Goa Youth Rojgar Yojana Scheme

No.15/12/2001-IND  
Government of Goa,  
Industries Department,  
Secretariat,  
Porvorim-Goa.  
Dated: 14/08/06

ORDER

The Government of Goa is hereby pleased to amend the Deendayal Swayam Rozgar Yojana Scheme to provide Self Employment opportunities in the State of Goa, as under

1. Short title and commencement

1) This amended Scheme may be called as "Goa Youth Rojgar Yojana Scheme." instead of Deendayal Swayam Rojgar Yojana.

2) The amended Scheme shall deemed to have come into force with immediate effect.

2. Objectives of Scheme:- Self employment has been identified as one of the effective and acceptable means of reducing unemployment on a permanent/semi permanent basis. Since the last decade, there has been an overall increase in the level of awareness amongst individuals on account of education and also to the growth in viewer ship of the television resulting in mutual respect for professionals, be it in the field of coolers, hairdressers or general traders. This general awareness could be encashed by encouraging unemployed youth into trading and provision of service sector. This Scheme envisages provisions for self employment opportunity by providing all the necessary infrastructure to Physically commence the self employment ventures.

3. This Scheme shall be implemented through the Goa Handicrafts. Rural and Small Scale Industries Development Corporation Ltd (hereinafter called "GHRSSIDC)

4. Nature of Scheme and Units/Projects

The following types of Units/Projects shall be established under this Scheme

(i) Cashew Processing Units to be supported through GHRSSIDC's sale outlets located at various towns/places in the States of Goa.

(ii) Vending Kiosks for the purpose of selling vegetables fruits /flowers, newspapers/ magazines cold drinks/ aerated waters tender coconuts, coffee/tea vending machines, services such as Xeroxing machine, STD booths, etc. Information Kiosks including cyber cafes, servicing centres for Plumbing /electrical works, typing, computer operation, tour booking/tour operations and authorizes vendors for various Government functions. Vending Kiosks/ Stalls of SGPDA AT Margao and Stalls at Panaji Market Complex.

5. Eligibility for availing benefits under the Scheme

This Scheme will be open for all residents of Goa with minimum 15 years of domicile and upto 40 years of age having minimum educational qualification of Std VIII in any medium of instruction. In case of handicapped / widows and deserving cases, age relaxation of over 5 years and educational qualification up to III, may be considered only in case of widows and deserving cases. The scheme shall also be Open for the Women Groups/Self help Groups of women to sell their products and a maximum of 30% of the total number of kiosks shall be reserved for such groups including Scheduled Caste/ Handicapped/ Scheduled Tribe / and also OBC.
6. **Location of Units/Projects**

The location of the unit/project will be at KTC Bus stands, various Government Offices, Goa Tourism Development Corporation (GTDC) properties / public places of tourist importance, Collectorates/RTO Offices, etc., or any other suitable Government properties where such activities could be undertaken subject to availability of Govt. sites. The project can also be located in private property provided the owner of the property issue a NOC in favour of the allottee and to the satisfaction of the Corporation permitting the placing of kiosks at least for 6 years. Further provided that the said private property falls in the commercial zone when such activities are permitted under the Municipal/ Panchayat Laws.

7. **Finance to the Units/ Projects**

Financial back up shall be provided by Government for the Unit/project Including subsidy for erection of Kiosks through GHRSSIDC. Apart from the Capital assistance, 90% of the working capital requirement, total not exceeding Rs.1 lakh, based on the actual need of the project, would be made available.

8. **Subsidy to the unit/project**

The Govt. shall subsidize the cost of kiosk / stall to the maximum extent of Rs.10,000/- for kiosk / stall costing Rs.30,000/- to Rs.35,000/- (PVC) Rs. 15,000/- for kiosk / stall costing above Rs.35,000/- to Rs. 60,000/- and Rs.20,000/- for kiosk / stalk costing more than Rs.60,000/- (FRP kiosk)

9. **Repayment Schedule of the finance provided under this scheme**

   (i) **Capital Component** - The cost of kiosk (after the subsidy portion is taken out), the repayment starts after 12 months from the date of release of financial assistance, at the rate of 10% simple interest in 60 monthly installments, starting from the 13th month.

   (ii) Working Capital - No interest will be livable on the working capital for the first 6 months from the date of release. After the initial period of 6 months, interest @

   (iii) 10% to be paid monthly. The repayment of the principal amount of working capital shall start from the 13th month from the month of release and shall be payable in 60 monthly installments.

   (iv) GHRSSIDC will collect 60 monthly post-dated cheques towards repayment of capital and working capital component.

10. **Guarantee and other conditions**

   (1) The Unit/Project holder shall hypothecate the machines/ equipments etc. in favour of GHRSSIDC. Further, the beneficiary of the Scheme shall provide a guarantee, either of himself or from a person who owns a residential premises or 500 sq. metres of land in the State of repayment of financial assistance or any such guarantee including guarantee of Government/Public Sector Employees drawing pay of over Rs.5,000/- per month as may be considered adequate and approved by the Appraisal Committee.

   (2) The allottee of the kiosk (beneficiary) shall enter into a lease agreement with the department / agency / owner in whose land the kiosk is permitted to be erected. The trade and occupation Licence fees or such other fees as prescribed by the local authorities shall be payable by the beneficiary.

   (3) Change of Trade -- No change from one trade to another nor any change in location shall be made without the prior approval of the Appraisal Committee.

   (4) The colour of the kiosk shall not be altered or modified under my circumstances by the beneficiary.
Advertise right on the kiosk shall be that of the Corporation. However, the beneficiary is permitted to display his name and type of business on the kiosk.

Electricity Connection would be in the name of GHRSSIDC However, beneficiary will pay the monthly consumption bill / charges.

The beneficiary shall carry on the trade on a regular basis. Non operation of the kiosk for a period exceeding 45 days without written permission from GHRSSIDC shall be sufficient ground for cancelling the allotment.

Beneficiary shall insure the kiosk towards any eventualities.

Sale of liquor, tobacco products are strictly prohibited in the kiosks.

**Recovery of financial assistance**

i) In case of default in repayment, the balance sum shall he recovered by the GHRSSIDC through normal process of law. The penal interest Ch 2% is chargeable from the date of default. However, in case the amount is due to death of the beneficiary, the full loan account shall be frozen from such date and balance principal amount maybe recovered through legal process and all interest due from such deceased beneficiary shall be written off.

ii) In case of default in three consecutive installments. Corporation reserves the right to seal and take over the kiosk along with all stock/goods and accessories.

iii) In case of death of Beneficiary, if the post dated cheques are not bounced for 3 consecutive months, provided proper intimation is made to GHRSSIDC as regards to the non-operation of the kiosk/stall due to health of the beneficiary, kiosk may be transferred to the legal heir.

**APPRISAL COMMITTEE**

There shall be an Appraisal Committee consisting of Chairman/M.D of GHRSSIDC, One Director to be nominated by the Board of GHRSSIDC and a representative of Government of Goa to be nominated by the Minister for Industries. The Committee shall scrutinize the Units/projects for approval.

(a) **Criteria for Selection of Units/Projects**

To ensure transparency and fairness, the selection process shall consist of 100 marks distributed as follows.

i) **Proximity to the place of work** - 40 marks. An important aspect in self-employment Schemes is the flexibility of work timings. Keeping this point in view, for Talukawise allotment of Units/projects, the physical distance of the applicant's residence from the place of work is an important point for evaluation.

Grade wise evaluation shall be directly proportional to the distance but inversely which means that residents within a distance of 5 kms will be allocated full marks whereas distance beyond 5 kms but limited to 10 kms will fetch 80% marks.

Distance beyond 10 kms limited to 20 kms shall fetch 40% marks and beyond 20 kms zero marks, this will however not debar the applicant from his eligibility. This will ensure that where unemployment is on the lower side, that particular Taluka shall absorb the unemployed from, the neighbouring Taluka.

(ii) **Family income**
For this purpose, the family shall be considered as a unit as given in the concerned applicant's ration card. If applicant is unmarried, the ration card of an individual will be clubbed along with that of his parents to represent the true state of affairs and income.

Annual income slabs shall be evaluated as follows.

<table>
<thead>
<tr>
<th>INCOME</th>
<th>CATEGORY</th>
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<tbody>
<tr>
<td>(a) Combined annual income upto 25,000/-</td>
<td>I</td>
</tr>
<tr>
<td>(b) Combined annual income beyond 25,001/-</td>
<td>II</td>
</tr>
<tr>
<td>but upto 50,000/-</td>
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</tr>
<tr>
<td>(c) Combined annual income beyond 50,001/-</td>
<td>III</td>
</tr>
<tr>
<td>but upto 1,00,000/-</td>
<td></td>
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<tr>
<td>(d) Combined annual income beyond 1,00,001/-</td>
<td>IV</td>
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</tbody>
</table>

This evaluation criteria shall carry 20 marks and allocations shall be as under

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category I</td>
<td>100% Marks</td>
</tr>
<tr>
<td>Category II</td>
<td>80% Marks</td>
</tr>
<tr>
<td>Category III</td>
<td>60% Marks</td>
</tr>
<tr>
<td>Category IV</td>
<td>20% Marks</td>
</tr>
</tbody>
</table>

(iii) **Qualifications**

Though the scheme is meant for less educated unemployed youth, it shall not debar highly educated unemployed. The minimum eligibility is an applicant having educational qualifications of standard VIII or equivalent. This will carry 10 marks and distribution of marks shall be as follows

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>(A) Standard VIII but not passed standard X</td>
<td>100% Marks</td>
</tr>
<tr>
<td>(B) Passed standard X.</td>
<td>80% Marks</td>
</tr>
<tr>
<td>(C) Passed standard XII / ITI / Diploma / Certificate</td>
<td>60% Marks</td>
</tr>
<tr>
<td>(D) Beyond standard XII but not a graduate</td>
<td>40% Marks</td>
</tr>
<tr>
<td>(E) Graduate</td>
<td>20% Marks</td>
</tr>
</tbody>
</table>

(iv) **Interview**

Personal interview of the applicant shall be conducted to bring out the urge of the applicant for

(a) getting out of the unemployed category; and

(b) the capacity to encash on the opportunity to become an entrepreneur.
The weightage allocated to interview shall be 30 marks.

The interview shall be conducted by the Appraisal Committee.

13. (b) **Criteria for selection of Self Help Groups**

   (i) The Self Help Group shall be registered under, the Societies Registration Act and shall be operating in the field of self employment ventures.

   (ii) The Self help Group shall be active in their field of activity at least for the past one year.

   (iii) The items to be displayed/sale are produced by the group.

14. **Selection List**

   i) As per the guidelines, a list of selected applicants shall be prepared Taluka wise as per the availability of the spot, if any. Within the overall list of applicants, categorization shall be done according to the proposed trade. In the entire process, more stress shall be laid towards the applicant's integrity and his ability to cope with reality. Averments in the affidavit sworn by the applicant will be taken as valid and true. Any false information/affidavit shall automatically debar the applicant from the selection process, even if completed.

   ii) Allotment letter issued by GHRSSIDC to the selected Candidates shall be valid for six months only and selected candidates should clear all formalities within this period.

15. **Identity Cards/Annual Inspection**

   Kiosks are to be operated by the allottee. All beneficiaries shall be issued a photo identity card by the GHRSSIDC, Which is non-transferable. The GHRSSIDC shall carry out inspection of the units/projects once in 6 months and certify that the person whom the project is sanctioned is carrying out the business as authorized. A copy of the Identity Card shall be displayed in the kiosk. If on inspection it is established that the kiosk is operated by any other person, it shall be sufficient ground for termination of lease/allotment.

16. The subsidy component under the Scheme shall be reimbursed by the Government to the GHRSSIDC as per the actuals. The subsidy shall be released by the Government to the Corporation every six months on receipt of progress report from GHRSSIDC. The reports are to be submitted by 1st January and 1st June.

17. The Government reserves its right to modify any clause of this Scheme or issue directions and the GHRSSIDC shall abide by the directions of the Government.

18. This issues with the concurrence of the Finance Dept vide V.O. No-FS/1282/F dated 07/04/2006

19. This order supercedes order No. 15/12/2001-1ND dated 7/12/01 and order no 15/12/04-IND dated 18/2/04.

   By Order and in the name of
   the Governor of Goa.

   (Hanumant. T Toraskar)
   Under Secretary (Industries)

   Copy to
1) The Director of Printing & Stationary, Govt. Printing Press, Panaji with a request the same to publish the extraordinary official of Govt Gazette and furnish five copies to this Department.

2) The Managing Director, GHRSSIDC Ltd., Panaji.

3) The Director of Industries & Mines, Panaji.

4) The Under Secretary (Finance), Secretariat, Panaji.

5) The Resident of Audit Officer, Panaji.

6) Guard file

7) O/c.