



**MIZORAM BANA KAIH
(HANDHOLDING) SCHEME
CHUNGCHANGA ZAWHNA LEH
CHHANNA
(FAQs)**

Issued by
Mizoram State Policy Coordination Committee
(MSPCC)

I. SCHEME CHUNGCHANG

1. Mizoram Bana Kaih (Handholding) Scheme hi enge a nih le?

Chhanna: Hmasawna ziktluak thlen tir tura Mizoram Sawrkar flagship scheme a ni. Sawrkar chuan hmasawna tura thawhpui tur, Progress Partner (PP) thlangin Mizoram hmasawna tura awmze neia ke an pen theih nan Bana Kaih (Handholding) Scheme hnuaiah dahkham (collateral) leh guarantor ngai lovin bank kaltlangin loan a pe chhuak a. Hma la tha leh hlawhtling, loan a hun taka rul thinte chu an loan pung (interest) rulhna zawng zawng (100% interest subvention) a tumsak baw. Tin, loan la thei dinhmuna ding lo, mi harsa leh kum upa lam te bana kaih (handhold) nan Chief Minister Special Package (CMSP) Grant siam a ni baw a, an hmalakna turah tanpuina an mamawh dan a zirin ₹ 50,000/- thleng sum fai pek theih a ni.

2. Tu te nge Progress Partner ni thei?

Chhanna: Progress Partner hi mimal emaw, pawl emaw angin a nih theih ve ve a. Bana Kaih (Handholding) Scheme hnuaia puihna dil dan leh Progress Partner-te hmalak dan zir chianna hrang hrangte chu handholding Youtube channel: <https://www.youtube.com/@banakaih> ah en theihin dah a ni. Progress Partner ni tur chuan a hnuaia tehfung tarlante hi nih a ngai (guidelines-ah chipchiar zawkin tarlan a ni):

- (a) Kum 18 – 60 inkar India khua leh tui, Mizorama cheng nghet an ni tur a ni. Pawl/group anga Progress Partner nih dawn erawh chuan, chumi pawl neitu- a member tam zawkte chu India khua leh tui, Mizorama cheng nghet an ni tur a ni. Group hian Society, SHG, FPO, FPC, MPACS, Partnership Firm leh Private Limited Company- te a huam vek. CM Special Package bikah erawh chuan kum 18 a chin chung lam a huam vek.
- (b) Eizawna atana rintlak, project/business plan nei, project chu hnapui ber/eizawna atana hman turte chauh a huam.
- (c) Loan hmanga tanpuina an dawn theihna tur sawrkar scheme guidelines in a phut zawng zawngte zawm thei, loan a hun taka rul

thei tur, an ni tur a ni.

(d) CIBIL score a 700 chin chung lam neite leh loan la la ngai lote. Tun hmaa Loan la tawh rul tha lote erawh chu an tel thei lo.

3. A chungia criteria ang chuan Progress Partner ka ni ve thei tlat mai. Engtia hma lak zel tur nge ni ang?

Chhanna: Handholding Portal <https://handholding.mizoram.gov.in/> kaltlangin dilna hi Online form hmanga thehluh tur a ni. Dilna thehluh hmain project kaihnawih (khawihtu) Department hnuaia Search Team-te biak rawn hmasak a tha. Department hrang hranga Nodal Officer te hming leh contact hi handholding portal ah en theih a ni.

Dilna thehluh dan tur inzirtirna video en tur Youtube ah dah a ni:

- Loan: <https://www.youtube.com/watch?v=Kaq3Pc-3aGE>
- CMSP: <https://www.youtube.com/watch?v=FiMyk0GLgag&t=24s>

4. Computer ka hmang thiam lova, engtin nge dilna ka thehluh ang?

Chhanna: Mizoram Bana Kaih (Handholding) Scheme hnuaia dilna hi phone hmang pawha thehluh theihin dilna form hi mawlmang taka siam a ni a. Mahnia dilna thehlut thiam lo tan hetiang hian ruahmanna siam a ni baw;

- Search Team: Implementing Department tinah Search Team an awm a, anni hian dilna lut lo enfel leh dil thei tura mipui kaihhruai an kut a. Search Team hian project duan leh a dilna thehluh thlengin an pui thei reng a ni.
- DC, SDO(C), leh BDO office zawng zawngah online form fill-up (dilna thehluh) kawnga harsatna neite lo pui tur an awm a, a thlawnin an pui thei reng a ni. Heng office pan turte chuan portal-a form awmsa enin, document leh information hriat lawk ngaite inbuatsaih lawk a tha. Heng office-ahte hian Search Team angin mi thiamin an thutchilh ve loh avangin dilna thehluttu tur chuan hmalakna tur (Project) bel takin a hre sa tur a ni.
- Dilna thehluh hunah mahni Reference No./User Login leh password

te chhinchhiah tur a ni. Mahni login aṭang hian dilna thlen chin, eg: approved a ni tawh em? tihte mahniin a check theih reng a ni.

- Harsatna leh zawh fiah duh nei tan Office hun chhungin Handholding Helpline Nambar 8119019900 aṭangin biak theih a ni bawk.

5. He Scheme hnuaiah hian engte nge (trade) dil theih? Project tha taka siam turin lehkha ka thiam si lo a.

Chhanna: Trade thlan theihthe leh a changtu Department-te chu Handholding Portal-ah tarlan a ni e.

Bana Kaih (Handholding) Scheme hnuaia dilna online form hi Mizo ṭawnga buatsaih a ni. Hmalakna tur (project) chungchang zawhna leh chhanna a ni ber a, chuvangin, dilna thehluh hi thil harsa lutuk a ni lo. Chutih rualin, dilna form-a zawhna leh chhanna kan pek ṭhat dan a zirin Department lamin dilna ngaih pawimawh hmasak an nei thei tih erawh hriat ni se. Dik, felfai leh chipchiar taka chhanna pek zel ni se.

6. Bana Kaih (Handholding) Scheme hnuaiah hian trade zawng zawngah loan ₹ 50,00,000/- thleng a dil theih em?

Chhanna: Trade hrang hrangte hi Sector nga (5) ah ṭhen a ni a. Sector hrang hrangte loan mamawh zat tlangpui leh an sum thawh chhuah theih tlangpui te, Progress Partner tana hlawhchhamna awm theih dan (risk) te thlir chungin Sector hrang hrangah loan lak theih zat tam lam bithliah a ni. Heng hi pelh loh ni se.

1. Manufacturing sector-ah ₹50,00,000 thleng;
2. Service sector-ah ₹20,00,000 thleng;
3. Animal Husbandry sector-ah ₹10,00,000 thleng;
4. Dawr siamna (petty trade) atan ₹10,00,000 thleng; leh
5. Lo/huan thlai chinna leh huan nghet puitling tawh enkawl nan ₹2,00,000 thleng.

II. LOAN CHUNGCHANG

7. Loan chu eng bank aṭanga lak tur nge?

Chhanna: Tun dinhmunah chuan heng Bank panga - State Bank of India (SBI), Mizoram Rural Bank (MRB), Mizoram Cooperative Apex Bank Ltd. (MCAB), Union Bank of India (UBI), Industrial Development Bank of India (IDBI) leh National Cooperative Development Corporation (NCDC) te aṭangin loan lak theih a ni. Bank hi a pun zel beisei a ni a, Partner Bank thar hi sawrkar thu chhuahah ngaihven thin ni se. Heng zingah hian Progress Partner chuan bank account a neihna leh a hmalakna hmun tur aṭanga bank branch hnaivai ber a thlang thei ang.

8. Department-in Progress Partner atan min lo thlan tawh chuan loan ka dawng ngei ngei dawn tihna a ni mai em?

Chhanna: Ni lo. Bana Kaih (Handholding) Scheme hnuaia hamṭhatnate hi chhungkaw khat aṭangin a ruala dawn phal a ni lo a, Project kal lai a zawh hma chu dawn nawn theih a ni lo. Sawrkarin Progress Partner a thlan fel tawh pawh loan pek chhuah hmaa thil fel lo a awm chuan hnawl leh theih a ni. Tin, Bank-in Progress Partner leh a Project an endik hnua, loan pek tlak loha an ngaihte chu Sawrkarah an hriattir ang a, Department-in a endik hnua bank-in a hnawl chhan chu thu tlinga a pawm chuan hnawl leh theih a ni bawk.

9. Loan lak dawnin loan kan pukna tur bank-ah account neih kher a ngai em?

Chhanna: Ngai e. I hmalakna tur hnaivai ber bank branch-ah account i lo nei sa lo a nih pawhin a thar a hawn theih a ni.

10. Loan lak dawnin Progress Partner-in thawh/tum a neih a ngai em?

Chhanna: KCC hnuaia Loan la tur chuan, Progress Partner-in a thawh/tum ve a ngai lo. Chutih rualin, loan scheme thenkhatah erawh chuan Progress Partner-in loan a lak amount aṭanga chhutin a thawh/tum ve ngai zat hetiang hian bithliah a ni;

Scheme Hming	Progress Partner tum ve tur (Project atangin)	Website
Prime Minister's Employment Generation Programme (PMEGP)	5% aia tlem lo.	https://pmegp.msme.gov.in
Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME)	10% aia tlem lo.	https://pmfme.mofpi.gov.in
Agriculture Infrastructure Fund (AIF)	10% aia tlem lo.	https://agriinfra.dac.gov.in
Fisheries and Aquaculture Infrastructure Development Fund (FIDF)	20% aia tlem lo.	https://www.fidf.in
Animal Husbandry Infrastructure Development Fund (AHIDF)	10% aia tlem lo.	https://ahidf.udya.mimitra.in
Pradhan Mantri Mudra Yojana (PMMY)	≤ 5 lakh: 10% - 15% 5-10 lakh: 15% - 20% 10-20 lakh: 20% - 25%	https://www.mudra.org.in/

12. CIBIL score hi engtin nge ka neih theih ang?

Chhanna: CIBIL score hi Gpay apps atang pawha en theih a ni a. Amaherawhchu, Bana Kaih (Handholding) Scheme atanga dilnaah chuan Bank Account neihna Bank ngei atanga lakchhuah ni se, Partner Bank-te pawh hei hi hriattir an niin Bank Manager sign ngei an lo pe chhuak dawn che a ni. Hei hian loan buaipui fe hnua CIBIL score hniam avanga dilna hnawl ngai lakah a veng ang che.

III. LOAN PUNG (INTEREST) RULH CHUNGCHANG

13. Loan hi a pung nena rulh tur nge a sum lu (capital) chauh rulh tur?

Chhanna: Loan hi a pung nen i rul phawt ang a, thla ruk (6) dan zelah a pung (interest) rulhna bik hi sawrkarin Bank kal tlangin i Bank account-ah a pe let (reimburse) leh ang che. Thlatina interest rulh ngai zat (EMI) chhût lawk sa hi Portal-ah dah a ni a, form fill-up hmaa chhiar ngei ngei tur zingah telh a ni bawk.

14. Loan hi a hun takah rul lo ta ila, enge lo thleng ang?

Chhanna: Loan hi a hun takah i rulh loh chuan Loan chhia (Non Performing Asset)-ah a awm ang a, Sawrkarin a pung a rulhsak tawh lo ang che. Loan pung rulh letna (100% interest subvention) hi kumtinin April leh October thla tirah chhut thin a ni a. Hetih hun lai taka loan rulh that (NPA lo) a ngai a ni.

15. Bank lamin sawrkar nen inremna an ziah kha kum 3 chhung chauh a ni, an ti si a. Chu ti chu kum 3 chhungin loan hi rulh zawh a ngai tihna em ni?

Chhanna: Ni lo e. Bank nena MoA siam leh Progress Partner-te loan rulh hun chhung tur hian inkungkaihna a nei lo. Progress Partner thlan tawhte chu loan an rulh that chuan an loan rulh chhung zawng sawrkarin a pung a rulh sak dawn a ni. Hei hi Bank nena inremna (MoA)-ah Chiang takin tarlan a ni e. Loan rulh hun chhung tur hi scheme behchhan leh hmalakna (project) milin duan a ni a, a in ang vek thei lo.

IV. LOAN HRANG HRANG LEH DAHKHAM CHUNGCHANG

16. Bana Kaih (Handholding) Scheme hnuaiah loan ka dil a, mahse, ka loan hmuh chu PMEGP a ni leh si a. Bana Kaih (Handholding) Scheme hi a awm tak tak lo em ni?

Chhanna: Sawrkar laipuiin Entrepreneur-te tana scheme a siam sa-te hian hamthatna tam tak an keng tel a. Entirnan, PMEGP chuan capital subsidy 25% (Khawpui tan) leh 35% (Thingtlang tan) a keng

tel a. Hei hian Progress Partner loan rullh tur a chhawk zangkhai em em a ni. PMEGP hian Guarantee pawh 75-85% lai a tum sak nghal bawk. Chuvangin, sawrkar laipui scheme awm sa behchhana Bana Kaih (Handholding) Scheme kalpui a nih hian Progress Partner leh State sawrkar tan nasa takin phurrit a chhawk a ni. Sawrkar laipui scheme hamthatna zawng zawng a dawn piah lamah Bana Kaih (Handholding) Scheme hnuaia Progress Partner-te chuan Dahkham leh Guarantor ngai lo, 100% interest subvention leh Department atanga puihna/kaihhruaina an dawn belh thei a ni.

17. Ka hmalakna tur kaihhnawih scheme hi a awm lo va, Bana Kaih (Handholding) Scheme hnuaiah loan ka la thei tho em?

Chhanna: Sawrkar loan scheme awm sain a huam lohah pawh loan hi pek theih a ni a. Progress Partner hmalakna tur chu CGTMSE in a huam theih, Bana Kaih (Handholding) Scheme guidelines in a huam chin a nih chuan loan pek theih a ni. Bana Kaih (Handholding) Scheme atanga hamthatna: dahkham ngai lo, 100% interest subvention leh Department hmalakpuina te hi Progress Partner-in a dawng ang.

18. PMEGP hi a tha an tih thu ka lo hria a, tu te'n nge chu chu dil thei?

Chhanna: PMEGP loan la la ngai lote leh project thar bul tan tur tan manufacturing leh services hnuaiah a dil theih. Hrechiang duh tan KVIC Website (www.kviconline.gov.in) ah enfiah theih a ni a, MKVIB lamah pawh zawhfiah theih a ni e.

19. PMEGP hamthatna ken hi a tha si a, manufacturing lo tan dil theih a ni em?

Chhanna: PMEGP hian a huam zau hle a. Manufacturing, service sector bakah Animal Husbandry (ran/khuai/sangha/etc. vulh/khawi) lam pawh a leng vek a ni.

20. Mi thenkhat hian KCC loan that thu an sawi leh thin a. Min hrilhfiah deuh thei em?

Chhanna: KCC (Kisan Credit Card) loan hi sawrkar laipuiin lo neitute tana Scheme a siam a ni a, tunah hian ₹2,00,000/- thleng dahkham

ngai lova lak theih a ni. A rulh tan hun ngaihna thiamna (Moratorium period) pawh thla 18 lai a awm thei baw. KCC hi a interest (7%) a hniam bik a, Progress Partner tan loan rulh ngai phurrit a ti tlem. Loan rul thate chu sawrkar laipuiin a pung atanga 3% (3% interest subvention) a pek let bakah Mizoram sawrkarin Bana Kaih (Handholding) Scheme hnuaia 100% interest subvention hamthatna a dawng tel thei baw. Tin, KCC hi tumkhatah ₹2,00,000/- chauh angin lang mah se thlai/ran, a thar/putlin hunah rulh zawh a, dil buai ngai lova lak chhonzawm leh mai theih a nih avangin loan ₹2,00,000/- hi a tawpna ni loin ₹10,00,000/- thleng pawh a lak (top-up) theih a ni.

21. KCC loan hnuaiah hian eng engte nge dil theih?

Chhanna: KCC loan hi thlai chinna, ran vulhna, sangha dil siamna, huan puitling tawh enkawlina atana dil theih a ni.

V. THIL PAWIMAWH DANGTE

22. Ran vulhtute tan insurance a awm thei em?

Chhanna: Ran insurance hi NIC (National Insurance Company Ltd.) hmangin kalpui mek a ni a. Ran chi li – vaw, bawng, kel leh sial te tan insurance tih theih a ni tawh. Bana Kaih (Handholding) Scheme hnuaia ran vulhtute chu insurance an lakna (premium) sawrkarin a tum sak baw. Hrechiang duh tan mahni bialtu Veterinary Officer (VO) biakrawn tur a ni. Insurance hmu thei tur chuan a dan zamte zawm kim tur a ni.

23. Khuarel chhiatna avangin ka hmalakna ka puitlin thei lo a. Hma ka lo lak tawh chinah tlem belhin ka project chu hlawhtling taka kal thei mai tur a nih tawh laiin ka loan a zo ta si a. Engtin nge hma ka lak ang?

Chhanna: Bana Kaih (Handholding) Scheme-ah hian Rehabilitation Package siam tel a ni a. Hmalakna bul tan tawh, Progress Partner-in a thunun theih pia lam harsatna a tawhin hmalakna kal tawhte hluihlawn mai a nih loh nan Department-in a en fel ang a. Project

chu khai chhuah tlakah a ngaih chuan MSPCC hnenah rehabilitation plan a thehlut thei ang. Amaherawhchu, he Rehabilitation package hnuaia puihna dawng thei tur chuan dilna thehlukh lain Application Form Part II-ah Project Risk and Mitigation Strategy mumal takin ziah tur a ni a, chu a ruahmanna chu a takin a kalpui ngei bawh tur a ni.

24. Company ding thar kan ni a. Mizoram lo neituten an thlai tharte hlawk zawka an tihral theih nan hmalakna tur ruahmanna tha tak kan nei a. A tir lamah hlawkna kan tel mai dawn loh avangin bank loan hmanga hmalak kan huphurh rih si a. Kan hmalakna tur hi Bana Kaih (Handholding) Scheme hmangin min tanpui ve thei em?

Chhanna: Bana Kaih (Handholding) Scheme hnuaiah hian Bana Kaih Venture Capital Fund siam a ni a, Mizoram Start Up Mission (MSUM) kaltlangin hmalak a ni. MSUM, Planning & Programme Implementation Department-ah office hun chhungin zawhfiah theih a ni a, <https://www.redvanda.vc/> atangin Project thehlukh theih a ni bawh.