

## Schemes and Financial Assistance

The Department of Cooperation has brought out various welfare schemes for the development of Co. operative movement in the State of Goa.

The various types of Coop. Societies are being provided with the financial assistance to strengthen their financial base in the form of:

1. Govt. Share Capital
2. Managerial Subsidy
3. Loan/cum –Subsidy for construction of Godown.
4. Guarantee Scheme for Deposits mobilized by PACS/TFSCS
5. Furniture Fixture Loan/ Subsidy

The pattern of financial assistance available under the schemes for the development of different Co. operative Societies are as follows:-

### PATTERN OF FINANCIAL ASSISTANCE

1.	<p><b>Primary Agricultural Credit Cooperative Societies</b></p> <p><b>A. Government Share Capital Contribution:</b></p> <p>Up to Rs. 25,000/- soon after re-organization and later on further share capital to the extent of Rs.50,000/- incase of societies having business of less than Rs.5.00 lakh and Rs.75,000/- incase of societies having business of more than Rs.5.00 lakh.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>
	<p><b>B. Assistance for retail outlets:</b></p> <p>i) Share capital contribution up to Rs.25,000/- for small size retail outlets set up by such societies.</p> <p>ii) Loan up to Rs.11,250/- for purchase of furniture, fixtures &amp; fittings for each Retail outlets.</p> <p>iii) Subsidy up to Rs.3,750/- for purchase of furniture, fixtures &amp; fittings for each Retail outlets.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>

	<p><b>C. Managerial Subsidy:</b></p> <p>Up to Rs.7500/- per retail outlets spread over a period of 3 years @Rs.2500/- per year.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>
2.	<p><b>Primary Agricultural Credit Cooperative Societies/ Marketing Cooperatives/Consumer Cooperatives</b></p> <p><b>A. Assistance for Construction of Godown:</b></p> <p>LOAN: Up to 50% of the estimated cost of the godown approved by the P.W.D.</p> <p>B. SUBSIDY: Up to 50% of the estimated cost of godown approved by the P.W.D.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith Copies of audited statement of Accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived,. copies of Plan &amp; Estimates, documents regarding clear title of land owned by the society or about land taken on lease for a period not less than 20 years, construction license from competent Authority, N.O.C from P.D.A. or Town and Country Planning as the case may be and technical approval from Competent P.W.D. Authority shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) The Society is earning profit and its functioning has been found satisfactory by the Registrar.</p>
3.	<p><b>Taluka Farmers Service Cooperative Societies</b></p> <p><b>A. Share Capital Contribution:</b></p> <p>Up to Rs.1.00 lakh to each society in the initial stage soon after registration. Additional share capital up to Rs.7.00 lakh subject to the condition that the share capital contribution beyond Rs.5.00 lakh will be given on matching basis.</p> <p>ii) Additional share capital to the existing farmers service coop. Societies, which are running in profit and working of this society is found to be satisfactory. However quantum of such contribution shall not exceed Rs. 10.00 lakhs in aggregate per society.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>

**B. Assistance for Retail Outlets**

i) Share capital contribution up to Rs.25,000/- for small size retail outlets set up by such societies.

ii) Loan up to Rs.11,250/- for purchase of furniture, fixtures & fittings for each Retail outlets.

iii) Subsidy up to Rs.3,750/- for purchase of furniture, fixtures & fittings for each Retail outlets.

**Procedure, Terms and Conditions:** Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

**C. Managerial Subsidy:**

Up to Rs.7, 500/- per retail outlet spread over a period of 3 years @ Rs.2,500/- per year.

**Procedure, Terms and Conditions:**

i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

ii) In the opinion of the Registrar requires the services of the salesmen who should be at least matriculate and whose services will be utilized exclusively for the retail outlets

**4. Goa State Cooperative Bank Ltd****A. Share Capital Contribution:**

The total limit of Govt. investment in the share capital of the State Apex Coop. Bank i. e. Goa State Coop. Bank Ltd shall be to the extent of Rs.500.00 lakh inclusive of the Govt. share capital contribution already released to the said bank.

**Procedure, Terms and Conditions:**

i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

ii) Govt. shall nominate three Directors of the Board of Directors of the Bank in terms of provisions of Bye-laws No.29(iii) of the By-laws of the Bank. The Bank shall not amend the said Bye-laws 29(iii) deleting the said provision empowering the Govt. to nominate three Directors on the Board of Directors of the Bank without prior approval of the Central Registrar, Govt. of India.

iii) The Bank shall return the amount contributed to its share capital by Govt. after 15 years from the date of such contribution by creating share capital Redemption Fund. However,

without prejudice of any of the terms and conditions of this order, the Govt. shall have right to recall the entire or any part thereof at any time without assigning any reason thereof.

iv) The bank shall set aside an amount equal to 1/15th of the Govt. share capital contribution and credit the same to the fund called Govt. share capital redemption fund.

v) The amount standing to the credit of the Share Capital Redemption Fund shall not be utilized in the business of the Bank but shall be invested in fixed deposits with a Bank approved by the Registrar of Coop. Societies or in Govt. approved securities.

iv) The Bank shall credit to the Govt., the amount of dividend towards Govt. Share capital if declared, at the same rate of which it is paid to the other share holders.

### **B. Guarantee Scheme for Deposits Mobilized by P.A.C.S/T.F.S.C.S.**

Financial assistance in the form of Contribution to Fund created at the level of the Goa State Coop. Bank Ltd., Panaji under Deposit Guarantee Scheme @ 0.5% of the amount of deposits mobilized by PACS/FSS during the year. However Govt. contribution to such Fund shall not exceed Rs.10.00 lakh in aggregate.

#### **Procedure, Terms and Conditions:**

i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

ii) The PACS/FSS shall contribute @ 0.25% on the amount of term deposits of 6 months and above deposits mobilized by them during every accounting year.

iii) The Goa State Coop. Bank Ltd shall contribute @ 0.25% on the amount of term deposits of 6 months and above deposits mobilized by the PACS/FSS during every accounting year.

iv) The amount in excess of 25% of the outstanding balance of the fund account shall be invested in fix deposit or approved securities/bond for the period of d1 year and the investment process is to be repeated every year after retaining the required balance in the fund.

v) Interest at normal rate as accrued on the deposits shall be credited to the fund account by the Goa State Coop. Bank Ltd on yearly/half yearly/quarterly basis as in case of other deposits.

vi) The liability towards depositors of PACS/FSS in the event of their failure shall be met out of the fund account to the extent of 30,000/- per depositor. However such guarantee obligation shall not exceed 25% of the outstanding balance to the credit of fund account at any point of time.

vii) The deposit shall be guaranteed by the Goa State Coop. Bank Ltd provided the lending policy and procedure with regards to this deposits have the approval of the bank and surplus fund in excess of the immediate commitment or the cash retention limit should be deposited in Goa State Coop. Bank Ltd.

viii) The Coop. Dept. Shall take action against the PACS/FSS for recovery of amount paid to any depositor by invoking the said guarantee in excess of the contribution made in the fund by the

	<p>societies together with interest thereon @ interest allowed to the fund by the Goa State Coop. Bank Ltd.</p> <p>ix) The claim received by the Goa state Coop. Bank Ltd to be scrutinized and settled within 3 months by committee constituted as under: a) Registrar of Coop. Societies, Chairman (b) Managing Director of Goa state Coop. Bank, Member/Convener (c) Chairman/Secretary of 3 PACS/FSS which have made maximum contribution to the fund as on 31 march of preceding year. The decision of the committee shall be final.</p>
5.	<p><b>The Goa State Cooperative Housing Finance &amp; Federation Ltd</b></p> <p><b>Share Capital Contribution:</b> Govt. share capital up to Rs.250.00 lakh can be provided inclusive of Govt. share capital already released to the Federation.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>
6.	<p><b>Marketing Coop. Societies</b></p> <p><b>A. Share Capital Contribution</b></p> <p>i) Up to 3 times of the paid up share capital collected from members.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>
	<p><b>B.Loans</b></p> <p>i) Up to Rs.11,250/- for purchase of furniture, fixtures &amp; fittings for retail outlets.</p> <p>ii) Up to 50% loan for purchase of transport vehicle/tempo/truck and 50% should be met by the society.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) The Society is earning profit and its functioning has been found satisfactory by the Registrar.</p> <p>iii) Acquisition of transport vehicle shall be discouraged. The assistance for this purpose cannot be eliminated.</p>

**C. Subsidy for Purchase of Furniture, Fixture & Fitting for Retail Outlets:**

Up to Rs.3,750/- per retail outlet

**Procedure, Terms and Conditions:** Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

**D. Managerial Subsidy**

Up to Rs. 10,000/- spread over a period of 3 years in the ratio of 100% during 1st year, 66.2/3% during 2nd year and 33.1/3% during 3rd year.

**Procedure, Terms and Conditions:** Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

**E. Subsidy For Grading Activities**

Up to Rs. 5,000/- spread over a period of 3 years during 1st year 100% subject to maximum of Rs.2500/-, 66.2/3% during 2nd year subject to maximum of Rs.1667/- and 33.1/3% during 3rd year subject to maximum of Rs.833/-for each grading center run by Marketing societies.

**Procedure, Terms and Conditions:**

i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

ii) The subsidy is to be given to the society at the time of taking delivery form the dealers. The assistance will be given to those societies who have not received such assistance in the past.

**F. Subsidy for Price Fluctuation Fund**

Govt. contribution @ 2% of the value of outright purchases of agricultural produce by the society made in the previous years.

**Procedure, Terms and Conditions:** Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society

	comes.
7.	<p><b>Consumer Cooperatives</b></p> <p><b>A. Share Capital Contribution</b></p> <p>i) Up to Rs. 25,000/- on matching basis.</p> <p>ii) Additional share capital up to Rs.25,000/- per society without insisting for matching contribution.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>
	<p><b>B. Loans</b></p> <p>i) Up to Rs.9,000/- for purchase of furniture, fixtures and fittings for retail outlets.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) The quantum of assistance must have co-relation with the space available with the society.</p> <p>iii) The Society is earning profit and its functioning has been found satisfactory by the Registrar.</p>
	<p><b>C. Subsidy for Purchase of Furniture, Fixture &amp; Fitting for Retail Outlets</b></p> <p>Up to Rs.3,000/- for each retail outlet.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) The quantum of assistance must have co-relation with the space available with the society.</p>
	<p><b>D. Managerial Subsidy</b></p> <p>Up to Rs. 10,000/- spread over a period of 3 years on tapering scale of Rs.5,000/- during 1st</p>



year, Rs.3,000/- during 2nd year and Rs.2,000/- during 3rd year.

**Procedure, Terms and Conditions:**

i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

ii) The assistance under this item will be admissible to only new primary consumer societies.

iii) The assistance should be given once in the life time of the store/society.

**E. Loan Cum Subsidy for Construction of Small/Medium/Large Size Godowns Cum Office**

50% loan and 50% subsidy of the total estimated cost of the small/medium/large size godowns.

**Procedure, Terms and Conditions:**

i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

ii) Documents regarding clear title of land owned by the society or about land taken on lease for a period not less than 20 years. Construction license from competent Authority, N.O.C from P.D.A. or Town and Country Planning as the case may be. Technical approval from Competent P.W.D. Authority. The Society is earning profit and its functioning has been found satisfactory by the Registrar. Societies with working capital and business turn over of over Rs.10.00 lakh – large size retail outlet godowns with capacity of 200 M.T. to 400 M.T. The cost of godowns should not exceed Rs.4.00 lakh.

iii) Societies with working capital and business turn over of more than Rs.5.00 lakh but less than 10.00 lakh – Medium size retail outlet godowns with capacity of 100 M.T. to 200 M.T. The cost of godowns should not exceed Rs.3.00 lakh. Societies with working capital and business turn over of less than Rs.5.00 lakh – small size retail outlet godowns with capacity of 50 M.T. to 100 M.T. The cost of godowns should not exceed Rs.2.00 lakh.

iv) Estimates of cost of godowns are to be got approved by the PWD authorities on the basis of existing price structure.

**8. Wholesale Consumer Cooperative/Marketing Federation**

**A. Share Capital Contribution:**

Up to 25.00 lakh without insisting for matching share capital contribution for the beneficiary institution. However the limit of Rs.25.00 lakh will include share capital contribution already sanctioned earlier.

**Procedure, Terms and Conditions:**



	<p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) Individual members in case of Wholesale consumer cooperatives should contribute at least 20% of the total share capital.</p>
	<p><b>B. Loan Cum Subsidy for Purchase of Tempo/Truck:</b></p> <p>75% loan and 25 % subsidy of the cost price of the tempo/truck per unit subject to maximum of Rs.2.00 lakh in the case of tempo, Rs.3.50 lakh in case of truck.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>
	<p><b>C. Managerial Subsidy for Central Consumer Cooperatives:</b></p> <p>Rs.25,000/- to be paid over the period of 3 years on a tapering scale- 1st year Rs.12,000/-, 2nd year Rs.8000/- and 3rd year Rs.5000/-</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) The assistance should be given once in the lifetime of the store.</p>
9.	<p><b>Dairy Cooperatives</b></p> <p><b>A. Share Capital Contribution</b></p> <p>Up to Rs.25,000/- without insisting matching contribution.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) The society is functioning / working on Anand pattern in pursuance of operation flood II programme being implemented in the state of Goa.</p>

	<p>iii) The Society is earning profit and its functioning has been found satisfactory by the Registrar. The Society has been placed “A”, “B” or “C” audit classification during last audit.</p>
	<p><b>B. Loans For Construction Of Godown</b></p> <p>Up to 50% of the estimated cost of godown-cum-milk collection center approved by the P.W.D. subject to maximum of Rs.50,000/-</p> <p><b>C. Subsidy For Construction Of Godown</b></p> <p>Up to 50% of the estimated cost of godown-cum-milk collection center approved by the P.W.D. subject to maximum of Rs.50,000/- per godown.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) Documents regarding clear title of land owned by the society or about land taken on lease for a period not less than 20 years. Construction license from competent Authority, N.O.C from P.D.A. or Town and Country Planning as the case may be. Technical approval from Competent P.W.D. Authority.</p> <p>iii) The Society is earning profit and its functioning has been found satisfactory by the Registrar.</p>
10.	<p><b>Goa State Coop. Milk Producers Union</b></p> <p><b>A. Share Capital Contribution:</b></p> <p>Up to Rs.50.00 lakh can be provided as share capital inclusive of Govt. share capital already released to the union.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>
11.	<p><b>Processing Cooperatives</b></p> <p><b>A. Share Capital Contribution</b></p> <p>Up to 5 times of the members paid up share capital.</p>

	<p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>
	<p><b>B. Loans for Construction of Godowns</b></p> <p>Up to 50% of the estimated cost of the godown-cum-office building approved by the P.W.D.</p> <p><b>C. Subsidy for Construction of Godowns:</b></p> <p>Up to 50% of the estimated cost of godown -cum-office building approved by the P.W.D.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) Copies of Plan &amp; Estimates, Documents regarding clear title of land owned by the society or about land taken on lease for a period not less than 20 years. Construction license from competent Authority, N.O.C from P.D.A. or Town and Country Planning as the case may be. Technical approval from Competent P.W.D. Authority. The cost of the different godown is to be get estimated by the P.W.D. Authorities. This is also subject to availability of fund against this scheme.</p> <p>iii) The Society is earning profit and its functioning has been found satisfactory by the Registrar.</p>
	<p><b>D. Managerial Subsidy:</b></p> <p>Up to Rs. 10,000/- spread over a period of 3 years in the ratio of 100% during 1st year, 66.2/3% during 2nd year and 33.1/3% during 3rd year.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) Subsidy may be given only to those societies, which have not availed of such assistance earlier.</p>
12.	<b>Industrial Cooperatives</b>

**A. Share Capital Contribution:**

To the extent of 3 times of the members share capital subject to maximum of Rs. 50,000/- per society.

**Procedure, Terms and Conditions:**

i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

ii) The society is functioning/ working satisfactorily and is earning profit and its functioning has been found satisfactory by the Registrar.

iii) The Society has been placed "A", "B" or "C" audit classification during last audit.

**B. Managerial Subsidy:**

Up to Rs. 10,000/- spread over a period of 3 years on tapering scale of Rs. 5,000/- during 1st year, Rs.3,000/- during 2nd year and Rs. 2,000/- during 3rd year.

**Procedure, Terms and Conditions:**

i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

ii) Subsidy should be sanctioned only if the society has incurred expenditure to that extent on salary of the staff etc. and it has not availed of such assistance earlier.

**13. Labour Cooperatives****A. Share Capital Contribution:**

Up to 3 times of the members paid up share capital subject to maximum of Rs.25,000/-.

**B. Loans For Purchase of Implements :**

Up to 50% of the cost of implements.

**C. Managerial Subsidy:**

Up to Rs. 3,000/- spread over a period of 3 years on tapering scale of Rs.1,200/- during 1st year, Rs.1,000/- during 2nd year and Rs.800/- during 3rd year.

**D. Subsidy:**

Subsidy for payment of Salary to Technical staff Overseas & Engineers Up to 25000/- to each societies for 3 years on tapering scale i.e. Rs.12000/- in the 1st year, Rs.8000/- in the 2nd year

	<p>and Rs.5000/- in the 3rd year.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) Assistance will be given only to such societies which have not received the assistance earlier for 3 years.</p>
14.	<p><b>Fisheries Cooperatives</b></p> <p><b>A. Share Capital Contribution:</b></p> <p>Up to 3 times of paid up share capital subject to maximum of Rs.25,000/-.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) The Society has been placed A, B or C audit classification during last audit.</p> <p>iii) The Society is functioning/working satisfactorily and is earning profit.</p>
	<p><b>B. Loans to Fishermen's Cooperatives:</b></p> <p>Up to 100% of the expenditure on purchase of fisheries requisites subject to ceiling of Rs.50,000/-.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) The Society has been placed A, B or C audit classification during last audit.</p> <p>iii) The Society is functioning/working satisfactorily and is earning profit.</p>
15.	<p><b>Sugar Factory:</b></p> <p><b>Share Capital Contribution/ Loans:</b></p> <p>There is no approved pattern of assistance for providing share capital contribution/Loan.</p>

However share capital contribution/ Loan is released by the Govt. after considering actual requirement of factory whenever demand for grant of Share Capital/Loan is received from them on merit basis subject to availability of funds.

**Procedure, Terms and Conditions:** Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

16. **Farming Cooperatives**

**A. Share Capital Contribution:**

Up to Rs.2,000/- on matching basis.

**B. Loans for Land Development:**

Up to Rs.100 per acre subject to maximum of Rs.20,000/- for joint farming societies and Rs.150/- per acre subject to maximum of Rs.30,000/- per society for collective farming society for development of land.

**C. Loans for Construction of Godown-Cum-Cattle Shed:**

Up to maximum of Rs. 3750/- and 75% of the prescribed ceiling for godown-cum-cattle sheds.

**D. Managerial Subsidy:**

Up to Rs. 1,200/- to joint farming societies and Rs.2,100/- to collective farming societies.

**E. Subsidy for Construction of Godown – Cum- Cattle Shed:**

Up to maximum of Rs.1250/- to 25% of the prescribed ceilings for godowns-cum-cattle sheds.

**F. Loans cum Subsidy for Purchase of Agricultural Impliments:**

50% loan for purchase of agricultural implements including tractor accessories repayable in a period of 10 years and 50% subsidy for purchase of agricultural implements including tractor accessories.

**Procedure, Terms and Conditions:**

i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

ii) Subject to availability of funds in the Plan against this scheme.

17.	<p><b>Goa Agricultural Produce Marketing Board</b></p> <p><b>A. Loans:</b></p> <p>Up to Rs.75.00 lakhs for development of existing market yards as well as for construction of new market yards.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>
	<p><b>B. Subsidy to Goa Agricultural Produce Marketing Board :</b></p> <p>Subsidy for operating grading centers in the Market Yard @ 4000/- per grading center.</p> <p><b>Procedure, Terms and Conditions:</b> Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p>
18.	<p><b>Urban Cooperative Banks And Multi-State Coop. Banks</b></p> <p><b>A. Share Capital Contribution:</b></p> <p>Up to Rs.500.00 lakh in each case desire to avail financial support for implementing rehabilitation measures such as voluntary retirement scheme or as may be prescribed by the Govt.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) NPA level of the bank has crossed a limit prescribed by the Reserve Bank of India and the bank is classified by the RBI to be a “weak bank” or “sick bank”.</p> <p>iii) The Bank should be placed in “A”, “B” or “C” audit class during the last audit conducted.</p> <p>iv) The Bank shall frame an adopt by-laws making the share capital non refundable to the members until Govt. share capital is fully redeemed</p>
19.	<p><b>Marketing Cooperatives/Processing Cooperative /Taluka Farmers Service</b></p>



	<p><b>Cooperatives/Primary Agricultural Credit Cooperatives</b></p> <p><b>A. Share Capital Contribution</b></p> <p>Up to Rs.1.00 crore without insisting matching share capital per society for strengthening their capital base for revitalization/ development of business activities.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) The beneficiary society shall furnish a detail proposal indicating therein details of business activities, Govt. sponsored scheme proposed to be implemented along with working result projected for 3 years .</p> <p>iii) The beneficiary society should be placed in “A”, “B” or “C” audit class during the last audit conducted.</p> <p>iv) The beneficiary society shall adopt by-laws making the share capital non-refundable to the members until Govt. share capital is fully redeemed.</p>
20.	<p><b>Taluka Farmers Service Cooperatives/Primary Agricultural Credit Cooperatives</b></p> <p><b>A. Share Capital Contribution</b></p> <p>Up to Rs.25,000/- towards working capital requirement for undertaking Business Development Planning Programme.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) Societies having “B” audit classification for undertaking business development planning programme.</p> <p>iii) The assistance by way of share capital will be provided at one time only.</p>
	<p><b>B. Subsidy:</b></p> <p>Subsidy @ Rs.25,000/- per extension counter for creation of infrastructure for undertaking Business Development Planning Programme.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts,</p>

	<p>brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) Utilization of the subsidy by the concerned societies shall be verified and the Goa State Coop. Bank Ltd shall submit the report to that effect.</p>
21.	<p><b>Goa Rajya Sahakar Sangh Maryadit:</b></p> <p>A. Grants to federal institution for imparting training to secretaries, office bearers and other employees of Cooperative Societies.</p> <p>B. Stipend to trainees, secretaries of Coop. Societies.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Proposal should be submitted alongwith vouchers and other supporting documents for reimbursement of expenditure, which shall be scrutinized by the Registrar. 100% grants of the expenditure incurred on approved items to the state federal societies notified in this regards by the Govt.</p> <p>Stipend may be paid to secretaries in service sponsored by the societies and the secretaries candidates selected by the federal institution @ Rs.200/- per month for a training period ordinarily of three months and daily allowances of Rs.15/- per day may be paid to members/office bearers of societies under going training for a period of 3 days.</p>
22.	<p><b>Interest Free Loans to Processing/Marketing Coop. Societies:</b></p> <p>Dealing in Processing and marketing of local horticultural farm products.</p> <p>Interest free loan provided up to 10 times of their members share capital subject to maximum of Rs. 15.00 lakh per society to meet their working capital requirement.</p> <p><b>Procedure, Terms and Conditions:</b></p> <p>i) Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.</p> <p>ii) Loans shall be for a period of 5 years and shall be repaid in 5 equal annual installments.</p> <p>iii) The account of the societies should be audited up to the year previous to availing loan under this scheme and should be placed in at least "B" audit classification.</p> <p>iv) The beneficiary coop. societies should complete at least 3 years of satisfactory functioning. However, these conditions can be relaxed, in deserving cases by the Registrar.</p>
23.	<p><b>Primary Agricultural Credit Cooperative Societies/Taluka Farmers Service Cooperatives/Marketing Cooperatives/Consumer Cooperatives:</b></p>

**A.Large Sized Retail Outlets:**

i) Up to Rs.90,000/- for large sized retail outlets with self-service system with minimum selling space of 1000 sq. ft.

ii) Up to Rs.25,000/- for purchase of furniture, fixtures & fittings for large Sized retail outlets with self service system with minimum selling space of 1000 sq. ft.

iii) Up to Rs.10,000/- Subsidy for purchase of furniture and fixtures.

iv) Up to Rs.10,000/- Managerial Subsidy.

**Procedure, Terms and Conditions:**

Application for assistance accompanying a copy of resolution seeking assistance from Govt. passed by the Managing Committee/B.O.D. alongwith copies of audited statement of accounts, brief write-up giving details about utilization of the assistance requested for by the applicant society and benefits to be derived shall be submitted to the Registrar through the Asstt. Registrar under whose jurisdiction the applicant society comes.

If the selling space is more /less then the areas prescribed, the financial assistance may be increased/decreased proportionately keeping in view of the real requirement and this is however subject to a maximum area of 2000 sq. ft. and expected Annual sale turnover Rs.12.00 lakh.

**B. Small Sized Retail Outlets:**

To be opened by Wholesale/Central/Primary/Consumer Coop. Societies/Stores including employees Consumers Coop. Stores to meet the needs of industrial/factory workers/laborers/ low income group/backward classes and other residential areas where there is concentration of SC/ST population.

i. Up to Rs. 45,000/- for small sized retail outlets with self-service system with minimum selling space of 400 sq. ft.

ii. Up to Rs.5,000/- for purchase of furniture, fixtures & fittings for small sized retail outlets with self service system with minimum selling space of 400 sq. ft.

iii. Up to Rs.5,000/- Subsidy for purchase of furniture and fixtures iv. Up to Rs.5,000/- Managerial Subsidy.

iv. Up to Rs.5,000/- Managerial Subsidy.

**Procedure, Terms and Conditions:** Minimum selling area for a unit should be 400 sq. ft. and initial expected Annual sale turnover should be around 5.00 lakh.