

***GOA STATE SCHEDULED CASTES  
AND OTHER BACKWARD  
CLASSES FINANCE AND  
DEVELOPMENT CORPORATION  
LIMITED***

**CITIZEN'S CHARTER**

***4<sup>TH</sup> FLOOR, PATTO CENTRE,  
NEAR KTC BUS STAND,  
PANAJI – GOA***

**SCHEMES IMPLEMENTED BY THE GOA STATE SCHEDULED CASTES AND  
OTHER BACKWARD CLASSES FINANCE AND DEVELOPMENT  
CORPORATION LIMITED**

**INTRODUCTION:** The **Goa State Scheduled Castes and Other Backward Classes Finance and Development corporation limited** is established by the Govt. of Goa under Companies Act 1956 on 2/4/1990. The main objective of the Corporation is to work for the social and economic upliftment of the poorer section of the people belonging to Scheduled Castes & Other Backward Classes. With this purpose as its sole motto, the Corporation has formulated many income generating self employment schemes for the benefit of the target group. The Corporation is appointed as Channelizing Agency to four National level Corporations namely: 1) **National Scheduled Castes Finance and Development Corporation** 2) **National Backward Classes Finance and Development Corporation** 3) **National Handicapped Finance and Development Corporation** and 4) **National Safai Karamchhari Finance and Development Corporation** with a motive to implement the schemes of these Corporations in the State of GOA for the benefit of its target group.

**SCHEMES FOR SCHEDULED CASTES**

**1. MICRO CREDIT FINANCE SCHEMES (MC-SC) - NSFDC.**

An amount for the project costing up to Rs.1,40,000/- can be provided as loan under the scheme for carrying out small business activities, such as, Fruit Cart, Vegetable Cart, Ice cream cart, Leather works etc. The pattern of finance is as under:-

S.No	Project/Unit cost	Rate of interest	Promoters Contribution
1.	Up to Rs.1,40,000/-	5%	Nil

**Repayment period: (3½ years). On repayment of loan under Micro credit, the beneficiary can avail of any other loan facility under different schemes of the Corporation.**

## 2. MAHILA SAMRIDDHI YOJANA- NSFDC

This scheme provides loans for projects/units costing up to Rs.1,40,000/- Loans are provided to Rural Women beneficiaries to take up Income generating activities in Agriculture/Mixed Farming.

S.No.	Project/Unit cost	Rate of Interest	Promoters Contribution
1.	Rs.1,40,000/-	4%	Nil

## 3. TERM LOAN SCHEME – NSFDC.

Under this Scheme, loans can be provided for various income generating business activities under Transport/Service/Industry & Agriculture sectors. The pattern of finance is as under:-

S.No	Project/Unit cost	Rate of interest	Promoters Contribution
1.	Up to Rs.5,00,000/-	6%	5%
2.	Above Rs.5,00,000/- up to Rs.10,00,000/-	8%	5%
3.	Above Rs. 10,00,000/- up to Rs.20.00 lakhs	9%	5%

**Repayment period: 5-7 years i.e 60-84 monthly installments depending on the quantum of loan.**

## 4. EDUCATIONAL LOAN SCHEME- NSFDC.

Under this scheme, loan is provided to students belonging to scheduled castes for pursuing higher education under the recognized educational institutions/universities and for recognized courses in Professional/Technical streams at graduate and post graduate level such as, Medicine, Engineering, MBA, MCA, Hospitality Management, IIT etc. The pattern of finance is as under:-

S.No	Loan amount	Rate of interest	Promoters contribution
1.	Rs.10,00,000/- Max. (For Studies In India)	4%* (* 3.5 % for women beneficiaries )	5%
2.	Rs. 20,00,000/- Max. (For studies abroad)	-do-	-do-

**Repayment period: 5-7 years i.e 60-84 monthly installments depending on the quantum of loan.**

**\* Scheduled Castes beneficiaries living below the poverty line are eligible for subsidy @ Rs.10,000/- or 50% of the Project Cost under the schemes of Special Central Assistance of Government of India.**

**ELIGIBILITY CLITERIA:-**

1. The beneficiary should be from Scheduled Castes community.
2. Annual family income of the beneficiary should not exceed Rs.3.00 lakhs
3. The beneficiary should be resident of GOA for (15) years.

**DOCUMENTS REQUIRED:-**

- Birth certificate/School leaving certificate.
- Income certificate issued by Sarpanch/Chief Officer concerned.
- Caste certificate issued by the Dy. Collector.
- 15 Years Residential Certificate.
- Copy of Ration Card.
- Passport size photographs (Two).
- Guarantor/s
- Other relevant documents as per the project.

## **SCHEMES FOR OTHER BACKWARD CLASSES**

### **1. MICRO CREDIT FINANCE SCHEME of National Backward Classes Finance & Development Corporation ( NBCFDC ).**

Under this scheme the amount is financed to the beneficiaries directly or through **Self Help Groups (SHG's)**. An amount of up to Rs.1,25,000/- per person can be provided as loan under the scheme for small business activities like Flowers shop, Pickle/Papad making, vegetable/fruits/Tender Coconut cart etc. Maximum number of persons in a Self Help Group (SHG) is (20).

The pattern of finance is as under:-

Sl.No	Loan limit per beneficiary	Rate of interest	Promoters Contribution
1.	Up to Rs.1,25,000/-per beneficiary	5%	5%
2.	Up to Rs.15,00,000/- Per SHG consisting of (20) members	5%	5%

**Repayment period: Loans are to be repaid in maximum (48) monthly installments.**

**(i) MAHILA SAMRIDDI YOJANA (Micro finance scheme for women).**

The main objective of the scheme is to provide Micro Finance to women entrepreneurs either directly or through Self Help Groups. In a Self Help Group atleast 60% of the members shall be from Other Backward Classes and remaining from other weaker sections like Scheduled Castes, Handicapped etc. (Maximum number of women in Self Help Group is 20).

The pattern of finance is as under:-

Sl.No	Loan limit per beneficiary	Rate of interest	Promoters Contribution
1.	Up to Rs.1,25,000/-per beneficiary	4%	5%
2.	Up to Rs.15,00,000/- Per SHG consisting of (20) members	4%	5%

**2. TERM LOAN SCHEME.(NBCFDC)**

Under Term Loan scheme of NBCFDC, loans can be financed for various types of Income Generating activities under Transport/Small Business/Industry/Agriculture sector. The upper limit of loan under the scheme is up to Rs.15.00 lakhs.

The pattern of finance under this scheme is as given below:-

Sl.No.	Loan amount	Rate of interest	Promoters Contribution
1.	Up to Rs.5,00,000/-	6%	5%
2.	Above Rs.5.00 lakhs & Up to Rs. 10.00 lakhs	7%	5%
3.	Above Rs.10.00 lakh up to Rs. 15.00 lakhs	8%	5%

**Repayment period: 5-7 years i.e. 60-84 installments depending on the quantum of loan.**

**3. New Swarnima- (NBCFDC)**

This scheme is specially formulated with a objective to inculcate the spirit of self – dependence amongst the women of Backward Classes. The pattern of finance under this scheme is as given below:-

S.No.	Project/Unit Cost	Rate of Interest	Promoters Contribution
1.	Up to Rs.2.00 lakh	5%	Nil

#### 4. EDUCATIONAL LOAN SCHEME.

The main objective of this scheme is to provide Education Loan at simple rate of interest to students belonging to Other Backward Classes for pursuing professional or technical education at graduate and higher level from recognized institutions/universities and for recognized courses in Engineering, Medicine, Computers, Hospitality Management etc. Approved by appropriate authorities such as AICTE, Medical Council of India, UGC etc.

The pattern of finance is as under:-

S.No.	Maximum Loan Amount	Rate of Interest	Promoters Contribution
1.	Loan up Rs.15,00,000/- (For studies in India)	4%* (* 3.5% for women beneficiaries)	5%
2.	Loan up to Rs.20,00,000/- (For studies abroad)	-do-	-do-

**Repayment period: 5-7 years after completion of course.**

#### **ELIGIBILITY CLITERIA:-**

1. The applicant should belong to the Other Backward Classes.
2. Annual family income of the beneficiary should not exceed Rs. 3.00 lakhs
3. Resident of GOA for (15) years

#### **DOCUMENTS REQUIRED:-**

- Birth certificate/School leaving certificate.
- Income certificate issued by Sarpanch/Chief Officer concerned.
- Caste certificate issued by the Dy. Collector.
- 15 Years Residential Certificate.
- Copy of Ration Card.
- Passport size photographs (Two).
- Other relevant documents as per the project/course.

# **SCHEMES FOR PERSONS WITH DISABILITIES**

## **DIVYANGJAN SWAVALAMBAN YOJANA**

### **Purpose:-**

To provide concessional credit for the benefit of the persons with disabilities ( Disability as defined in PWD Act, 2016 or its amendment) for :-

- Starting any Income generating business activity
- Pursuing Higher education after class XII for technical & professional courses approved by UGC/AICTE/ICAR/Government etc.
- Pursuing vocational or skill development courses approved by the Govt. leading to employment.
- Purchase and/or fitment of any assistive device/customization/retrofitting or purchase of disabled friendly vehicle.

### **Objective :-**

The main objective of the scheme is to assist the needy disabled persons by providing concessional loan for economic and overall empowerment

### **The financing pattern under the above schemes is as given below:-**

Project cost	NHFDC share	SCA share	Promoters cont.	Rate of interest
Up to Rs.50,000/-	100%	Nil	Nil	5%
Above Rs.50,000/- and up to Rs.5.00 lakh.	95%	5%	Nil	6%
Above Rs.5.00 lakh and up to Rs.15.00 lakhs.	90%	5%	5%	7%
Above Rs.15.00 lakhs to 30.00 lakhs	85%	5%	10%	8%

### **ELIGIBILITY CLITERIA:-**

1. Any person with 40% or more disability (Disability as defined in PWD Act, 2016 or its amendment)
2. The age of the applicant should be above 18 years.
3. Resident of GOA for 15 Years

### **DOCUMENTS REQUIRED:-**

- Disability Certificate issued by the competent authority. (Minimum 40% disability).
- Birth certificate/School leaving certificate.
- 15 Years Residential Certificate.
- Copy of Ration Card.
- One Passport size photograph and one full size photograph.
- Other relevant documents as per the project.

# **SCHEMES FOR SAFAI KARAMCHARIS**

## **1. TERM LOAN SCHEME:-**

Under this scheme term loan up to maximum of Rs.15.00 lakhs is provided to any income generating activity of the choice of the beneficiary at the interest rate of 6% p.a.

## **2. MICRO CREDIT FINANCE SCHEME:-**

- a) **Micro Credit Finance** is provided to the target group at an interest rate of 5% per annum. The upper loan limit under the scheme is Rs.1,00,000/- per beneficiary and up to Rs.10.00 lakhs for a SHG of 10 members
- b) **'Mahila Samridhi Yojana' Micro Credit Finance for (women)**. Under this scheme loan up to Rs.1,00,000/- is provided to women of the target group at an interest rate of 4% per annum.

## **3. EDUCATIONAL LOAN:-**

Education loan is provided to students for technical and professional courses at graduate and higher levels up to 90% of the total cost subject to maximum loan of Rs.10.00 lakhs for studies in India & up to Rs.20.00 lakhs for studies abroad at 4% interest per annum. The courses covered includes Engineering, Medicine, IT/Computer Management, Law etc.

## **ELIGIBILITY CLITERIA:-**

1. The person should be a Safai Karamchari or Scavenger or their dependant.
2. The age of the applicant should be above 18 years.
3. Residence of Goa for (15) years.

## **DOCUMENTS REQUIRED:-**

- Certificate as Safai Karamchari from the local revenue officer of the local municipal office or any other officer not below the rank of gazetted officer.
- Birth Certificate/School Leaving Certificate.
- 15 Years Residential Certificate.
- Copy of Ration Card.
- Passport size photographs (Two).
- Other relevant documents as per the project.



# Special Scheme from **Government of Goa** funding

## **1.) GRAHA SURAKSHA: ( A House repair Scheme )**

This scheme is specially introduced to give helping hand to the poorer section of people from SC/OBC/Persons with disability by way of extending low interest finance special for repairs/renovation/re-construction of their existing house.

The pattern of Finance under the Scheme is as given below:-

S.No.	Amount of Loan	Rate of Interest	Promoters Contribution
1.	Up to Rs.2.00 lakhs	4%	5%

**Repayment period:-** 10 Years. Maximum (120) monthly installments

### **ELIGIBILITY CLITERIA:-**

1. The applicant should belong to the Scheduled Castes/Other Backward Classes/Person with disability.
2. The age of beneficiary should be between 18-50.
3. Annual family income of the beneficiary (ies) should not exceed Rs.3.00.000/- p
4. Resident of GOA for (15) years

### **DOCUMENTS REQUIRED:-**

- Birth certificate/School leaving certificate.
- Income certificate issued by Sarpanch/Chief Officer concerned.
- Caste certificate issued by the Dy. Collector.
- 15 Years Residential Certificate.
- Copy of Ration Card.
- Passport size photographs (Two)of the applicant.
- Photograph of the House to be repaired.
- Documents showing title of ownership of House
- N.O.C. from Owner of the House
- N.O.C. from Panchayat/Municipality & Other relevant authority for repair of House.
- Quotation/Estimate for repairs
- One Guarantor
- Other relevant documents as per the project.

**LIST OF COMMUNITIES NOTIFIED BY THE GOVERNMENT OF GOA AS SCHEDULED CASTES:-**

1. BHANGUI
2. CHAMBHAR
3. MAHAR
4. MAHYAVANSHI
5. MAANG

**LIST OF COMMUNITIES NOTIFIED BY THE GOVERNMENT OF GOA AS OTHER BACKWARD CLASSES**

1. DHANGAR
2. DHOBI, RAJAK, MADVAL
3. NHAVI, NAI, NABHIK, NAPIT, MAHALO
4. KOLI, KHARVI
5. NATHJOGI
6. GOSAVI
7. KUMBHAR INCLUDING CHRISTIAN KUMBHAR
8. TELI
9. SHIMPI
10. CHRISTIAN MAHAR
11. KALAIKAR/BLACKSMITH/TINSMITH
12. PAGUI/GABIT
13. CHISTIAN BARBER
14. SATARKAR
15. BHANDARI NAIK
16. THAKKAR
17. VISHWAKARMA/CHARI/MESTA
18. CHRISTIAN RENDERS
19. KOMARPANT

**PROCEDURE FOR OBTAINING LOAN:-**

**Applications form for loan duly filled in and supported by all the required documents have to be submitted at the office of the Corporation. For further details please contact at the following address:**

**Head Office (PANAJI)**

4<sup>th</sup> floor, Patto Centre,  
Near K.T.C. Bus Stand,  
Panaji-Goa.

PHONES: 0832-2438178  
2438180

**District Office (MARGAO)**

First Floor, (IInd staircase),  
Radha Enclave,  
Above Raymond Showroom,  
Isidore Baptista Road,  
Margao-Goa.

PHONES:- 0832-2714491

**e-mail- [goaobc@gmail.com](mailto:goaobc@gmail.com)**

**ADMINISTRATIVE STAFF OF THE CORPORATION**

<b>S.No.</b>	<b>Name</b>	<b>Designation</b>
1.	Mr. Arvind V. Bugde	Managing Director
2.	Mr. Ram K. Parwar	Manager (projects)
3.	Mrs. Sukanya S. Sukhthankar	Asst. Manager (Admn.)
4.	Mr. Sanjay A. Pednekar	Asst. Manager (Proj)
5.	Miss Nikita K. Kuttikar	Accountant
6.	Mrs. Maya U. Redkar	U.D.C.
7.	Mr. Charudas P. Palaekar	U.D.C. (Cashier)
8.	Mrs. Vandana D. Naik	L.D.C.
9.	Mr. Deepak C. Sawant	L.D.C.
10.	Mr. Prashant G. Amonkar	L.D.C.

**Officers appointed under Right to Information Act, 2005**

<b>S.No.</b>	<b>Name &amp; Designation</b>	<b>Post held under RTI</b>
1.	Mr. Arvind V. Bugde Managing Director	First Appellate Authority
2.	Mr. Ram K. Parwar Manager(Project)	Public Information Officer
3.	Mr. Sanjay A. Pednekar Asst. Manager (Project)	Asst. Public Information Officer