Last checked: 20 October 2026 · Goa State Scheduled Tribes Finance and Development Corporation Ltd

Self Employment Scheme (Goa ST Corporation)

Goa gives loans at 4 percent interest to unemployed Scheduled Tribe persons, and to ST groups, to start a self employment activity.

What you may get

Loan up to Rs 10 lakh for an unemployed ST person, and up to Rs 15 lakh for an association, society, partnership, self help group or company formed only by ST members. Interest is 4 percent a year and repayment can run up to 10 years. The borrower puts in 10 percent margin money.

Who it is for

Unemployed persons of the Scheduled Tribe community, up to 55 years of age, with family income within Rs 3 lakh a year, and ST groups.

Main conditions

- You must be an unemployed person of the ST community, up to 55 years old.
- Annual family income should not be more than Rs 3,00,000. The Board can relax this in deserving cases.
- Any economically viable and legal activity is covered, except dealing in alcohol, fire crackers and tobacco.
- You need two guarantors, and one of them must be a government servant.

Documents

- ST certificate (self attested)
- Two passport size photographs
- Annual family income certificate from the competent authority
- Copy of ration card (self attested)
- Birth certificate (self attested)
- Aadhar card (self attested)
- Self declaration affidavit on Rs 100 stamp paper
- Salary certificate or latest pay slip of the surety, with surety affidavit, photo and ID proof

How to apply

1. Get the prescribed application form for this scheme from the corporation office at Panaji or Margao.
2. Fill it in and attach self attested copies of the documents, plus the extra papers needed for your type of activity, such as land documents for farming or a trade licence for a shop.
3. Submit the application at the corporation office.

Status

Active

Official source: https://www.goa.gov.in/wp-content/uploads/2025/10/Schemes-ST-Corporation.pdf
Labh Lo page: https://labhlo.in/en/schemes/goa/goa-st-corporation-self-employment-loan/

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