GOA STATE SCHEDULED CASTES AND OTHER BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION LTD.

I. **SCHEMES FOR SCHEDULED CASTES**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the scheme</th>
<th>Assistance available under the scheme</th>
<th>Rate of interest</th>
<th>Documents required</th>
<th>Normal time for disposal</th>
<th>Repayment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Micro Credit Finance</td>
<td>Loan upto Rs.60,000/- for small business activity</td>
<td>5%</td>
<td>Annexure -</td>
<td>One month</td>
<td>36 months</td>
</tr>
<tr>
<td>2</td>
<td>Term Loan Scheme Loan up to Rs.5,00,000/- Above Rs. 5.00 lakhs</td>
<td>6%</td>
<td>Annexure -</td>
<td>1-2 months</td>
<td>60 months</td>
<td>84 months</td>
</tr>
<tr>
<td>3</td>
<td>Educational Loan Loan up to Rs.10.00 lakhs/- (For Studies in India) Loan up to Rs.20.00 lakhs (For studies abroad)</td>
<td>4%</td>
<td>Annexure -</td>
<td>1-2 months</td>
<td>60-84 months</td>
<td></td>
</tr>
</tbody>
</table>

NOTE: Scheduled Castes beneficiaries living below the poverty line i.e. Rs.20,000/- in rural areas and Rs.27,500/- in urban areas only are eligible for subsidy @ Rs.10,000/- or 50% of the Project Cost under the schemes of Special Central Assistance of Government of India.

**Annexure**

**ELIGIBILITY CRITERIA AND DOCUMENTS REQUIRED**

**ELIGIBILITY CRITERIA:**

1. The beneficiary should be from Scheduled Castes, Other Backward Classes, Person with Disability or Safai Karamchari Category
2. Annual family income of the beneficiary should not exceed Rs.3.00,000/-p.a..
3. The beneficiary should be a resident of GOA.
DOCUMENTS REQUIRED:-

- Birth certificate/School leaving certificate.
- Income certificate
- Caste certificate.
- 15 Years Residential Certificate.
- Ration Card.
- Aadhar Card, Bank Passbook
- Passport size photographs (Two).
- Guarantors
- Other relevant documents as per the project.