

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

I. SCHMES FOR SCHEDULED CASTES

Sr. No.	Name of the scheme	Assistance available under the scheme	Rate of interest	Documents required	Normal time for disposal	Repayment period
1	2	3	4	5	6	7
1	Micro Credit Finance	Loan upto Rs.60.000/- for small business activity	5%	Annexure -	One month	36 months
2	Term Loan Scheme Loan	up to Rs.5,00,000/- Above Rs. 5.00 lakhs	6% 8%	Annexure -	1-2 months	60 months 84 months
3	Educational Loan	Loan up to Rs.10.00 lakhs/- (For Studies in India) Loan up to Rs.20.00 lakhs (For studies abroad)	4%	Annexure -	1-2 months	60-84 months

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 CLITERIA AND DOCUMENTS REQUIRED

ELIGIBILITY CLITERIA:-

1. The beneficiary should be from Scheduled Castes, Other Backward Classes, Person with Disability or Safai Karamchhari 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.