

(SPONSORED BY)



CHIEF MINISTER'S ROJGAR YOJANA

(PROMOTED BY)



CHECK LIST FOR CMRY LOAN ASSISTANCE APPLICATION FORM:

(Fill up the prescribed application form and submit the same in duplicate alongwith **self attested copies** of the following documents :)

- 1) 2 recent photographs. (*borrower & guarantor*)
- 2) Birth Certificate.
- 3) School leaving or qualification certificate.
- 4) 15 years residential certificate.
- 5) House tax receipt. (*borrower & guarantor*)
- 6) Aadhar card/EPIC/UID. (*borrower & guarantor*)
- 7) Any other relevant certificate. (Marriage/caste/handicap/widow)
- 8) Professional Driving licence/ badge / business assurance recommendation letter in case of loan for vehicle.
- 9) Bank pass book/s of existing accounts (*borrower & guarantor*)

PROJECT REPORT

(Fill up the prescribed project report form and submit the same in duplicate along with the following documents :)

- 1) All quotations of assets to be acquired and also of raw material or stock, from authorized dealers.
- 2) Registration of the unit wherever necessary.
- 3) N.O.C./Trade Licence from Panchayat/Municipality.
- 4) Any other requisite N.O.C. from Government department or authority as applicable.
- 5) N.O.C. on stamp paper of ₹.50/- and in prescribed format from the owner of the premises where the activity is proposed to be started.
- 6) Latest Tax receipt/registration of the shop, pertaining to proposed premises.
- 7) Electricity/water connection proof (Wherever necessary).

GUARANTOR:

Only **personal guarantee by the applicant and spouse**, as a Confirming Party, in case of married person and of parent/relative, in case of unmarried person, to be provided for **loan amount upto ₹ 2.00 lakh**; and also for non transport loans, where minimum 75% (50% in case of SC/ST applicant) of the loan amount is secured by way of hypothecation / mortgage of the fixed assets being financed.

For other **loans upto ₹ 6.00 lakhs**, the applicant has to provide personal guarantee of one or more guarantors depending upon the loan amount. Such a guarantor could be an employee of Government of Goa/ Corporations of Government of Goa/ Autonomous Body/ Government Aided and other Institutions controlled by the Government of Goa/ Companies of repute to the satisfaction of the TFC provided they are regular employees working for more than 10 years or any other person with taxable income of minimum ₹5.00 lakhs for preceding 3 years, with take-home salary commensurate to the EMI of the loan or a person owning an unencumbered immovable property in Goa, the value of which should commensurate to the loan amount.

For **loan above ₹ 6.00 lakhs**, notarised copy of ownership documents of the immovable property owned by the guarantor, to be produced.

AFFIDAVIT:

The applicant has to file a Self Declaration, in the format provided with the application form.

N.B.: 1. All Xerox copies should be self attested.

2. Assistance for filling up of form/project report shall be provided free of cost by EDC Ltd., subject to availability of the outsourced agency.