

No.DE/GIA –II/RILCGS/2013-14/180
Government of Goa,
Directorate of Education,
Porvorim - Goa.

Date: 31/07/2013.

NOTIFICATION

Scheme: Revised Scheme to finance in the form of loan, to the Government Aided Educational Institutions for the purpose of their upkeep and maintenance and upgrade the existing facilities. (Infrastructure Loan cum Grant Scheme)

- 1. Title:** The scheme shall be called “Revised Infrastructure Loan cum Grant to Educational Institution.

- 2. Objective:** The objective of the scheme is to initiate comprehensive measures for equipping every school in the state with basic minimum infrastructural facilities. The loan is meant for the improvement of infrastructure like construction/renovation of school building, toilets/bathroom, Hostel facilities, construction of playground and to purchase equipment for security of the school including CCTV. It also includes the cost of land for the purpose of construction of School building and playground only but not exceeding 50% of the total loan amount with prior permission of the Department. The expenditure on salary, consumables like chalks, dusters, laboratory material like glass, plastic, chemicals is however not covered. Items admissible under non salary grant will not be covered.

- 3. Applicability:** Aided Educational Institutions, shall be eligible for grant of loan under the scheme subject to the fulfilment of the following requirements:

Institutions that has already started the constructions can also be covered subject to fulfillment of the conditions. Institutions that have taken benefit of this scheme in past also can utilize the Additional portion of the Grant/Loan. Defaulted schools also shall be eligible if they clear the outstanding balance due from them with 10% interest from date of default prior to application under this scheme.

(i) Primary Schools

The minimum enrolment of student should be 160 in the Developed Talukas and 100 in the less Developed Talukas.

(ii) Secondary Schools

The minimum enrolment of student should be 300 in the Developed Talukas and 200 in the less Developed Talukas.

(iii) Higher Secondary Schools

The minimum enrolment of student should be 120 in the Developed Talukas and 80 in the less Developed Talukas.

4. Definition:

- (i) Director:** Means the Director of Education, Porvorim.
- (ii) Government:** Means the Government of Goa
- (iii) Government Aided Educational Institutions:** Means the Educational Institutions running the classes from I to XII, registered with the Government, obtained recognition and registered with GBSHSSE-Porvorim following Goa School Education Act and Rules and availing the facilities of Goa Government of salary and Non-salary Grant.
- (iv) Educational Institution:** Means registered Society under Society Act, 1960, Trust or any other recognized/registered body permitted to run the Educational Institution.
- (v) Head of the School/Managing Committee:** Means Chairman/Chairperson/President/Secretary etc of the Institutions running the school and authorized to deal with the Education Department.
- (vi) GEDC:** Means Goa Educational Development Corporation, Porvorim.
- (vii) GSIDC:** Means Goa State Industrial Development Corporation, Panaji.

5. Condition of Eligibility: To obtain financial assistance in the form of Loan cum Grant under this scheme by the recognized Educational Institutions, the following conditions apply:-

- (i) Minimum enrolment as mentioned in the scheme.

- (ii) The passing percentage is in S.S.C.E. results during the last examination should be 70% and above in the Developed Talukas whereas that in less Developed Talukas, it should be 60% and above.
- (iii) The Educational Institutions should be at least of 5 years old from the date of recognition.

6. Amount of Loan:

- (i) Primary Schools more than 5 years old shall be eligible for a loan of maximum of Rs.50 Lakh. The loan, however will be based on actual ground situation and need based.
- (ii) Secondary schools more than 5 years old shall be eligible for a loan of maximum Rs.100 Lakh. The loan, however will be based on actual ground situation and need based.
- (iii) Higher Secondary schools more than 5 years old shall be eligible for a loan of maximum Rs.200 Lakh. The loan, however will be based on actual ground situation and need based.
- (iv) Composite schools
 - (a) Primary and Secondary – maximum of Rs.150 Lakh.
 - (b) Secondary and Higher Secondary – maximum of Rs.300 Lakh.
 - (c) Primary, Secondary and Higher Secondary – maximum of Rs. 350 Lakh

7. Agency for Disbursement of Loan: The loan amount shall be disbursed to the school managing committee of the concerned school through the GEDC.

8. Mode of Disbursement of Loan:

- (i) 30% of the amount shall be released immediately on issue of the sanction letter from the Department. After utilization of allotted amount, the school managing committee shall submit the report comprising utilization certificate, countersigned by Chartered Accountant, physical inspection and progress report countersigned by Registered Engineer (in formats annexed) to the Director of Education. After receiving the report from the school managing committee the GSIDC will inspect the site in building and evaluate the value and quality of the work done and

compliance with the scheme and submit its report within a period of one month from receipt of reports from Directorate of Education.

- (ii)** IInd installment of 50% of the amount shall be released by the Directorate of Education only after-
 - (a) On production of a physical inspection and progress report countersigned by Registered Engineer and a Utilization certificate countersigned by C.A. to the effect that the first installment of 30% has been fully utilized for the purpose for which it was granted and
 - (b) After confirming the Value of “the work executed” by the school managing committee is equal or more than the funds released by the Government and the quality of the work executed is satisfactory and as per the guidelines laid down based on the evaluation report of GSIDC.
- (iii)** The balance 20% on production of a similar certificate as at (ii) above to the effect that the second installment of 50% has been fully utilized for the purpose, completion and occupation of the building and based on evaluation report of GSIDC to the satisfaction of the department.

9. Scrutiny and sanction: All proposals under the scheme shall be scrutinized by a committee constituting the Director of Education, Additional Director of Education, Representative of GEDC, Representative of Secretary (Finance), Joint Director of Accounts of Directorate of Education as members. The committee shall examine the proposals based on present and near future requirements of the institutions in terms of enrolment, likely growth, space constraints, land available / acquired, details in concept paper, engineering specifications and final estimates and recommend the case if found valid along with a tentative funding under the scheme. The Government shall consider only the cases recommended by the scrutinizing committee. The scrutinizing committee may take help of GSIDC for any technical assessment that may be required.

10. Time limit to start the work: The institution shall start the work within 180 days of issue of the 1st installment. Order to contractor will be at estimated cost as approved or at lesser value. (Installment value for IInd Installment of 50% will be released after adjusting the excess in 1st Installment if the actual value of work order is lesser than the estimate and sanction will be modified accordingly)

11. Utilization period: The total sanctioned amount is required to be utilized in the following time limits from date of issue of 1st installment for all fresh institutions:-

Sr. No.	Total Amount sanctioned	Utilization time limits
1	Up to 10 Lakh	12 months
2	10 to 30 Lakh	18 months
3	30 Lac to 120 Lakh	30 months
4	120 Lakh to 150 Lakh	36 months
5	150 Lakh to 350 Lakh	42 months

If the total **sanctioned** amount is not utilized within the above time limits, the Directorate of Education reserves the right to curtail the sanctioned amount.

12. Mode of Repayment: (a) The repayment will start after 9 months of disbursement of loan irrespective of whether the Project has been completed or not. Repayment is to be paid to the GEDC as specified in sanction letter. The amount would be repaid in 15 years in equal monthly installment of Rs.278/- per lakh on the sanctioned amount. The installment should be paid to the department on or before 5th of every month till the loan amount is fully repaid. The scheme does not require payment of interest if all payment due are paid as per the schedule and 50% of the amount is a grant. If more than three installments become due the balance outstanding amount will get converted automatically into loan @ 10% interest and payment will be adjusted from Non-salary grant.

(b) If the institution fails to start the work within a period of 180 days of disbursement of first loan amount, the institution will have to deposit the entire amount disbursed to the GEDC along with interest @ 10% which will be charged on the above amount with

effect from one month after the date of disbursement. In the case of institution failing to utilize the amount within the time frame as specified in the scheme, the institution will have to deposit entire amount or balance amount left that has not been utilized along with interest @ 10% which will be charged on the total amount or balance amount unutilized with effect from one month after the date of disbursement. The amount shall be deposited GEDC as specified in sanction order in one installment by the beneficiary institution within a period of 15 days from the notice to the effect from Director of Education.

(c) In case the institutions fail to start repayment within 9 months or any further installment in time as mentioned in Para (a) above or fail to deposit the entire amount or balance amount a mentioned in Para (b) above, the same shall be recovered from payment of non-salary grant. In case the amount is more than non-salary grant the same shall be recovered by invoking the provisions of the **section 3 of Goa Public Money Recovery Act and Rules** made there under and further action also will be taken other than the action to recover the amount under the **Goa School Education Act and Rules**, i.e. if it is found that the amount standing to the credit of the school fund by way of the loan is misappropriated / misapplied, action will be taken against the school by invoking the **provisions of section 20 of Goa School Education Act and Rules**. All the expenditure for the said recovery shall also be required to be paid by the said institution.

13. General: Where a school, which applies under this scheme, has an outstanding balance of **Building Loan** obtained by it from the department earlier, the same shall be adjusted against the loan to be disbursed under the scheme. The assets acquired through the finances provided under the scheme shall not carry any rental value for purpose or re-imburement at any time in future until the loan amount is fully paid.

The Government can decide to accept or reject an application depending on its assessment. The decision of the Government shall be final for giving priority.

The Government does not undertake to acquire land.

Those schools that have been regularly disobeying the directions or orders issued by Director of Education's and are found not complying with any or all of the directions under Goa School Education Act and Rules will not be considered.

The institution should utilize the loan for the purpose it was granted and not for any other purpose.

The beneficiary institution shall enter into an agreement with the Government.

The accounts of the institution shall be subject to audit by the Comptroller and Auditor General of India at his discretion as well as the internal audit of the Directorate of Education, Porvorim.

Explanation:-

- (1) Developed Talukas: Mormugao, Salcete, Ponda, Tiswadi and Bardez.
- (2) Less Develop Talukas: Satari, Pernem, Bicholim, Sanguem, Quepem & Canacona.
- (3) For repayment of EMI the rate of Rs.278/- per Lakh will be counted on the amount of the sanction and not on released amount.

By order and in the name of Governor of Goa

(Anil V. Powar)
Director of Education
Ex-officio Jt. Secretary to Government of Goa.

FORMAT

Application Format under Revised Scheme to finance in the form of loan, to the Government Aided Educational Institutions for the purpose of their upkeep and maintenance and upgrade the existing facilities. (Infrastructure Loan cum Grant Scheme)

1. Name of the Society/Trust running the Institution
2. Certificate of Registration and recent renewal:
3. Name of the Institution:
4. The date of recognition:
5. The Life of the school:
6. Enrolment with the strength of the student class wise for previous and current financial year.
7. Whether is it a composite school? If so, the section to which the Loan cum Grant is being applied for.
8. Percentage in SSCE Examination result of the previous year:
9. Is your Institution under Litigation with the Government?
If so, give details.
10. Have your Institution obtained loan any time before?
11. If yes, Purpose of loan and outstanding balance of building loan, infrastructure loan cum grant at the time of application
12. Purpose of Loan applied:
13. Amount of loan applied for with Details:
14. Below mentioned Documents are enclosed:-
 - (a) A resolution should be passed by the school managing committee of the Institution stating that the finance is required for renovation/ new construction of the building, compound wall, purchase of land, development of play ground etc.
 - (b) Documents with regard to clear title of land where the construction / renovation of school is to be done, has to be submitted.
 - (c) Copy of plan approved by the Country Town Planning Department.
 - (d) NOC from the Panchayat / Municipality for the purpose of construction / renovation of the building.
 - (e) NOC from Health Department.

- (f) The institution has to submit an undertaking on Non judicial Stamp paper of Rs.100/- stating that until the loan is fully paid up, they shall not use the infrastructure for other than school purpose without written approval of the Department. In the defaulting cases, all the grants sanctioned will be treated as loan from date of such default to be paid with 10% interest.
- (g) The cost/estimate should be certified by a registered Engineer/Chartered Accountant.
- (h) The institution should give an undertaking that they will utilize the loan cum grant for the purpose it was granted.
- (i) Undertaking on appropriate Non Judicial stamp paper that non payment will result in deducting Non-salary grant and they have no objection to it.

Date:-

Signature

Name:-

Designation

Place:

Name of the organisation

Address (Office Seal)

I,-----In the capacity of the Chairman /President /Secretary of -----hereby declare that, I have read the rules of the scheme and the statements made by me in this application form are true to the best of my knowledge and belief. I further agree to abide by the terms and conditions of the scheme, if the Institution mentioned above is selected for the sanction of Loan. I, further undertake that in the event of the particulars given in this application being found false, Institution shall refund to the Government of Goa, the entire amount of the loan sanctioned to the Institution and the Government's decision shall be final and binding.

Signature (Along with the seal)

Date:

Place: