



EDC LIMITED

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Press Brief

12.3.2025

1. EDC Limited was founded on 12 Mar 1975. Today marks 50 years of its completion.

2. Key achievements over the past 50 years:

a. EDC Limited has been implementing key **Flagship Schemes of Government of Goa including:**

- i. CMRY Scheme:** Chief Minister's Rozgar Yojana promotes self employment by granting loans at rates as low as just 2% per annum. Total loans under this scheme of over 300 crore+ sanctioned to 8,000+ beneficiaries across the state of Goa!
- ii. GTEGP:** Goa Tribal Employment Generation Programme. Under GTEGP the rates of interest are as low as just 2% per annum in addition to 40% subsidy on principal amount!
- iii. Term Loans** for MSMEs including Construction Loan, Loans for Professionals, Mortgage Loan, General Term Loan etc. Over Rs 4,100 crore sanctioned to 13,000+ beneficiaries across the state of Goa!
- iv. MMIRS** Interest rebate is provided under Mukhyamantri Modified Interest Rebate Scheme leading to effective rate of interest as low as just 0.5% per annum for eligible units. Total MMIRS and other related subsidies of over Rs 30+ crore disbursed till date.

b. Started/supported various Companies/ Government Corporations.

- i. *Goa Electronics Limited* functions as the software arm of the Government and provides assistance in transforming the government business to online mode.
- ii. *Goa Antibiotics & Pharmaceuticals Limited* is engaged in pharmaceutical business and present across the state of Goa.
- iii. EDC Limited was the promoter of various Government Corporations such as *Goa State Infrastructure Development Corporation, Sewerage & Infrastructural Development Corporation of Goa Limited etc.*

c. EDC Limited grants **Personal Loans** to Government Employees presently at 10.5% per annum. Total amount sanctioned till date is over Rs 139 crore.

d. Total loans sanctioned under various schemes till date: Rs 4,400 crores +

e. Infrastructure Growth: Developed Patta Plaza which houses hundreds of private offices in addition to 20+ Government offices. This has decongested the city of Panaji. EDC funds Government owned Corporations involved in Infrastructure Development in Goa such as Goa State Infrastructure Development Corporation Limited, Sports Authority of Goa Limited etc.

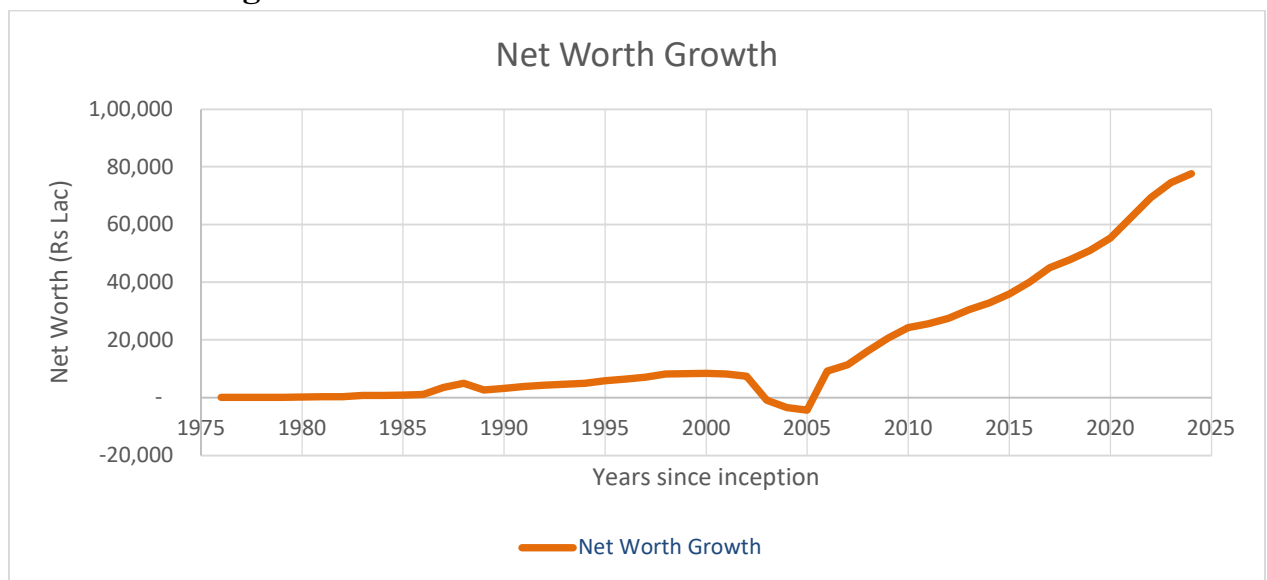
Financial Performance of EDC Limited

A. Profit Making Corporation: EDC Limited is managed professionally and is proud to be one of the very few State Government profit making Corporations. EDC Ltd was infused with Share Capital of about Rs 100 crore. Through superlative financial performance and by following leading practices, EDC Limited has increased it to Rs800 crore plus as on today. Additionally, consistent payment of dividend each year is made to the Government of Goa by EDC Ltd. thereby being financially independent.

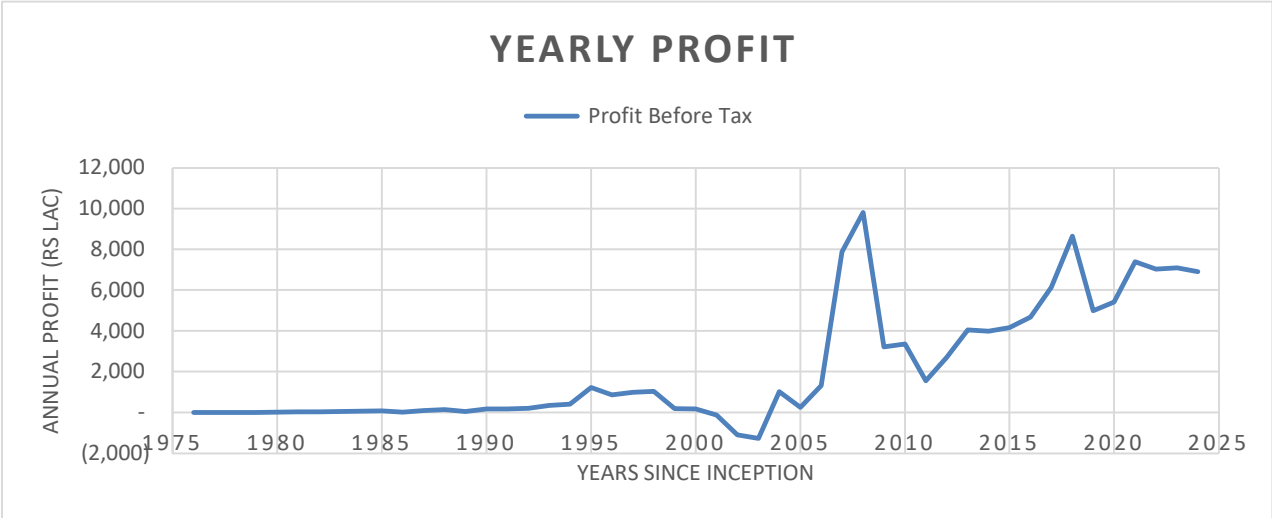
B. Industry leading NPAs: EDC has NPAs (Non Performing Assets) of less than 1% of its loan portfolio. This is a superlative performance compared to the performance Banks/ NBFCs in the entire country. This depicts the professional and robust loan appraisal process followed.

Key metrics:

I: Increasing Net Worth



II: Yearly Profit *



*Profit Before Tax

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