10 Which authority has to recommend such cases?

Answer – Block level SGSY Committee comprising of the Project Director, Project Officer, Block Development Officers, Bankers, Sarpanchas and officers of concerned line departments.

Question-11 How much time will take to obtain the loan?

Answer – Once the case is recommended by the DRDA to the Bank, Bankers are required to finance the case within a period of 15 days.
SKILL-UPGRADATION (TRAINING)

Question-12  My family is identified, as below poverty line family, I want to start self-employment. Whether there is any provision in this scheme to give training for skill up gradation?
Answer – Yes, there is a provision to give training for skill up - gradation for individual and self help group.

Question-13  In which activity can I get training?
Answer – You can get training in the activities which are identified under the respective blocks.

Question-14  When the training will be given?
Answer- Training is given after the loan is sanctioned and before it is disbursed by the bank.

Question-15  What assistance will be given during the training?
Answer – Free of cost training and necessary stipend.
FINANCIAL ASSISTANCE FOR SWAROZGAR

INDIVIDUAL ASSISTANCE

Question-17 Can I get any further assistance after the training?
Answer – Yes, you will be provided loan and subsidy to start your business.

Question-18 How much amount of subsidy is given?
Answer- In case of applicant from general category 30% of the project cost or Rs.7,500/- whichever is less.

Question-19 In case the family is Scheduled caste, whether there is any special assistance to the S.C./S.T. families?
Answer- Yes. 50% subsidy of the project cost is provided to scheduled caste/scheduled tribe families or Rs.10,000/- whichever is less.

Question-20 If I am physically handicapped, whether I will get more financial assistance?
Answer - Yes, as given to the SC/ST families.

Question-21 Whether I am required to give any security to the Bank?
Answer – There is no need to give any security to the bank up to Rs.50,000/- for the loan taken by the individual.

Question-22 When I will get my subsidy and whether it is adjusted to my loan?
Answer- You will be released subsidy after the disbursement of loan by the bank. The subsidy is kept in the reserve fund and adjusted towards the last installments.
**Question-23** Whether the interest is charged on the entire loan amount or after deducting the subsidy amount.

**Answer-** Interest is charged after deducting the subsidy amount.

**Question- 24** What is the rate of interest charged by the Bankers on the loan amount.

**Answer-** Following are the rates of interest charged by the bank with effect from 1.1.2003:

<table>
<thead>
<tr>
<th>Amount</th>
<th>Commercial Banks</th>
<th>Cooperative Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>i. Upto Rs.25,000.00</td>
<td>9.75% p.a.</td>
<td>11.50% p.a.</td>
</tr>
<tr>
<td>ii. Above Rs.25,000/- upto Rs.2 lakhs</td>
<td>10.75%</td>
<td>13.00% p.a.</td>
</tr>
<tr>
<td>iii. Upto Rs.50,000/-</td>
<td>9.00%</td>
<td>9.00%</td>
</tr>
<tr>
<td>iv. Above Rs.50,000/- upto Rs.2.00 lakhs</td>
<td>10.00%</td>
<td>10.00%</td>
</tr>
</tbody>
</table>
GROUP ASSISTANCE

Question-25 We are 5 members from different families who want to start Swarozgar, whether there is any scheme in which all together can start any work?
Answer – Yes. Under SGSY scheme, self-help group can be formed to start any activity.

Question-26 Whether there is any special provision to give assistance for such group activities?
Answer – Yes.

i. The groups are provided with subsidy which is equal to the group corpus with a minimum of Rs.5,000/- and a maximum of Rs. 10,000/- linked with bank credit. The banks will sanction credit, which is in multiples of the group corpus and can go up to four times of the group corpus as cash credit facility based on the absorption capacity and credit worthiness of the group. While evaluating the group if it is found that the group has successfully utilized the revolving fund, they will be considered for sanction of further doses of subsidy fund upto a maximum of Rs.20,000/- inclusive of previous doses linked with Bank credit.

ii. The revolving fund amount is given after 6 months from the date of formation of the group, if group have demonstrated the potential of a viable group.

iii. Thereafter, the group swarozgaris, if desire (SHGs) are entitled to 50% subsidy of the project cost subject to limit of Rs. 10,000/- per swarozgary or Rs. 1,25,000/- whichever is less.
Question-27  Whether any security is required to be given to the Bank in case of groups?
Answer – No security is required for the loan up to Rs. 5.00 lakhs.

Question-28  Whether any member who is not included in the B.P.L. list can be the member of the group?
Answer – Yes, 30% of the members from APL family can be made members of the groups.

Question-29  Whether APL member is also entitled for all facilities as given to B.P.L. family?
Answer – Yes, except they cannot be the office bearers of the group and are not entitled for any subsidy facility from the Govt.

Question-30  Whether there is any insurance cover to the assets?
Answer – Yes. Insurance cover is available for livestock assets.

Question-31  Whether there is any insurance cover to the beneficiaries?
Answer – Yes. The deceased beneficiary whose age is not more than 60 years, is covered under the Group Life Insurance scheme. An amount of Rs.6,000/- is paid to the nominee of the deceased in case of natural death and Rs.12,000/- in the event of death due to accident.
Wage Employment Scheme

SAMPOORNA GRAMEEN ROZGAR YOJANA (S.G.R.Y.)

Question-32 I am unemployed person. I want some employment in the village. Whether I can get some employment?
Answer - Yes, you can be employed in the construction activities taken by the Gram Panchayat under Sampoorna Grameen Rozgar Yojana.

Question-33 What will be my wages?
Answer- You will be paid the maximum wages up to Rs. 100/- but not less than the minimum wages fixed by the Government from time to time. In case Gram Panchayat provides food grains along with cash amount, the wages will be deducted in proportion to the quantity of food grains.

Question-34 How much food grains is provided and at what rates?
Answer- 5 Kg. of rice is provided per manday @Rs.5.65 per Kg.

Question-35 when the wages will be paid?
Answer- The wages will be paid weekly.
Rural Housing Scheme

A-INDIRA AWAAS YOJANA &
PRADHAN MANTRI GRAMODAYA YOJANA

Question-36  I am a houseless person and my name is in the BPL list. I want to construct the house, in what way I can obtain assistance from the Govt?

Answer - You have to apply to the Village Panchayat, and if the Gram Sabha recommends, your name will be considered under this scheme.

Question-37  What amount will I get?
Answer – Rs. 25,000/-. (w.e.f. April,2004)

Question-38  Whether there is any application form?
Answer – Yes (See Annexure-3)

Question-39  What are the documents required to be attached?
Answer – The following documents are required to be attached to the application:
  a. Land documents i.e. Form I & XIV
  b. NOC from the landowner in case the land does not belong to you
  c. Copy of Gram Sabha resolution.

Question-40  How much time is required to receive the amount?
Answer – Within 15 days, provided it is completed in all respects and as per the availability of funds.
Question-41 Whether this amount is given in installments?
Answer – Yes, you will get the entire amount in 3 installments as follows:
Ist installment of Rs.12,500/- along with the sanction order
IInd installment of Rs.10,000/- construction reaching roof level.
IIIrd installment of Rs.2,500/- on completion of house in all respects including sanitary toilet and chulha.

Question-42 When the IInd installment & IIIrd installment will be released.
Answer- IInd installment will be released after the B.D.O. certifies the utilization of previous instalment and IIIrd installment will be released only after it is certified by the B.D.O. that you have completed the house in all respects.

Question-43 If I am belonging to SC/ST family, whether I will get additional funds for construction of the house?
Answer – Yes, the Directorate of Social Welfare will give you an additional amount of Rs.14,000/- for construction of house.

Question-44 I am an owner of a house. I want to upgrade the house. Whether I can get any assistance under the above scheme?
Answer – Yes, you will get an amount of Rs. 12,500/- for up-gradation of the house.

Question-45 To whom do I have to apply?
Answer – You have to apply to the Panchayat.

Question-46 Whether there is any application form for such assistance?
Answer - Yes (Annexure-4)
Question-47 What are the documents required to be attached along with the application?

Answer – You are required to attach the following documents: -

i- A copy of house tax receipt.

ii- Copy of Gram Sabha resolution

Question-48 Whether this amount is given in installments?

Answer – Yes, You will be paid the amount in two installments as below:

Ist installment of Rs.7,500/- along with the sanction order.

IInd installment of Rs.5,000/- on utilization of 1st installment.

Question-49 What is the requirement for obtaining the IInd installment?

Answer- IInd installment will be released after receiving report from the B.D.O. that the 1st installment has been utilized.
B-CREDIT-CUM-SUBSIDY SCHEME

Question-50 What is Credit-cum-subsidy scheme and who are entitled for it?
Answer- Under this scheme, households staying solely in rural areas and 5 Km. away from the town and having an annual income of upto Rs.32,000/- are eligible to take assistance. Under this scheme you will be sanctioned loan from subsidy upto the maximum limit of Rs.50,000/- in which the loan amount will be Rs.37,500/- and the subsidy amount will be Rs.12,500/-.

Question-51 What is the procedure to obtain the assistance under this scheme?
Answer- You have to submit the application to the B.D.O. in Annexure-5 for assistance along with the following documents:-

i). A copy of the land documents in which you desire to construct the house
ii) In case the land does not belong to you, necessary N.O.C. from the landowner.
iii) An estimate and plan of the house you want to construct.
iv) Income certificate issued by the competent authority

Question-52 After submitting the proposal how much time will be required to get the money?
Answer- After scrutiny of the case in the DRDA the same is forwarded to the financing institution for grant of loan. On sanctioning the loan, the subsidy amount will be released to the financing institution. Hence minimum one month is required to sanction the proposal.

Question-53 Whether I am required to give any security to obtain the loan?
Answer- Yes. The loan should be secured by mortgage of house property to be constructed, either equitable or registered. In case where the borrower does not have clear title to landed property, the loan may be secured by way of guarantees of two third party guarantors, each good for the amount, provided the maximum loan does not exceed Rs.30,000/-.
Q. 54  After submitting the proposal how much time will be required to get the money?

Ans.  After scrutiny of the case in the DRDA, the same is forwarded to the Financing Institution for grant of loan. On sanctioning the loan, the subsidy amount will be released to the Financing Institution. Hence minimum one month is required to sanction the proposal.

Q. 55.  Whether I am required to give any security to obtain the loan?

Ans.  Yes. The loan should be secured by mortgage of house property to be constructed, either equitable or registered. In case where the borrower does not have clear title to lended property, the loan may be secured by way of guarantees of two third party guarantors, each good for the amount, provided the maximum loan does not exceed Rs.30,000/-. 
Question-56 What is the National Family Benefit Scheme and in which circumstances this benefit is given?
Answer – Under this scheme, lump sum assistance is given to the household on the death of the primary breadwinner, provided the death of the breadwinner occurred in the age group of 19 to 64 years.

Question-57 My father was the primary breadwinner of my family. He expired at the age of 55 years. To whom I can apply for assistance? Whether there is any application form?
Answer – You can apply for assistance to the Panchayat office in the prescribed application form. (Annexure-7)

Question-58 What are the documents required to be attached along with the application?
Answer – The documents required are as under:
   i) Death certificate. 
   ii) Documents supporting the relationship of deceased. 
   iii) Birth certificate/school leaving certificate or affidavit sworn before the Magistrate showing proof of age of the deceased. 
   iv) Breadwinner certificate from the Panchayat. 
   v) Gram Sabha resolution.

Question-59 How much assistance I will get?
Answer – You will get an assistance of Rs. 10,000/-. 

Question-60 How much time will take to receive the assistance?
Answer – Not more than 15 days from the date the proposal is received in the DRDA.
Question-61. What is this scheme?
Answer – Balika Samriddhi Yojana is a scheme to provide benefit to the girl child born in rural and urban areas after 15-8-1997 in B.P.L. families.

Question-62. I had 3 deliveries. 2nd child after the delivery died. 3rd delivery child is daughter, whether I am entitled for the benefit of the scheme?
Answer – Yes. The benefit is restricted to two girl children in the household, irrespective of the number of children in the household.

Question-63. Whether there is any application form for obtaining the assistance?
Answer – Yes. (Annexure-8)

Question-64 How much time is required to obtain the assistance?
Answer – Not more than 10 days

Question-65 What are the documents required to be attached to the application?
Answer – Only birth certificate of the child.

Question-66 What assistance is given under the scheme.
Answer – A post birth grant of Rs. 500/- is given to the girl child. In addition to this, the girl child is entitled for following educational scholarship after successful completion of years of schooling:-

- Ist Std. to IIIrd Std: Rs. 300/- p. a. for each class
- IVth Std: Rs. 500- p. a.
Vth Std. Rs. 600/- p. a.
VIth Std. to VIIth Std. Rs. 700/- p. a. for each class
VIIIth Std. Rs. 800/- p. a.
IXth Std. to Xth Std. Rs. 1000/- p. a. for each class

Question-67 Whether this money is given in cash?
Answer – This money is deposited in the joint account (interest bearing) opened in the name of the girl child and Project Director, D.R.D.A.

Question-68 When the girl child can withdraw the matured amount?
Answer – The girl child on attaining 18 years of age and on production of certificate from Panchayat/Municipality that she is unmarried on her eighteenth birthday, she can withdraw the full amount standing in her name.

Question-69 Whether the amount deposited in the account can be utilized before the girl child attains 18 years of age?
Answer – Yes.

Question-70 For what purpose this money can be utilized?
Answer – This amount can be utilized towards paying the premium on insurance policy in the name of the girl child, purchase of textbooks and school uniform.

Rural Development Scheme

A. Pradhan Mantri Gram Sadak Yojana (P.M.G.S.Y.)

Question-71 What is P.M.G.S.Y. Scheme and which area can avail this benefit?
Answer – Under this scheme road connectivity is provided by a single all weather roads to the unconnected habitation in rural areas.

Question-72 What is the criteria to get road connectivity?
Answer –  

a. Unconnected habitations with population more than 500 is to be connected by the year 2007 with all weather roads.

b. The habitations should be located at a distance more than 500 mtrs from any all weather roads.

c. The road should be as per specifications laid down by the rural road manual published by I.R.C. with road way width as 6 mtrs and limiting gradient as 1:20.

d. Preference will be given to new connectivity and then to upgradation.
DISTRICT RURAL DEVELOPMENT AGENCY
Application-cum-appraisal for loan under
Swarnjayanti Gram Swarojgar Yojana

FIRST/ SUPPLEMENTARY LOAN

To,
The Branch Manager,
___________________ (write name of the bank)

Dear Sir/Madam,

I/ We, the members of the same family , hereby apply for a loan of Rs.______________ (Rs.______________________________________) for the following purposes and furnish below the necessary particulars:--

<table>
<thead>
<tr>
<th>Indicate the purpose</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Rs________</td>
</tr>
<tr>
<td>(b)</td>
<td>Rs________</td>
</tr>
<tr>
<td>(c )</td>
<td>Rs________</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>Rs.________</strong></td>
</tr>
</tbody>
</table>
**General Information:**

1. **B.P.L. identification details:**
   a- Name of Head of family written in B.P.L. List:
   b- B.P.L. No.___________ Name of Village_______________________ (write your family identification No. and name of the village)

2. **Name of the Swarozgaris**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name</th>
<th>Date of birth</th>
<th>Educational qualification</th>
<th>Father’s/ Husband’s name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

3. **Details of family members:**
   a- Adults _____ b- Minor___________ (Total _________)

   **Details of adult members:**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the adult members of the family</th>
<th>Age</th>
<th>Relationship to the Head of the family</th>
<th>Occupation</th>
<th>Whether availed any loan cum subsidy from R.D.A. if so</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
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</table>
4. Postal Address:
H.No._______, Name of Ward/
Waddo_________________________ Village____________
Post Office_________ Taluka/Block_________
District__________________

5. Present annual income of the family :
Rs__________(Rs._____________)

6. Whether the swarozgari belongs to SC/ST or disabled *(please specify)_
   *(if yes, please attach certificate issued by the competent authority)*

7. Whether the Swarozgari is a
   Small farmer/Marginal farmer
   Agricultural labourer/ Rural artisan
   *(please specify)*

8. Details of land possessed by the Swarozgari family :

<table>
<thead>
<tr>
<th>Village</th>
<th>Survey No.</th>
<th>Area</th>
<th>Nature of right i.e. owner/ tenant</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Dry</td>
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<td></td>
<td>Wet</td>
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</tr>
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<td></td>
<td></td>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

*(Please enclosed copy of form I & XIV)*

9. Particulars of the existing liabilities, if any of the household
   *(on the date of application)*

<table>
<thead>
<tr>
<th>Name of the borrower</th>
<th>*Agency (please specify)</th>
<th>Amount outstanding (Rs.)</th>
<th>Amount over due (Rs.)</th>
<th>Purpose of loan</th>
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</table>

*Primary Agricultural credit society/LDB/Government loan/Commercial Bank/Co-operative Bank.*
Declaration

I/We above name applicant/applicants do hereby declare that the particulars given above are true and correct to the best of my/our knowledge and belief. I/We also agree to the summary procedure for recovery prescribed under The Goa Daman and Diu Public Moneys (Recovery of Dues) Act, 1986 (Act 10 of 1987).

Date:_________                    Signature(s) of Swarozgari

Report of Gram Sevak

(Name & Signature of Gram Sevak)

Date:

Remarks of Extension Officer

(Name and Signature of Extension Officer)

Date:

Recommendation of Block Development Officer:

I certify that the above household is identified as below poverty line family under Swarnjayanti Gram Swarojgar Yojana, on the number mentioned on first page of the application. The investments(s) included in the application of the Swarozgaris is/are recommended for granting subsidy/loan. He/she is eligible as per Govt. guide lines for loan and subsidy under S.G.S.Y. The Swarozgaris is/are not defaulter(s) to any of the Cooperative Credit institutions.

Date:       Signature of B.D.O.
REMARKS AND RECOMMENDATIONS OF DISTRICT RURAL DEVELOPMENT AGENCY

Computer code of the Swarozgari family: _________________________

Application of the Swarozgari is in order case may be recommended for sanction.

(Signature of Assistant Project Officer with date)

The above proposal is approved and is passed for:

(a) Maximum loan amount of Rs._________ (Rs______________)

(b) Maximum admissible subsidy: Rs.__________ (Rs______________)

Date Signature of Project Director
MODEL PROJECT REPORT

1. Name of Swarozgaris:
2. Place of project:
3. Activity:
4. Investment:
   (A) Assets to be acquired:
<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Detail of assets proposed to be acquired</th>
<th>Movable/ Immovable</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>
   Total:--
   (B) Any other investment:
   (C) Total cost of the project (A+B): -

5. Yearly receipts from the project:

6. Expenditure
   (A) Labour of the Swarozgaris applicant:
   (B) Purchase of raw material
   (C) Payment of taxes
   (D) Bank Installments
   (E) Any other

Total expenditure:

7. Net profit: (deduct expenditure (Col-6) from the receipts (Col.5))

Signature of the Swarozgaris

COUNTERSIGNED

Block Development Officer
Annexure-3

Indira Awaas Yojana/Pradhan Mantri Gramodaya Yojana
Application for obtaining assistance for construction of house
(Application shall be in the name of female family member of the house)

To,
The Sarpanch,
Village Panchayat,
_______________
Block____________

Subject:: Application for obtaining assistance for construction of house under
Indira Awaas Yojana/Pradhan Mantri Gramodaya Yojana

Sir,

The undersigned applicant’s family is identified as Below Poverty Line under your Panchayat. My name is recorded at Serial No_____ of B.P.L. List.

My family does not have any house/shelter. Hence I desire to construct the house in the property mentioned below. You are kindly requested to recommend my name for assistance for construction of new house under Indira Awaas Yojana/Pradhan Mantri Gramodaya Yojana.

1. Name of the applicant:
2. Name of the Head of the family whose name is recorded in the B.P.L. list
3. Relation of the applicant with the Head of the family
4. Present residential address
5. Whether belong to SC/ST
6. Detail of the property in which new house is proposed to be constructed:-

<table>
<thead>
<tr>
<th>Survey No</th>
<th>Area</th>
<th>Name of the owner</th>
<th>Area which is in possession of the applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

(Enclose copy of form I & XIV and N.O.C. of the owner of the property in case the applicant is not an owner of the property)

8. Approximate cost of construction:
Declaration

I/We the above named applicants do hereby declare that the particulars given above are true and correct to the best of my/our knowledge and belief. We also declare that my/our family has not obtained any assistance under any other scheme for construction of house either in this Panchayat nor any part of the country.

Date:_________                    Signature(s) of applicants

Signature of Head of household
Enclosures:
1. Form I & XIV
2. N.O.C. of the owner of property
3. Copy of Gram Sabha resolution.

Office of the Village Panchayat________________

No.        Dated___________

Forwarded in original with all the enclosures to the Project Director, District Rural Development Agency North Goa /South Goa. Information given by the applicant is correct. The request of the applicant was placed before the Gram Sabha meeting dated _____________. The Gram Sabha in the said meeting under resolution No.______ recommended the proposal (copy of the resolution enclosed). Hence, the request of the applicant may kindly be considered.

Secretary         Sarpanch
V.P._________       V.P._________
Annexure-4

**Indira Awaas Yojana/Pradhan Mantri Gramodaya Yojana**

Application for obtaining assistance for up-gradation of house
(Application shall be in the name of female family member of the house)

To,
The Sarpanch,
Village Panchayat,
_____________

Block___________

Subject:: Application for obtaining assistance for up-gradation of House under Indira Awaas Yojana/Pradhan Mantri Gramodaya Yojana

Sir,
The undersigned applicant’s family is identified as Below Poverty Line under your Panchayat. My name is recorded at Serial No____ of B.P.L. List.

I desire to up-grade my house. You are kindly requested to recommend my name for assistance for up-gradation of house under Indira Awaas Yojana/Pradhan Mantri Gramodaya Yojana.

1. Name of the applicant:
   2. Name of the Head of the family whose name is recorded in the B.P.L. list
   3. Relationship of the applicant with the Head of the family
   4. Residential address
   5. Whether belonging to SC/ST
   6. Details of the house, which is proposed to be up-graded.
      a. House number
      b. Name of the person in whose name the house is registered in Panchayat.
      (Enclose copy of House tax receipt)
   c. Type of house (please tick mark in the appropriate column)
<table>
<thead>
<tr>
<th>Type of the house</th>
<th>Toilet facility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Palm leaves/mud house</td>
<td>Sanitary</td>
</tr>
<tr>
<td>Stone house covered with Mangalore tiles</td>
<td>Open</td>
</tr>
<tr>
<td>Stone house covered with R.C.C.</td>
<td></td>
</tr>
<tr>
<td>Concrete column house</td>
<td></td>
</tr>
</tbody>
</table>

**d-Sanitary facility (please tick mark in the appropriate column)**

<table>
<thead>
<tr>
<th>Sanitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open defecation</td>
</tr>
<tr>
<td>Group latrine with irregular water supply</td>
</tr>
<tr>
<td>Group latrine with regular water supply</td>
</tr>
<tr>
<td>Clean group latrine with regular water supply and regular sweeper</td>
</tr>
<tr>
<td>Private latrine</td>
</tr>
</tbody>
</table>

7. Approximate cost of up-gradation:
Declaration

I/We the above named applicant & Head of the household do hereby declare that the particulars given above are true and correct to the best of my/our knowledge and belief. I/We also declare that my/our family has not obtained any assistance under any other scheme for up-gradation of house either in this Panchayat nor any part of the country. I/We further declare that no legal proceedings are pending in any Court of Law/ or any authority for illegal construction.

Date:_________                  Signature(s) of applicant

Signature of Head of household
Enclosures:
1. House Tax receipt
2. Gram Sabha resolution

Office of the Village Panchayat_______________

No.                    Dated___________

Forwarded in original with all the enclosures to the Project Director, District Rural Development Agency, North Goa /South Goa. Information given by the applicant is correct. The request of the applicant was placed before the Gram Sabha meeting dated ____________. The Gram Sabha in the said meeting under resolution No.______ recommended the proposal (copy of the resolution enclosed). Hence, request of the applicant may kindly be considered.

Secretary         Sarpanch
V.P._________        V.P._________
Annexure-5

Application for obtaining assistance for construction of house
(under Credit-cum-subsidy scheme)

To,
The Branch Manager,

____________________
____________________

Subject: Application for obtaining assistance for construction of house.
(under Credit-cum-subsidy scheme)

Sir,

The undersigned applicant’s family does not have any house /shelter. Hence, I desire to construct the house in the property mentioned below. You are kindly requested to recommend my name (under Credit-cum-subsidy scheme) for assistance for construction of new house to the financing agency. Details of my family are as below: -

1. Name of the applicant
2. Age
3. Date of birth
4. Present residential address
5. Whether belong to SC/ST
6. Annual income (enclose income certificate)
7. Details of family members:
   a-Adults_____ b- Minor__________ (Total ________)

Passport size photograph of the applicant
Details of adult members:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the adult members of the family</th>
<th>Age</th>
<th>Relationship to the Head of the family</th>
<th>Occupation</th>
<th>Whether availed any loan- cum- subsidy from R.D.A. if so</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

8. Details of the property in which new house is proposed to be constructed:

<table>
<thead>
<tr>
<th>Survey No</th>
<th>Area</th>
<th>Name of the owner</th>
<th>Area which is in possession of the applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

(Enclose copy of form I & XIV and N.O.C. of the owner of the property in case the applicant is not a owner of the property)

7. Approximate cost of construction:

8. Amount of loan required
11. Details of land possessed by the Swarozgaris family:

<table>
<thead>
<tr>
<th>Village</th>
<th>Survey No.</th>
<th>Area</th>
<th>Nature of right i.e. owner/ tenant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Dry</td>
<td>Wet</td>
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<td></td>
</tr>
</tbody>
</table>

(Please enclosed copy of form I & XIV)

12. Particulars of the existing liabilities, if any of the household

(On the date of application)

<table>
<thead>
<tr>
<th>Name of the borrower</th>
<th>*Agency (please specify)</th>
<th>Amount outstanding (Rs.)</th>
<th>Amount over due(Rs.)</th>
<th>Purpose of loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Primary Agricultural credit society/LDB/Government loan/Commercial Bank/Co-operative Bank.
Declaration

I, the undersigned applicant, do hereby declare that the particulars given above are true and correct to the best of my knowledge and belief. I also declare that my family has not obtained any assistance in any other scheme for construction of house either in this Panchayat or any part of the country.

Date:_________          Signature of the applicant

Enclosures:
1. Form I & XIV
2. N.O.C. of the owner of the property
3. Income certificate
4. Estimate of the construction

Report of Gram Sevak

(Name & Signature of the Gram Sevak)

Remarks of the Extension Officer (Rural Engineering)

(Name and Signature of the Extension Officer)

Recommendation of the Block Development Officer:

I certify that the above house holds, the amount mentioned in the application of the applicant is recommended for grant of subsidy/loan. He/she is eligible as per Govt. guidelines for loan and subsidy under Credit-cum-Subsidy Scheme. The applicant(s) is not defaulter to any of the Cooperative Credit institutions.

Date:                      Signature of B.D.O.
REMARKS AND RECOMMENDATIONS OF DISTRICT RURAL DEVELOPMENT AGENCY

Computer code of the applicant’s family: _________________________

Application of the applicant is in order, case may be recommended for sanction.

(Signature of Assistant Project Officer with date)

The above proposal is approved and is passed for:

(c) Maximum loan amount of Rs.__________(Rs._________________)

(d) Maximum admissible subsidy: Rs.__________(Rs__________________)

Date ___________________________ Signature of Project Director
Application to obtain assistance under National Social Assistance Programme

To,
The Project Director,
District Rural Development Agency,
North Goa /South Goa

Subject: Application for providing assistance under National Old Age Pension Scheme.

Sir,

Undersigned applicant’s family has been identified as Below Poverty Line Family at Serial No._____ of the Village________ of ________ Block.

Details of the applicant to obtain the assistance in the above scheme are as given below: -

1-Name
2-Age
3-Residential address
4-Annual household income from all sources
5- Total number of family members

Signature of applicant

Remark of Gram Sevak/Panchayat

The facts mentioned in the application are correct. Applicant may be sanctioned assistance in the above scheme.

Signature of Gram Sevak

Signature of Sarpanch

Recommendation of the B.D.O.

The proposal of V.P. is found in order. The applicant has not been given any assistance in the above scheme. May be considered.

Signature of the B.D.O.
Annexure-7

Application to obtain assistance under National Social Assistance Programme

To,
The Project Director,
District Rural Development Agency,
North Goa /South Goa

Subject: Application for providing assistance under National Family Benefit Scheme.

Sir,

Undersigned applicant’s family has been identified as Below Poverty Line Family at Serial No _____ of the Village ______ of ______ Block.

Details of the applicant to obtain the assistance in the above scheme are as given below:-

1- Name
2- Age
3- Residential address
4- Annual household income from all sources:
5- Name of primary breadwinner who died
6- Age of the primary breadwinner at the time of death
   (Enclose copy of the document)
7- Date of death
   (Enclose Certificate of death)
8- Total number of family members

Signature of applicant

Remark of Gram Sevak/Panchayat

The facts mentioned in the application are correct. Applicant may be sanctioned assistance in the above scheme.

Signature of Gram Sevak

Signature of Sarpanch

Recommendation of the B.D.O.

The proposal of V.P. is found in order. The applicant has not been given any assistance in the above scheme. May be considered.

Signature of the B.D.O.
Annexure-8

Application to obtain assistance under Balika Samriddhi Yojana Scheme

To,
The Project Director,
District Rural Development Agency,
North Goa /South Goa

Subject: Application for providing assistance under Balika Samriddhi Yojana-Scheme.

Sir,

Undersigned applicant’s family has been identified as Below Poverty Line Family at serial No_____ of the Village_______ of ________ Block.

Details of the applicant to obtain the assistance in the above scheme are as given below:-

1-Name
2-Age
3-Residential address
4- Annual household income from all sources:
5-Number of alive children
6-Date of birth of first girl child
7- Date of birth of second girl child
8- Total number of family members

Signature of applicant

Remark of Gram Sevak/Panchayat
The facts mentioned in the application are correct. Applicant may be sanctioned assistance in the above scheme V.P. recommended the proposal vide Resolution No.__ Dated _____

Signature of Gram Sevak

Signature of Sarpanch

Recommendation of the B.D.O.
The proposal of V.P. is found in order. The applicant has not been given any assistance in the above scheme. May be considered.

Signature of the B.D.O.
Authorisation:

I hereby authorize the implementing agency for BSY to open an interest-bearing account in the joint name of my newborn daughter above and the implementing agency in a bank or post office nearest to me and, subject to the adjustment to be made as requested below (if any), to deposit the post-birth benefit therein. The BSY benefit of annual scholarships when the girl child starts attending school may also be deposited in the same account which will mature and become payable to the girl child on her attaining the age of eighteen years, subject to her having remained unmarried till then. No pre-mature withdrawal from this account will be permissible. In the event of the girl child having married before attaining the age of eighteen years, the amount at credit in the account attributable to annual scholarships and the interest accrued thereon shall stand forfeited and will revert to the implementing agency. In the contingency of the death of the girl child before attaining the age of eighteen years, the entire amount at credit in the account shall stand forfeited and will revert to the implementing agency.

Adjustment requested to be made:

An amount of Rs./-(Rupees-----------------------------) may be paid to me in cash from the post-birth benefit of Rs.500/-, being the premium deposited toward the Bhagyashree Balika Kalyan Bima Yojana policy number.-------------------------------------------- taken in the name of the girl child above. Receipt number -----------dated ---------- for payment of the insurance premium is enclosed herewith in original (to be enclosed by applicant).

2. The amount of Rs./- (Rupees--------------------------- only) remaining after allowing the above adjustment from the post-birth benefit may be deposited in the interest-bearing account as per the above authorization.

(Signature of applicant – mother)

Date-----------------
Place -------------
AUTHORITIES WHO CAN ASSIST TO OBTAIN ASSISTANCE UNDER THE D.R.D.A. SCHEMES

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name and Designation</th>
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<tbody>
<tr>
<td>1.</td>
<td>Shri Filip Neri Rodrigues, Honorable Minister for Rural Development</td>
<td>2224734</td>
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<td>Mrs. Rina Ray, Secretary (Rural Development)</td>
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<td>Shri Anil Hoble, Chairman, D.R.D.A. North Goa</td>
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<td>Smt. Irene Sequeira, Block Development Officer, Tiswadi</td>
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<td>Officer, Bardez</td>
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<td>Shri Shivaji Dessai, Block Development Officer, Bicholim</td>
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<td>Shri U.K. Pal, Block Development Officer, Mormugao</td>
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