

GOA STATE SCHEDULED TRIBES FINANCE AND DEVELOPMENT CORPORATION LTD



(A GOVERNMENT OF GOA UNDERTAKING)

2nd Floor, Dayanand Smriti Building,
Swami Vivekanand Road,
Panaji Goa – 403 001



Ph. No. 242694
2426268

GSTN No.: 30AACCG3638B1ZB

Email.: gsstfdcl2018@gmail.com

Information U/S 4 (I) (b) of the Right to Information Act, 2005

1. Brief History and background of Establishment of Public Authority

The Goa State Scheduled Tribes Finance and Development Corporation Limited is incorporated under the Companies Act, 1956 (amended Companies Act, 2013) with an avowed objective to bring about Educational, Economical and Social Development of the S.T. Community in the state of Goa. Corporation is implementing different schemes in the form of financial assistance to the Scheduled Tribes Community.

Aims and Objectives of Public Authority

1. To carry on the business of identifying scheduled Tribes and other backward Tribes entrepreneurs and promotion and strengthening of this class and generating activities for the socio economic advancement of Schedule Tribes and other backward tribes Communities especially those from the weaker sections of the society and preparation of a shelf of viable projects, providing technical consultancy services and training of beneficiaries in concerned trades and financial management, through existing institutions such as polytechnic and industrial training institutes and to plan, promote, aid , counsel assist, finance protect and undertake on its own or in collaboration with Government, statutory bodies, companies, firms, individuals or through such organizations or agencies, programmes of agricultural development, marketing processing, supply and storage of agricultural produce, small scale industries, building construction, transport and such other business, profession trade or activity for the benefit welfare and upliftment of scheduled Tribes and other backward tribes and to

provide capital, credit, means, resources, and technical and managerial assistance for the prosecution of the work, business, profession, trade or activity to enable backward tribes to develop, improve economic conditions/ methods and techniques of production, manufacture, management and marketing.

2. To plan, promote, undertake and assist programmes of agricultural development, animal husbandry, marketing, processing, supply and storage of agricultural products, small scale industry, village industry, cottage industry and for all business or any other activity which will enable scheduled tribe and other backward tribes to earn a better living and help them to improve their standard of living.

Mission / Vision of the Public Authority

The Corporation in line with the objects laid down in its Memorandum and Article of Association, is engaged in undertaking Socio Economic Activities for Scheduled Tribe Community, which may include:

- a) Providing Financial Assistance in the form of Loan for repair / renovation / reconstruction of existing houses under Ashraya Adhar Scheme.
- b) To eradicate unemployment by providing Financial Assistance in the form of loan to setup own business under Self Employment Schemes, Short Term Loan Schemes and Goa Tribal's Employment Generation Programme (GTEGP) Scheme.

1. Particulars of the Organization, Function and Duties.

{ As per Section 4(1)(b)(i) }

The Corporation is run by the Government of Goa with its nominated Board of Directors, Managing Director and Management of the Corporation, for details *please refer Organization Chart available on Website of the Corporation.*

a) Office Address and other offices:

Head Office:- 2nd Floor, Dayanand Smriti Bld. Swami Vivekanand Road, Panaji-Goa.

South Goa Help Desk:- 2nd Floor, Old Collectorate Bld., Nr. Municipal Garden, Margao-Goa.

b) **Office Timing:**9.30 a.m to 1.15 p.m

2.00 P.m to 5.45 P.M

Saturday & Sunday Holiday

c) **List of Services provided:** Schemes available on Website of this Corporation.

d) **Expectations from the public for enhancing its own effectiveness and efficiency:** Public are free to offer their feedback on our official email id i.e.

gsstfdcl2018@gmail.com

2. The Powers and Duties of its officers and employees.

{ As per Section4(1)(b)(ii) }

Sr. No.	Designation	Duties/ Powers/Function
1.	Managing Director	Overall in charge for Managing whole affairs of the Corporation with the general and specific powers delegated to him by the Corporation.
2.	Assistant Accounts Officer	Responsible and accountable for the functioning of Accounts/ Cash and Recovery section, Finance and controller of Budget of the Corporation. Besides designated as Drawing and Disbursing Officer.
3.	Superintendent	Responsible and accountable for the functioning of Administration and Loan Section beside formulation of new schemes.
4.	Loan Appraiser	Responsible for Implementation of Loan Schemes of the Corporation
5.	Accountant	Responsible for maintenance and ensuring correctness of Books of Accounts.
6.	Recovery Officer	Responsible for recovery of dues of the loan sanction.
7.	Head Clerk	Responsible for Establishment and Administrative Matters.
8.	Sr. Clerk (Admin) / UDC(Cashier)/Acco	Responsible for administrative matter/ receipts of cash and maintenance of subsidiary books of accounts respectively.

	unts Clerk.	
9.	Jr. Stenographer	PA to Managing Director.
10.	LDC	The 05 LDC's assists in performing the duties in all section i.e. Administration section, Recovery section, Accounts section and Loan section.
11.	Driver	The 04 drivers are attached to the vehicle of the Corporation for official use.
12.	Peon/MTS	The Peons performs duties assigned to them by their superior as per allotment order.

3. The procedure followed in the decision making process, including channels of supervision and accountability.

{As per Section 4(1)(b)(iii) }

Jr. Stenographer/ Sr. Clerk (Admin)/ UDC Cashier/ Accounts Clerk/ LDC	The note is put up narrating the facts of the case giving details, etc.
Head Clerk/Loan Appraiser/ Recovery Officer/ Accountant (Dealing hands)	Examine the matter and put up before the higher authority.
Assistant Accounts Officer/ Superintendent (Section heads)	Further examines and confirms the recommendation made for decision or direction, giving his views and places it for approval to the Managing Director
Managing Director	Is the final deciding or approving authority within the delegated powers as approved and sanctioned by the Board of Directors.
Board of Directors	As required under the Article of Memorandum wherever there are important policy decisions to be taken, the matters are placed before the BOD.

4. Norms set by it for the discharge of its functions.

{ As per Section 4(1)(b)(iv) }

The Goa State Scheduled Tribes Finance and Development Corporation Ltd., was incorporated under the Companies Act 1956 with the objectives to bring about Educational, Economical and Social Development of the Scheduled Tribes Community in the State of Goa.

5. The Rules, regulations, instructions, manuals and record, held by it or under its control or used by its employees for discharging its functions.

{ As per Section 4(1)(b)(v) }

Sr. No.	Name of the act, rules, regulations etc.	Brief gist of the contents
1.	Memorandum and Article of association	Activities carried out are strictly as per memorandum.
2.	Companies Act, 2013	To follow all applicable provisions
3.	Reserve Bank of India Act, 1934. (Master Directions issued for Income Recognition, asset classification and provisioning norms issued by Reserve Bank of India applicable to Govt. NBFC's)	To follow all applicable provisions
4.	Goods and Service Tax Act, 2017	To follow all applicable provisions.
5.	General Financial Rules, 2017	To follow all applicable provisions.
6.	Income Tax Act, 1961	To follow all applicable provisions.
7.	The Employees Provident Funds and Miscellaneous Provisions Act, 1952.	To follow all applicable provisions

8.	Public Money Recovery Act, 1986	To follow all applicable provisions in regard to Recovery of defaulted amount of loan.
9.	Fundamental Rules & Systematic Rules	To follow all applicable provisions
10.	Central Civil Service Rules	To follow all applicable provisions

6. Statement of categories of document that are held by it or under its control.

{ As per Section 4(1)(b)(vi) }

Sr. No.	Nature of Record	Details of Information	Unit/Section where available
1	Memorandum & Article of Association	Details of Formation of Company, Objective Share Capital etc.	Accounts Section
2	Statutory Register	Details of Shareholders, Shareholdings, details of Directors etc.	Accounts Section
3	Books of Accounts	Cash and Bank receipt books, Journal Register, Various subsidiary Ledgers etc.	Accounts Section
4	Financial Statements of Accounts	Balance Sheets, Profit & Loss Account etc.	Accounts Section
5	Share Certificates	Details of shares and share certificates	Accounts Section
6	Investment Register	Details of Investments, invested in fixed deposits.	Accounts Section
7	Loan Register	Details of Beneficiaries	Loan Appraiser Section
8	Loan Sanction Files	Individual files of the loanee including loan agreement document	Loan Appraiser Section
9	CR of the Staffs	Confidential report of the employee year wise.	Admn Section
10	Leave Rules and Service Books	Individual credential of the employees and leave	Admn Section

		details	
11	Minutes of the Board of Directors Meeting	Policy decision taken by the Board of Directors.	Admn Section/Jr. Steno./P.A. to MD

7. The particulars of any arrangement that exists for consultation with or representation by, the members of the public in relation to the formulation of its policy or implementation thereof.

{ As per Section 4(1)(b)(vii) }

Not applicable

8. A statement of the Boards, councils, committees and other bodies consisting of two or more persons constituted as its part or for the purpose of its advice, and as to whether or the minutes of such meetings are accessible for public.

{ As per Section 4(1)(b)(viii) }

Sr. No.	Name and address of the consultative Committee /bodies	Constitution of the committee/body	Role and responsibility	Frequency in Meeting
1.	Board of Directors	1. Managing Director 2. Chairman 3. Director, Tribal Welfare Department 4. Board of Directors	To transact the business as laid in the meeting.	One in every quarter and in exceptional cases additional meetings are scheduled to decide on .
2.	DPC	1) Managing Director 2) Director, Tribal Welfare Department 3) Under Secretary Personnel	To Examine and decide Corporation appointment and promotions.	As and when needed.
3.	Audit Committee	1) Managing Director 2) 02 Members of Board of Directors 3) Internal Auditor	Review of overall functioning of the Corporation	Three to Four Meetings in Financial year, as required

		4)Company Secretary	from time to time.	under Companies Act, 2023.
4.	Purchasing Committee	1) Superintendent 2) Head Clerk 3)Assistant Accounts Officer	To decide and recommend in various purchases of the Corporation.	As and when needed.
5.	Sub-Committee under Ashraya Adhar Scheme.	1)Chairman 2)02 Members of Board of Directors	To decide and recommend files under Ashraya Adhar Scheme.	As and when needed.
6.	Sub-committee under Short Term Loan	1)Chairman 2)02 Members of Board of Directors	To decide and recommend files under Short Term Loan Scheme.	As and when needed.
7.	Goa Tribal's Employment Generation Programme (GTEGP) Scheme	As per Task Force Committee: 1) Managing Director, Implementing Agency 2) Dy. Director Tribal Welfare or his representative 3) Dy. Director (Admn), DITC 4) Chartered Accountant	To decide and recommend files under Goa Tribal's Employment Generation Programme (GTEGP) Scheme	As and when needed.
8.	Short Term Professional Training Course Scheme	1)Chairman 2)02 Members of Board of Directors	To decide and recommend files under Short Term Professional Training Course	As and when needed.

9. A directory of its officers and employees.

{As per Section 4(1)(b)(ix) }

Sr. No	Name	Designation	Office		Email ID
			Telephone/ Fax	Mobile	
1.	Mr. Vasudev Meng Gaunkar	Chairman	O: 0832-2426949/2426268	9423889544	gsstfdcl2018@gmail.com
2.	Mr. Pritidas Upasso Gaonkar	Managing Director	O: 0832-2426949/2426268	9403529512	gsstfdcl2018@gmail.com
3.	Mr Oliver Silveira	Assistant Accounts Officer/ Public Information Officer	O: 0832-2426949/2426268	9850187580	gsstfdcl@gmail.com
4.	Mrs. Mrs Rupa @ Arushree Sanket Shirodkar	Superintendent	O: 0832-2426949/2426268	9921797068 9423171598	gsstfdcl2018@gmail.com
5.	Mrs Neelima Vikram Tengse	Head Clerk	O: 0832-2426949/2426268	9922246425	gsstfdcl2018@gmail.com
6.	Mr Kunal Ramdas Morajkar	Loan Appraiser	O: 0832-2426949/2426268	9423058418	gsstfdcl2018@gmail.com
7.	Mrs Precia Fernandes	Accountant	O: 0832-2426949/2426268	9673113522	gsstfdcl@gmail.com
8.	Smt Deepali @ Akshadha Ramnathkar	Recovery Officer	O: 0832-2426949/2426268	8806629622	gsstfdcl2018@gmail.com
9.	Mrs. Deepa Rama Varak	UDC (Cashier)	O: 0832-2426949/2426268	8390975538	gsstfdcl@gmail.com
10.	Mrs. Poonam @ Vanshika Kundaikar	Sr. Clerk (Admn) /Asst.Public Information Officer	O: 0832-2426949/2426268	9923836494	gsstfdcl2018@gmail.com
11.	Mrs. Archana Gaude	Accounts Clerk	O: 0832-2426949/2426268	7798590110	gsstfdcl@gmail.com
12.	Mrs Rohini Ranganath alias Yadu Naik	LDC	O: 0832-2426949/2426268	9545531165	gsstfdcl@gmail.com
13.	Mr Rajesh Atmaram Gawde	LDC	O: 0832-2426949/2426268	8390251393	gsstfdcl2018@gmail.com
14.	Mr Jano Shahu Suzare	LDC	O: 0832-2426949/2426268	7798535445	gsstfdcl2018@gmail.com

15.	Mr. Atish Satarkar	LDC	O: 0832-2426949/2426268	9022803165	gsstfdcl2018@gmail.com
16.	Mr. Saptesh Maunjekar	LDC	O: 0832-2426949/2426268	8806968794	gsstfdcl2018@gmail.com
17.	Mr Premanand Janu Narvekar	Driver	O: 0832-2426949/2426268	9922541742	gsstfdcl2018@gmail.com
18.	Mr. Vinod Gaude	Driver	O: 0832-2426949/2426268	9423164587	gsstfdcl2018@gmail.com
19.	Mr. Krishna Gawas	Driver	O: 0832-2426949/2426268	9423600366	gsstfdcl2018@gmail.com
20.	Mr. Sarvendra Jalmi	Driver	O: 0832-2426949/2426268	9309116618	gsstfdcl2018@gmail.com
21.	Mr Uday Sadashiv Gaude	Peon	O: 0832-2426949/2426268	8408023883	gsstfdcl2018@gmail.com
22.	Mr Amar Govind Tari	MTS	O: 0832-2426949/2426268	7775818668	gsstfdcl2018@gmail.com

10. The monthly remuneration received by each of its officers and employees, including system of compensation as provided in its organization.

{ As per Section 4(1)(b)(x) }

Sr. No.	Name	Designation	Pay Scale
1.	Mr. Vasudev Meng Gaunkar	Chairman	25,000/-
2.	Mr. Pritidas Upasso Gaonkar	Managing Director	Level 11
3.	Mr. Oliver Silveira	Assistant Accounts Officer/ Public Information Officer	Level 8 (14) (47600-151100)
4.	Mrs. Rupa @ Arushree Sanket Shirodkar	Superintendent	Level 7 (9) (44900-142400)
5.	Mr. Kunal Ramdas Morajkar	Loan Appraiser	Level 7 (5) (44900-142400)
6.	Mrs. Precia Fernandes	Accountant	Level 7 (5) (44900-142400)
7.	Mrs. Deepali Yeshwant Shetgaonkar	Recovery Officer	Level 6 (5) (35400-112400)

8.	Mrs. Neelima Vikram Tengse	Head Clerk	Level 6 (3) (35400-112400)
9.	Mrs. Deepa Rama Varak	UDC (Cashier)	Level 5 (9) (29200-92300)
10.	Mrs. Poonam @ Vanshika Kundaikar	Sr. Clerk (Admn) / Asst.Public Information Officer	Level 5 (9) (29200-92300)
11.	Mrs. Archana Dattaprasad Gaude	Accounts Clerk	Level 4 (1) (25500-81100)
12.	Ms. Samina Vishwas Chodankar	Jr. Stenographer (engaged through GHRDC)	Pay drawn from GHRDC. Monthly bill paid to GHRDC
13.	Mrs. Rohini Ranganath alias Yadu Naik	LDC	Level 3 (10) (21700-69100)
14.	Mr. Rajesh Atmaram Gawde	LDC	Level 3 (10) (21700-69100)
15.	Mr. Jano Shahu Suzare	LDC	Level 3 (10) (21700-69100)
16.	Mr. Atish Anant Satarkar	LDC	Level 2 (4) (19900-63200)
17.	Mr. Saptesh Maujekar	LDC	Level 2 (4) (19900-63200)
18.	Mr. Premanand Janu Narvekar	Driver	Level 3 (19) (21700-69100)
19.	Mr. Vinod Gaude	Driver	Level 2 (4) (19900-63200)
20.	Mr. Krishna Gawas	Driver	Level 2 (4) (19900-63200)
21.	Mr. Sarvendra Jalmi	Driver	Level 2 (4) (19900-63200)

22.	Mr. Uday Sadashiv Gaude	Peon	Level 3 (18) (21700-69100)
23.	Mr. Amar Govind Tari	MTS	Level 2 (9) (19900-63200)
24.	Ms. Amita Gurudas Adkonkar	MTS (Engaged through GHRDC)	Pay drawn from GHRDC. Monthly bill paid to GHRDC
25.	Mrs. Kriya Kiran Govekar	Attendant Utility (Engaged through GHRDC)	Pay drawn from GHRDC. Monthly bill paid to GHRDC

11. The Budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made.

{ As per Section 4 (1)(b)(xi) }

N.A.

12. The manner of execution of subsidiary programmes.

{ As per Section 4(1)(b)(xii) }

‘The Corporation implements various loan schemes, the details like objective of scheme, procedure to avail benefit, eligibility criteria and nature/scale of loan amount is available on our website’.

The details of Physical targets and achievements under loan schemes of the Corporation for the previous financial year are as follows:

2024-25					
Sr. No.	Schemes	Physical Targets		Achievements	
		No. of Cases	Amount in Lakh	No. of Cases	Amount in Lakh
1	Ashraya Adhar Scheme	300	1500	294	1044
2	Self Employment Scheme	15	150	2	14
3	Short Term Loan (Education)	30	30	8	6.47

4	Short Term Loan (Business)	15	15	2	2
5	Short Term Loan (Medical)	5	5	-	-
6	GTEGP Scheme	40	500	35	350

13. Particulars of recipients of concessions, permits or authorizations granted by it.

{ As per Section 4(1)(b)(xiii) }

Not applicable to this Corporation

14. Details in respect of the information available to or held by it, reduced in an electronic form.

{ As per Section 4(1)(b)(xiv) }

Sr. No.	Activities for which electronic data available	Nature of information available	Can it be shared with public	Is it available or is being used as back end database.
1	Borrower/Applicant details & information	Information about all accounts	NO	Yes
2	Disbursement of loan to the borrowers	Information about all accounts	NO	Yes
3	Date wise details of repayment schedule of all the loan accounts	Information about all accounts	NO	Yes
4	Date wise details of all payments, receipts and other transactions.	Information about all accounts	NO	Yes
5	Accountwise and datewise ledger of all the borrowers	Information about all accounts	NO	Yes

15. The particulars of facilities available to citizens for obtaining information, including the working hours of a library or reading room, if maintained for public use.

{ As per Section 4(1)(b)(xv) }

Schemes details and Citizen Charter are available on website of this Corporation.

16. The names, designation and other particulars of the Public Information Officers.

{ As per Section 4(1)(b)(xvi) }

Sr. No.	Name of the Officers	Designation	Contact No.	Email Id
1.	Mr. Pritidas Upasso Gaonkar	First Appellate Authority	O: 0832-2426949/2426268	gsstfdcl2018@gmail.com
2.	Mr. Oliver Silveira, Assistant Accounts Officer	Public Information Officer	O: 0832-2426949/2426268	gsstfdcl2018@gmail.com
3.	Mrs. Poonam @ Vanshika Kundaikar	Asst. Public Information Officer	O: 0832-2426949/2426268	gsstfdcl2018@gmail.com

17. Such other information as may be prescribed.

{ As per Section 4(1)(b)(xvii) }

a) Rates of Application Form:

Sr. No.	Name of the Scheme	Application form rates (amount in Rs.)
1.	Ashraya Adhar Scheme	Rs.20.00
2.	Short Term Loan Scheme	Rs.10.00
3.	Self Employment Scheme	Rs.10.00
4.	Goa Tribal's Employment Generation Programme (GTEGP) Scheme	Rs.25.00

b) Details of charges debited to loan A/c:

Sr. No.	Particulars	Fees/charges/rate (amount in Rs.)
1.	Recovery Visit charges	Rs.200.00
2.	Loan statement charges (one financial year)	Rs.5.00
3.	Processing fees under Ashraya Adhar Scheme	Rs.1000.00

4.	Processing fees under GTEGP, Scheme	Rs.1000.00
5.	Processing fees under Self Employment Scheme	Rs.1000.00
6.	Processing fees under Short Term Loan Scheme	Rs.450.00
7.	Speed Post Charges for single letter	Rs.17.70 or based on weight and No. postal stamps used
8.	Postage Charges for normal post single letter	Rs.5.00 or based on weight and No. of postal stamps used

c) Rate of Interest charged on loans

Sr. No.	Name of the Scheme	Normal rate of Interest	Penal Interest on overdue amount
1.	Ashraya Adhar Scheme	2% per annum	2%
2.	Self Employment Scheme	4% per annum	2%
3.	Short Term Loan Scheme	2% per annum	1%
4.	GTEGP, Scheme	2% per annum	-