



CHIEF MINISTER'S ROJGAR YOJANA

STAGE 1: TO BE SUBMITTED FOR LOAN APPLICATION:

APPLICATION FORM:

(Fill up the prescribed application form along with Self Declaration and submit the same along with **self-attested copies** of the following documents):

Applicant	Spouse/ Parent / Relative	Guarantor
1 Recent photograph	1 Recent photograph	1 Recent photograph
Aadhaar card	Aadhaar card	Aadhaar card
PAN card	PAN card	PAN card
School leaving or qualification certificate	ITR for preceding 3 years (if having business)	ITR for preceding 3 years (if in business)
15 years residence certificate	Salary slip	Salary slip
House tax receipt		
Any other relevant certificate. (Marriage, caste, handicap, widow)		
Professional driving license/badge/ business assurance recommendation letter in case of loan for vehicle		Notarized copy of ownership documents of the immovable property (if applicable)

PROJECT RELATED DOCUMENTS:

- 1) All quotations/proforma invoices of assets to be acquired and also of stock or raw material, from authorized dealers having GSTIN.
- 2) NOC/Trade License from Panchayat/Municipality and any other authority as applicable.
- 3) Latest House Tax receipt & Electricity Bill of the proposed premises.
- 4) Last 3 years ITR including balance sheets and P&L statements & GSTR 9 (if already existing business)
- 5) Project Report (if project cost is above ₹10.00 lakhs)

STAGE 2: TO BE SUBMITTED FOR LEGAL DOCUMENTATION (POST SANCTION):

- 1) Notarized NOC from premises owner on ₹100.00 non-judicial stamp paper as per the format shown in the application form.
- 2) Non-judicial stamp papers:

Loan sanction amount	Non-judicial stamp paper amount (₹)	Nos.
Transport Loans		
Below ₹ 5.00 lakhs	100.00	7
Above ₹ 5.00 lakhs	100.00 1000.00	1 3
For submission of notarized copy of property document (Above ₹ 6.00 lakhs)	100.00	1
Non-Transport Loans		
Below ₹ 5.00 lakhs	100.00	6
Above ₹ 5.00 lakhs	1000.00	3
For submission of notarized copy of property document (Above ₹ 6.00 lakhs)	100.00	1

STAGE 3: TO BE SUBMITTED FOR DISBURSEMENT:

Disbursement Claim along with:

Proforma Invoice	Tax Invoice
Borrower's Undertaking	Tax Invoice
Supplier's Undertaking	Receipts of Payment
Proforma Invoice	
Receipts of Promoter's Contribution	

Non-transport loans	Transport loans
Provisional/Final NOC from Panchayat/Municipality	Professional License, badge
NOC from GSPCB (if applicable)	Temporary permit from RTO (for Taxi)
NOC from Health (if applicable)	Form 29 & 30 to be submitted in duplicate
NOC from FDA (if applicable)	



EDC LIMITED

(A GOVT. OF GOA FINANCIAL & INVESTMENT CORPORATION)

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Photograph

APPLICATION FORM FOR FINANCIAL ASSISTANCE UNDER CHIEF MINISTER'S ROJGAR YOJANA

APPLICANT DETAILS:

1. Name of the applicant _____
(in block letters)

2. Correspondence address: _____

3. Gender (Male/Female): _____ Marital Status (Single/Married): _____

4. SC/ST/OBC/PwD: _____ Mobile No: _____

5. Email: _____

6. Present annual income of family (Applicant & Spouse): _____

7. Latest Qualification: _____

8. Previous experience, if any:

9. Father's name/Spouse's name: _____

10. Personal Assets and liabilities:

a. Immovable assets like Land/Building with address, date of acquisition, area, type of construction, cost, present value, etc.:

b. Movable assets like Heavy/Medium/Light vehicles, two-wheeler etc. with registration no., date of acquisition, cost, present value, etc.:

c. Other assets: _____

d. Personal Liabilities, if any: _____

e. Whether guarantor in any other case (give details): _____

PROJECT DETAILS:

Item of manufacture/service/trading: _____

Address of the Unit: _____

Marketing Arrangements: _____

Total Project Cost:

a) Premises (Owned/rented) (area: _____ m ²)	₹ _____
b) Machinery/Vehicle	₹ _____
c) Electrification	₹ _____
d) Furniture & Fixtures	₹ _____
e) Others	₹ _____
f) Working Capital	₹ _____
Total:	₹ _____

Means of Finance:

a) Promoter's Contribution:	₹ _____
b) EDC Loan:	₹ _____

Expected sales turnover per year ₹ _____

Expected Expenses per year:

a) Raw Materials	₹ _____
b) Salaries	₹ _____
c) Utilities	₹ _____
Total:	₹ _____

Net profit per year ₹ _____

Number of personnel expected to be employed: _____ Repayment tenure _____ years

I hereby certify that all the above information furnished by me is true.

Date: _____

Signature _____



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GUARANTOR'S FORM

Name: _____

Address: _____

Date: _____

To,
The Managing Director,
EDC Limited, EDC House,
Dr. Atmaram Borkar Road,
Panaji, Goa – 403001

Dear Sir,

Sub: Financial assistance to M/s. _____

This to inform you, that I am willing to stand as a personal guarantor, for the proposed loan from your Corporation to M/s. _____
to set up _____

I am agreeable to all the rules and regulations of the Corporation as applicable to me from time to time and undertake to abide by the same. Please find below my Bio-data as per your format.

BIODATA OF GUARANTOR

1. Full Name: _____

2. Date of Birth: _____ Age: _____ years

3. Address: Residence: House No. _____

Office: _____

4. Telephone No(s): Residence: _____ Office: _____

5. Mobile No.: _____

6. Academic Qualification: _____

7. Work Experience (if any): _____

(Give full details with period of service, name of employer, designation/functional duty, last salary drawn, etc.) (Use separate sheets if necessary)

Cont.....

8. a. Present Occupation : _____

Year	Income (₹)
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b. Annual Income for the last three years: _____

Documentary evidence (Enclosed): _____

9. Personal Assets and liabilities:

f. Immovable assets like Land/Building _____
with address, date of acquisition, area, _____
type of construction, cost, present value, etc. _____

g. Movable assets like Heavy/Medium/
Light vehicles, two wheeler etc. _____
with registration no., date of
acquisition, cost, present value, etc.. _____

h. Other assets: _____

i. Personal Liabilities, if any: _____

j. Whether guarantor in any other case
(give details): _____

10. List of other concern/s in which I have interest:

(Use additional sheets if necessary)

a. Name of the concern/s: _____

b. Nature of association, functional responsibilities in the concern/s: _____

c. Capital/loan contribution: _____

d. Name(s) of concerned Banker/s. _____

e. Aggregate credit facilities enjoyed by the concern/s _____

f. Security offered for these borrowings: _____

11. Litigation pending against firm/

myself or the concern/s I have interest in: _____

I hereby certify that all the above information furnished by me is true and complete to the best of my knowledge and belief. I understand that action can be taken against me if found incorrect.

Date:

Place: _____

(Signature of the Guarantor)

(Name in block letters): _____



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Address: _____

Date: _____

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Light vehicles, two wheeler etc. _____
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acquisition, cost, present value, etc.. _____

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I hereby certify that all the above information furnished by me is true and complete to the best of my knowledge and belief. I understand that action can be taken against me if found incorrect.

Date:

Place: _____

(Signature of the Guarantor)

(Name in block letters): _____

SPECIMEN

Specimen of Self Declaration to be submitted on stamp paper of Rs 100/- /legal paper alongwith the application.

Photograph

SELF DECLARATION

I, the undersigned, Shri./Smt./Kum. _____, son/ daughter/ wife of _____, aged _____ years, Indian National, R/o _____, do hereby solemnly affirm and declare as under:

1. That I am not in a position to muster my own capital for the project.
2. That I am a permanent resident of since years.
3. That I am married / unmarried.
4. That I have not defaulted in repayment of loan from any nationalized bank/ financial institution/ Co-op. Bank, etc.
5. That the terms and conditions of the Scheme have been made known to me and I shall abide by the terms and conditions framed under the Chief Minister's Rojgar Yojana scheme of EDC Ltd.
6. That I shall submit the progress report required by the EDC Ltd on a regular basis.
7. That I or any member of my family have not availed financial assistance under CMRY Scheme and any other subsidy linked schemes of the Government.
8. That I shall utilize the financial assistance provided to me in the form of loan for the purpose for which it has been sanctioned.
9. That I shall allow the office representatives of EDC Ltd. to carry out the physical verification of my unit and books of accounts.
10. That I am not employed in any Government / Private / Public Sector Department / Institution / Undertaking.
11. That if I fail to fulfill terms and conditions of the CMRY Scheme then I will refund the loan/ subsidy/rebate to EDC Ltd.

I say that, what is stated above is true to my personal knowledge.

(NAME IN BLOCK LETTERS)

Place: _____

Date: _____

FORMAT

Specimen of Affidavit to be submitted alongwith the application on a non-judicial stamp paper of Rs. 100/- duly attested by Executive Magistrate/Notary/Oath Commissioner, etc.

Name: _____

Address: _____

Date: _____

NO OBJECTION CERTIFICATE **TO WHOMSOEVER IT MAY CONCERN**

I, the undersigned _____, residing at the above stated address, do hereby state that I have given on rental basis/permited _____ (hereinafter referred to as "the Borrower") for setting up a _____ unit at my house/part of my house bearing _____ (hereinafter referred to as "the said Premises").

I state that I have no objection for installing plant and machinery, stock of goods, equipment, accessories, etc. and carrying on the said business in the said Premises by the said Borrower _____ and also have no charge or lien of whatsoever nature over the plant and machinery and the said assets installed or to be installed in the said Premises and also have no objection for hypothecating the said plant and machinery and the said assets to EDC Ltd. (hereinafter referred to as "the Corporation").

I further undertake not to ask the Borrower _____ to vacate the said Premises during the currency of the loan or till all the overdues in respect of the loan obtained from the said Corporation are paid off in its full settlement.

However, the Borrower's occupation of the said Premises shall remain subject to the terms and conditions of the Lease/License Agreement, if any, and the Owner/Lessor/Licensor retains the right to take any action as deemed necessary to protect its interests in accordance with the terms of the lease/license, with due intimation to the Corporation to enable it to take necessary action as deemed fit.

In case of any notice being served on the said Borrower _____ by me, I undertake to send a copy of the said notice simultaneously to the Corporation. However, this provision does not limit or waive any of the rights or remedies of the Owner/Lessor/Licensor under the Lease/License Agreement.

I further state that I shall not object to the Officers or any person authorized by the Corporation/Government from entering the said Premises and assessing the plant and machinery and other assets but shall permit and grant them every facility for carrying out the inspection work and co-operate with them in discharging their duties.

This certificate is issued at the request of the Party concerned.

..... Signature of Owner

_____ (Name in block letters)