GUIDELINES FOR
HANDHOLDING SUPPORT TO PROGRESS PARTNERS
UNDER THE MIZORAM BANA KAIH (HANDHOLDING) SCHEME

1. Introduction

The first component under the Mizoram Bana Kaih (Handholding) Scheme, 2024 is 'Handholding Support to Progress Partners'. The focus shall be identification of Progress Partners and providing handholding support to them. A Progress Partner is an individual or group/organization selected to receive comprehensive assistance aimed at fostering sustainable livelihoods and socio-economic advancement. The term Progress Partner underscores the collaborative nature of the scheme, emphasizing the partnership between the Government and the stakeholder in achieving collective progress.

2. Progress Partners

2.1. Definition & Eligibility

2.1.1 To become a Progress Partner, an individual must fulfill the following conditions:

a) He/ She should be a citizen of India and a permanent resident of Mizoram.
b) He/ She should have attained the age of 18 years and not be above the age of 60 years to apply for Loan Support and no upper limit for Chief Minister Special Package.
c) He/ She should not be a full-time employee under the Government (Central or States) or any of their agencies.
d) He/ She should have a full-time feasible livelihood project/business plan outlining his/her products or services and financial projections. In other words, the project should be the 'usual principal activity' of the individual and should be his/her main source of livelihood.
e) The livelihood project/business plan should have the potential to generate positive impacts, such as creating direct and indirect employment opportunities, addressing community needs and promoting sustainable economic development.

f) He/ She should demonstrate entrepreneurial potential to successfully implement their livelihood project/business plan.
g) He/ She should be willing to undergo mandatory capacity building training and practice the inputs received in the trainings organized.
h) He/ She should agree to prompt/timely repayment of loans granted for the implementation of their livelihood project/business plan as applicable.
i) He/ She should satisfy all other eligibility conditions prescribed in the converged schemes of the Government under which relevant support is applied.
j) The CIBIL score of an applicant having the existing bank account opened in the bank branches of partner banks for Loan Support must be not less than 700 and no fixation of CIBIL score for Progress Partners who do not have any credit history.

2.1.2 Non – individual Progress Partner would include:

a) Primary Producer organized into a group entity such as cooperative, registered society, SHG, FPO, M-PACS, etc.;
b) Partnership firm, Limited Liability Partnership, Private Limited Company, Public Limited Company, and the likes where majority ownership of the entity should lie with individuals who are eligible as per para 2.1.1.

2.2. Categorization of Progress Partner:

Progress Partner are classified into the following two categories –

2.2.1 Targeted Progress Partners:

a) They are selected by the Apex Body through the concerned Implementing Department.
b) They can avail collateral-free loans under Central Schemes converged with this Scheme.
c) For prompt repayment of loan, they are eligible to receive 100% interest subvention and guarantee under this Scheme in consolidation with the ones provided under the converged Schemes under Government of India.

d) Those that are selected to receive Chief Minister Special Package grant under the Scheme.

2.2.2 General Progress Partners:

a) They are not specifically selected by the Apex Body of this Scheme.
b) They can avail collateral-free loans under Central Schemes converged with this Scheme.
c) They are not eligible for 100% interest subvention and guarantee on loan.
d) They are not eligible for Chief Minister Special Package grant under the Scheme.

2.2.3 Progress Partners mentioned henceforth in the subsequent section shall refer to **Targeted Progress Partners** only.

3. Supports to Progress Partners under the Scheme

3.1. Project-based Support

Supports that can be availed under Handholding Scheme shall be predicated on project-based evaluation for selection of Progress Partners.

3.2. Forms of Support

Handholding support to Progress Partners shall have the following components:

3.2.1. **100% Interest subvention Bank Loan and Collateral-free:** The Scheme provides for credit linkage (loan) with credit guarantee and full interest subvention, i.e., repayment of 100% of the interest, to Progress Partners in convergence with central schemes and in collaboration with banks / financial institutes. This will be taken up in the following manner:

a) Full interest subvention on interest payable on bank loans of up to ₹ 50 lakhs for livelihood/business projects through reimbursement of interest to Progress Partners over and above interest subvention claimable from the Central Government under the loan scheme, as incentive for prompt repayment.

b) Guarantee will be provided to loan related to Manufacturing Sector up to ₹50 lakhs.
c) Guarantee will be provided to loan related to Service Sector up to ₹20 lakhs.
d) Guarantee will be provided to loan related to Livestock up to ₹10 lakhs.
e) Guarantee will be provided to loan related to Grocery or Petty Trade up to ₹10 lakhs.
f) Interest Subvention on loan related to Agriculture & Allied sector up to ₹2 lakhs.
g) Bank loans for MSME to be collateral-free through contribution of fund to the corpus of Mizoram Credit Guarantee Fund Scheme for Micro and Small Enterprises (MzCGTMSE) by the Government of Mizoram for 100% guarantee to the extent provided under the scheme.
h) Convergence with other schemes of Government of India such as PMEGP, PMMY, SUI, KCC, other Agriculture & Allied sector loans etc.
i) Convergence with Raising and Accelerating MSME Performance (RAMP) for registration and monitoring of Project Partners.
j) The above incentives shall be subject to utilization of the loan amount as per sanction conditions such as proper utilization of fund, timely repayment of loans, etc. shall be available only to the Progress Partners duly selected by the process mentioned in these guidelines.

3.2.2. **Chief Minister Special Package Grant:** The CM Special Package grant is a strategic funding instrument to provide a fillip for projects and initiatives that have the potential to drive systemic change and unlock further investment:

a) This special provision is made for allowing grant of not more than ₹50,000/- (Rupees fifty thousand only), in exceptional case where the Progress Partner is not in a position to avail loans while having a livelihood project that can be significantly boosted by a small grant.

b) The grant and its amount should be based on project of the Progress Partner.
c) The Progress Partner who is given a grant under this component cannot avail the other incentives provided in this scheme until the completion of the project for which the grant has been given.
d) All fund transfers to the Progress Partners will be through online bank transfer except in special case as approved by the Apex Body.
e) Penalty: In case of continual non-performance by the Progress Partners who have received the grant, they will be liable for penalty including return of the funds already transferred to them or of equal value in kind.

3.2.3. **Capacity Building of the Progress Partners:** Capacity building will be carried out in two phases:

1) **Briefing:**
   a. The Nodal Department shall conduct a briefing for the Progress Partners on the basis of the project prior to or upon receipt of support in liaise with the District Monitoring Committee in the District. This will be a mandatory centralized training organized by the Nodal Department and will focus on Handholding Scheme, maintenance of book of accounts, motivation, financial literacy, leadership training, work ethics etc. No fund should be released to the Progress Partners who did not attend the briefing or training programme. An undertaking shall be executed by a Progress Partner and a copy of the undertaking shall be shared to District Monitoring Committee, implementing Departments and Nodal Department. A certificate will be given to those Progress Partners who successfully completed the briefing and this certificate will formally certify the entity as a Progress Partner.
   b. Briefing can also be conducted by the Implementing Departments through an awareness initiative informing fully the responsibilities of the Progress Partners and the monitoring that is undertaken. The certificate can also be distributed by the implementing Departments accordingly.

c. Briefing/orientation can also be conducted by Training Partners recognized by MSPCC and the certificate can also be handed over by them.

2) **Technical training:**

a) To ensure the success of the Progress Partners, each Implementing Department will design technical training module for their Progress Partners. Mandatory trainings such as EDP required by the converged Scheme will also be facilitated by the Implementing Departments.

b) EDP training for Progress Partners availing loans under PMEGP scheme shall be conducted in accordance with the extant guidelines and notifications of PMEGP scheme and, as directed by the Apex Body, at the earliest for smooth flow of fund and successful implementation of the Scheme.

3.2.4. **Venture Capital for Formalized Businesses and Zebra Startups:** Government of Mizoram will create an Investment Fund, namely Mizoram Venture Capital Fund through the Alternative Investment Fund (AIF) route under the Securities and Exchange Board of India (SEBI). This state specific investment fund will cater to the specific needs of entrepreneurs in Mizoram to enable them to avail large investment funds through equity investment which is crucial for them for product development, scaling of operations, market expansion and enhancement of technology. The startups funded through this will become an important tool for successful implementation of this Scheme as startups funded under the agriculture, agri-tech and other sectors will become the aggregators or the service providers for the Progress Partners. The implementation of this component will be pursued by the Nodal Department, i.e., Planning & Programme Implementation Department.

4. Implementing Departments:

4.1 All Departments under Government of Mizoram tasked with the responsibility of implementing the Mizoram Bana Kaih (Handholding) Scheme, 2024 are the Implementing Departments for this component of the Scheme.

4.2 The following departments will be the implementing departments under Handholding Support to Progress Partners:

1. Agriculture & Farmers' Welfare Department
2. Animal Husbandry & Veterinary Department
3. Commerce & Industries Department
4. Cooperation Department
5. Fisheries Department
6. Horticulture Department
7. Irrigation & Water Resources Department
8. Labour, Employment, Skill Development & Entrepreneurship Department
9. Land Resources, Soil & Water Conservation Department
10. Mizoram Khadi & Village Industries Board
11. Directorate of Science & Technology
12. Department of Information & Communication Technology
13. Information & Public Relations Department
14. Mizoram Startup Mission
15. Rural Development & Administration Department
16. Sports & Youth Services Department
17. Sericulture Department
18. Urban Development & Poverty Alleviation Department
19. Tourism Department
20. Social Welfare Department
21. Women & Child Development
22. FOCUS 2.0

5. Administrative Framework in Implementation of the Scheme

5.1 **Apex Body:** The Mizoram State Policy Coordination Committee (MSPCC) functioned as the Apex Body shall oversee the overall implementation of the Handholding Support to Progress Partners.

5.2 **Nodal Department**: The Planning & Programme Implementation Department, Government of Mizoram shall perform tasks assigned by the Apex Body in implementation of Handholding Scheme. It shall give support, guidance and direction to the implementing Departments, District Monitoring Committee and partner Banks.

5.3 **Departmental Nodal Committee:** The Departmental Nodal Committee will be formed to be headed by the concerned Minister of the Department with the concerned Administrative Head of the Department as Vice Chairman and Director as Member Secretary. Other members of the Committee would be at the discretion of the concerned Department.

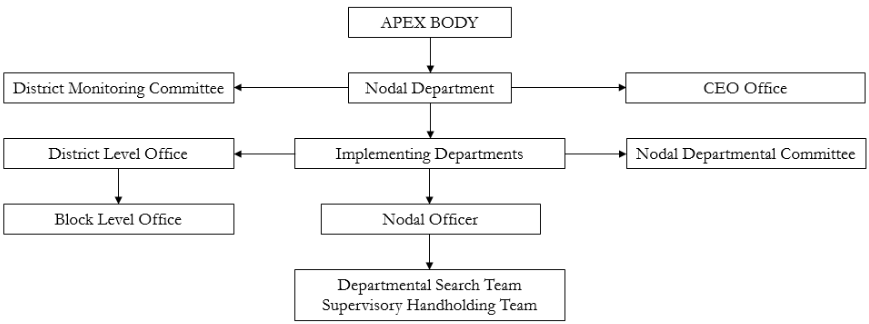
5.4 District Monitoring Committee: The District Monitoring Committee duly constituted shall coordinate, supervise and monitor works relating to the scheme to ensure proper identification of eligible Progress Partners and execution of works as per DPR from their Districts.

5.5 **Nodal Officer:** Each Department will assign a responsible Nodal Officer for the Scheme to serve as the single point of contact (SPOC) for the Scheme.

5.6 **Search Team:** Each Department will form Search Team/s to identify potential Progress Partners and evaluate their livelihood/business projects.

5.7 **Supervisory Handholding Team:** Each Department will form a Supervisory Handholding Team that will continually supervise the execution of the various components of the handholding Support and monitor the performance of the Progress Partners.

5.8 The organizational structure is shown below:



6. Roles of Nodal Department

6.1 The recommended list of Departmental Nodal Committee uploaded on the portal shall be checked by the Chief Executive Officer of Handholding Scheme, inform the quantum of recommended list received to the Apex Body and placed Form-3 (Prioritized list of Progress Partners recommended by Departmental Nodal Committee) submitted by the implementing Departments to the Apex Body for consideration.

6.2 The selected Progress Partner, from the recommended list of Departmental Nodal Committee, by the Apex Body for availing a loan shall be processed on the portal by the Nodal Department at the meeting venue itself to avoid any delay in processing the applications. In case uploading could not be complete at the meeting venue, the process of uploading the selected Progress Partners on the portal shall be completed within five (5) working days from the date of approval of the list by the Apex Body.

6.3 The flow chart of submission of application, verification, consideration, selection, sanction and disbursement of loans to Progress Partners shall be as shown in Annexure III (timeline for processing application form).

7. Roles of Implementing Departments

Identification of potential Progress Partners

Progress Partners can be identified by the concerned Department through the following channels –

i. **Online Submission:**

a) Those desirous of becoming a Progress Partners can submit their projects online at https://handholding.mizoram.gov.in using Form-I.

At the time of submission of an application, a viable detailed project report should be prepared and ensure that all the required documents be submitted on the portal. These applications will be screened by the Search Teams of the concerned Departments and lay their assessment before the Departmental Nodal Committee.

b) In case of CM Special Package Grant, if the Progress Partners require assistance, they may approach in person the Office of the Deputy Commissioner, the Office of the Sub-Divisional Officer (Civil), or the Block Development Office (BDO). The respective offices will provide assistance in uploading the applications to the online portal.

ii. **Search Team:** Departments can also identify their Progress Partner through the Search Teams constituted by the concerned Departments in the following manner:

a) Implementing Departments will form Search Team/s to identify Progress Partners. Representation from other relevant Departments or notable individuals from civil society may also be made as required. The Apex Body may also nominate additional individuals in the Search Teams as required.

b) The implementing Department shall take immediate action as soon as a loan application is received on the portal. The applicant will be contacted and a Search Team shall compulsorily be deputed to check whether the application is eligible or viable for providing loan support as per the extant guidelines, loan schemes, RBI guidelines, notifications, etc. on the spot.

c) The Search Team of each Department must cover all districts to identify the Progress Partners; however, the recommended Progress Partners need not necessarily be represented from each of the districts. The Search Team shall conduct a preliminary inspection of their respective Departments using the Search Team Preliminary Inspection Checklist as per Annexure-I. They shall verify the location of the proposed project, availability of land or building, whether being availed a loan or repaying a loan, amount and project compatibility, loan scheme, EMI, selected bank and the business project proposed for providing a loan support.

d) The Search Team shall assist the identified Progress Partners in submitting their livelihood/business projects through the online Handholding Portal.

e) The Search Team will lay their assessment before the Departmental Nodal Committee.

8. Recommendation of Potential Progress Partners to the Apex Body

8.1 The Potential Progress Partners identified as per para 6.1 above and their project proposals shall be examined by the Departmental Nodal Committee. The Committee may also conduct interview for selection as required. They must ensure that the recommended Progress Partners fulfill the criteria as per para 2.1 of the Guidelines and that their project proposal and their personality have the potential to be successful.

8.2 The Departmental Nodal Committee shall carefully examine the preliminary inspection report of a Search Team and screened the applications. The report of Search Team for providing a loan to each applicant shall be considered and approved or rejected, with the approval of the Chairman. The approved and recommended application for providing a loan should be uploaded on the portal by the implementing Department. Form 3 (prioritized list of Loan Support) and the documents required to be uploaded will also be processed on the portal for consideration of the Apex Body.

8.3 The rejected application shall also be updated on the portal sending a text message indicating grounds for rejection to the applicant through the portal.

8.4 The Committee will prepare a prioritized list of Progress Partners, identify the form of financial assistance, and approve the support components that will be provided by the Department over and above the financial assistance. For the prioritized Progress Partner, the Implementing Department will hand hold the entity to prepare a Detailed Project Report (DPR). The indicative format for the preparation of the DPR is as per the Project report generated by DPR Software. However, the DPR must necessarily include the information as contained in Form – 3 (Prioritized list of Progress Partners recommended by Departmental Nodal Committee) and the following:

(a) Land availability and its size.

(b) Expected income and employment generation in the next 5 years.

(c) Handholding Support (cost-free, or otherwise) to be provided by the Department not covered by Loan.

8.5 Each unique Progress Partner (as an individual or one group Entity) is to be recommended for support under one livelihood/business project only. However, this does not bar a Progress Partner from deriving benefits under other components of this Scheme or as a member of a group Progress Partner under this component.

8.6 After screening and approval by the Departmental Nodal Committee, the Implementing Departments will submit the recommended list of Progress Partners to the Apex Body in order of priority based on merit using **Form – 3** (Prioritized list of Progress Partners recommended by Departmental Nodal Committee**)** through the online Handholding Portal. The Department will also submit the respective DPR pertaining to the recommended Progress Partners with the recommended list.

8.7 The period of uploading the recommended list of Departmental Nodal Committee to the portal shall not be more than 30 (thirty) days from the date of receipt of application on the portal by the implementing Department. In other words, the implementing Department shall verify, consider and process any application received on the portal within 30 (thirty) days from the date of receipt of application for consideration of the Apex Body to avoid pending of application.

8.8 In the event of technical problems preventing the use of the online Handholding Portal, all necessary forms and documents are to be submitted in hard and soft copies to the Nodal Department.

9. Apex Body for the Scheme

The Mizoram State Policy Coordination Committee (MSPCC) chaired by the Chief Minister will function as the Apex Body for administering the Mizoram Bana Kaih (Handholding) Scheme. Its role will include the following:

1) Coordinate the implementation of the Mizoram Bana Kaih (Handholding) Scheme.
2) Establish Memorandum of Agreements with banks, etc. to facilitate credit linkage and interest subvention subsidies.
3) Determine the number or range of potential Progress Partners to be identified by the Implementing Departments.

4) Receive the list of Progress Partners from the Implementing Departments, avoid duplication, facilitate complementarity, and make the final selection of Project Partners. This will be carried out in the following manner:

   i. The Apex Body will receive the recommended list of potential Progress Partners from the Responsible Departments and make the final selection based on the merit of the projects and fund availability. The Vice Chairman, Mizoram State Planning Board and the concerned Minister of the Implementing Department would be the ex-officio member of the Apex Body while making the final selection of Progress Partners for their Department.
   ii. At the time of scrutiny of the recommended list by the Apex Body, the relevant loan guidelines, notifications, O.M and Memorandum of Agreement executed, requirement of fund for interest subvention and annual guarantee fee, viability of the project, documents uploaded, eligibility of the applicant, selected partner bank and a loan scheme should be examined thoroughly.
   iii. The final selection of Progress Partners will be communicated, at the appropriate stage, to –
      - the Implementing Departments to assist the selected Progress Partners in approaching the banks with the required documents, and for the purpose of monitoring and supervision;
      - to Finance Department for release of required grants etc., and
      - to the concerned bank for information and necessary action.
   iv. The Apex Body will create an MIS for online submission of application with online registry for managing, tracking and monitoring the progress of the Progress Partners.
   v. In the event of cases where a particular Progress Partner may derive support under various projects or Domains, the Apex Body will make judgment on whether such a case exhibits duplication of support or adds complementarity to the livelihood/business project.
   vi. If there is any instance where there are Progress Partners whose project falls within the purview of multiple Departments, the Apex Body will make the final decision in the allocation to the concerned Department.

5) Conduct the quarterly review meeting with the Implementing Departments.

6) The Apex Body may conduct evaluation of the project from time to time on the implementation of convergence initiatives through institutions, agencies, individual experts, and organizations (e.g., SIRD&PR, SAMETI, etc.) of repute having good knowledge of the activities taken up by the Progress Partners.
7) Lay down calendar of activities for the implementation of the Scheme for a particular financial year.
8) Secretarial services and other logistic supports to the Apex Body will be provided by P&PI Department.
9) CEO Handholding will function as per the terms of reference notified.

10. Handholding Support to the selected Progress Partners:

After selection of Progress Partners by the Apex Body based on recommendation received from the Implementing Departments, it is the responsibility of the Implementing Departments to extend the following handholding support to their respective selected Progress Partners:

10.1. **Loan Assistance:**

1) **Facilitation of Progress Partners for Loan Disbursement:**
   a) On receipt of the list of the final selected Progress Partners, the Implementing Departments will handhold the Progress Partners to approach the banks with the required documents.
   b) The banks, after exercising due diligence, will convey the list of approved as well as returned applications to the Apex Body stating the reasons for return, and initiate the loan disbursement process.
   c) Mandatory training will be conducted for EDP under PMEGP.
   d) The Implementing Departments will continue to supervise the Progress Partners for obtaining loan and implementing their projects throughout the process of loan applications.
   e) Progress Partners availing loans related to Livestock activity should register for coverage under the National Livestock Mission.

2) **Loan Disbursement & Recovery Pattern:**

a) Loan disbursement will be governed by the procedures adopted by the banks and guidelines of the schemes under convergence (if any).
b) Subscription of insurance policy such as PMJJBY, PMSBY and APY would be encouraged.
c) Loan recoveries from Progress Partners could also be affected through loan recovery accounts opened for this purpose which would be mapped to Cash Management Product (CMP) of the banks.
d) Claim of interest subvention as applicable will be governed by the Memorandum of Agreement (MoA) between the Government of Mizoram and the partner Banks and Corporation.

10.2 **Chief Minister Special Package Grant:**

1) Applications for funding under the Chief Minister Special Package Grant will be received and assessed by the Chief Minister's Office, who will process the screened applications to the online portal and to the Office of the Chief Executive Officer of Handholding Scheme to cross check applications and allocation of trades in department wise in excel sheet. CEO will cross check the screened list and sent to the concerned Departments.
2) The Departments will have complete discretion to approve or reject the applications based on the merit of the project proposals.
3) The process for recommendation of potential Progress Partners to the Apex Body will follow the procedure laid down under para 6.2. The recommendation of the Department will be submitted to the Apex Body in Form – 4 (Prioritized list of Progress Partners recommended by Departmental Nodal Committee - Chief Minister Special Package).
4) The selected Progress Partners shall be processed on the portal by the Nodal Department within 5 (five) working days. CEO, Handholding shall prepare the requirement of fund along with the list of Progress Partners in Departmental wise and send to the P&PI Department (RDB). The Nodal Department shall prepare for obtaining the administrative approval, expenditure sanction and permission for AC bill withdrawal at one go and submit to the Finance Department.

5) Fund for Chief Minister Special Package grant will be allocated by Finance Department to the concerned Implementing Departments on the recommendation of P&PI Department. The concerned Implementing Departments, once received fund from P&PI Department, will transfer the grant to the bank account of Progress Partners through electronic transfer/DBT.

11. Roles of Partner Banks/ Corporations:

1) The partner Banks/ Corporation shall establish Memorandum of Agreements with the State Government to provide Loan Support to Progress Partners under this Scheme.
2) Copies of the relevant guidelines of loan schemes, criteria, forms and checklists shall be provided by partner Banks to the Nodal Department for ready reference.
3) The Progress Partners uploaded for sanction of loan on the portal shall be verified by the partner Banks/ Corporation. While conducting site verification, the relevant guidelines, notifications of Handholding Scheme and RBI guidelines/ notifications and loan eligibility criteria should be taken into consideration.
4) In case of return applications, reason for return should clearly be mentioned in the portal. The partner Banks should not return the application without valid reasons thereof.
5) Partner Banks/ Corporation shall issue a loan sanctioned copy and share the same to the Progress Partner, Chief Executive Officer of Handholding and Nodal Officer of the concerned implementing Department. For PMEGP loan, copies of a loan sanction order should be sent to MKVIB and MKVIB shall conduct an EDP training based on the number of Progress partners available.
6) The partner Banks/ Corporation shall sanction loans to the Progress Partners within one month from the date of receipt of applications of Progress Partners on the portal or within the Turnaround Time of the respective loan scheme in particular case to ensure timely flow of funds.
7) The partner Banks/ Corporation shall calculate the amount of interest subvention payable to the Progress Partners after every six months. The due amount of interest subvention prepared by partner Banks/ Corporation shall be submitted to the Office of Chief Executive Officer Handholding not later than the second week of October and the second week of April of every year. The Nodal Department shall approach Finance Department for obtaining administrative approval, expenditure sanction and AC bill

withdrawal at one time. The six-monthly amount of interest subvention will be deposited into a dedicated account of the partner Banks and Corporation by the Nodal Department which shall again be credited into the bank accounts of Progress Partners within one week from the date of receipt of funds from the Nodal Department by partner Banks/ Corporation. It should also be uploaded payment details on the portal soon after fund is released to Progress Partners.

8) The partner Banks and Corporation shall calculate the amount of Annual Credit Guarantee Fee payable to the Progress Partners in yearly basis and shall send to Chief Executive Officer's Office not later than the second week of April every year. After cross checking and verification of calculation, CEO shall send the updated, if any, to the P&PI Department (RDB) within one week from the date of receipt of the letter from Banks. The Nodal Department shall approach Finance Department for obtaining permission of administrative approval, expenditure sanction and AC bill withdrawal. Once sanctioned, the Guarantee Fee shall be deposited into the account of partner Banks and Corporation by the Nodal Department for credit into the accounts of Progress Partners. Payment details should be on the portal soon after fund is released to Progress Partners.
9) MSPCC shall work out with partner Banks to avoid the Progress Partners from slippage to NPA. Banks shall provide list of Progress Partners who falls into SMA 2 category in order to take appropriate action before the account falls into NPA.
10) MSPCC may suggest the remedial measures to partner Banks for Progress Partners who are covered under the Rehabilitation Package.

12. Supervision, Monitoring & Documentation:

As Progress Partners are selected based on the recommendation of the Implementing Departments, responsibility to ensure the success of the Progress Partners under them would also lie with the Implementing Departments. They will undertake the tasks of supervision, monitoring and documentation of their Progress Partners in the following manner:

1) The Mizoram Bana Kaih (Handholding) Scheme should not be considered in isolation but in convergence with other central schemes implemented by various Departments. Resources in terms of materials or funds should be made available to the Progress Partners through convergence to the extent possible.

2) The Departmental Nodal Committee/Implementing Department will constitute Supervisory Handholding Teams as per requirement which will constantly supervise, guide, train and monitor the performance of the selected Progress Partners. Capacity building of the Progress Partners as laid down in Section 3.2.3 must be implemented effectively.
3) They must ensure that the project of each Progress Partner is implemented as per the approved DPR and deviation may be allowed in exceptional cases only with due approval of the concerned Minister.
4) Progress Partners will execute their projects as soon as fund is received and complete the works within a month except in particular case. The activities of Progress Partners under Chief Minister Special Package Grant shall be inspected by the implementing Departments within two months from the date of release of funds to the Progress Partners.
5) A prescribed Monitoring Format i.e. Monitoring Team Post Sanction Inspection Checklist will be used for submission of online report to the Apex Body as per Annexure-II. Due diligence on keeping of book of accounts of Partners, KYC, etc. is to be done by the Supervisory Handholding Teams.
6) Each Department will be responsible for the documentation and publicity of the performance of their Progress Partners through various print & electronic media including social media in coordination with I&PR. Further, they would be required to take up the evaluation of their Progress Partners and make recommendations.
7) The Department shall evaluate and publish the stage of activities and achievements of Progress Partners to ensure successful implementation of the scheme.
8) The District Monitoring Committee headed by the respective Deputy Commissioners will monitor the progress of the Partners and also conduct sensitization program as per its terms of reference.
9) The I&PR Department may visit the sites of the projects, document the activities of Progress Partners, prepare success stories and publish in print, electronics and other media and also submit the report to the Nodal Department in soft or printed form for record. For strengthening the activities of media and publicity, the Apex Body may coordinate with DDK, local TV operators, Media influencers, etc.

13. Allocation of Administrative Cost and Grant component

On the receipt of the approved list of Progress Partners for financial assistance and handholding support, the concerned Implementing Department will submit the requirement of fund for Administrative Cost (search team expenses, training, monitoring, supervision to meet expenditure on POL, TA for trainees, IEC and other training materials, arrangement of venue and refreshments, stationary and documentation) and Chief Minister Special Package Grant for their approved Progress partners as per Office Memorandum vide No.A.48011?4?2024-PLG(RDB) Dated 11th February 2025, No.A.48011/4/2024-PLG(RDB) Dated 14th July 2025 and in Form – 5 (Administrative Cost). Fund allocated to per Progress Partner for verification of works as the slab rate fixed may be utilized by the Directorate and the District Office in the ratio of 10:90, if required.

14. REHABILITATION PACKAGE

1. Objectives

The objectives are to—

1.1 provide timely assistance to viable projects that have suffered temporary setbacks due to unforeseen circumstances;

1.2 revive economically and technically viable enterprises before they become permanently unviable;

1.3 safeguard Government investment made under the Mizoram Bana Kaih (Handholding) Scheme, 2024;

1.4 preserve employment, income generation and productive assets created under the Scheme; and

1.5 establish a transparent, accountable and uniform mechanism for identification, assessment, approval, implementation, monitoring and closure of rehabilitation assistance.

2. Applicability

2.1 This Rehabilitation Package shall apply to all Progress Partners whose projects have been sanctioned under the Mizoram Bana Kaih (Handholding) Scheme, 2024 and have suffered partial or complete disruption after commencement of implementation, requiring rehabilitation.

2.2 This shall not apply to—

2.2.1 projects that have not commenced implementation;

2.2.2 projects terminated due to diversion, fraud, willful default or violation of the Scheme Guidelines; or

2.2.3 losses fully or substantially covered by insurance, to the extent so covered.

3. Eligibility Criteria

A project shall be eligible for rehabilitation only where all of the following conditions are satisfied:

3.1 the concerned Implementing Department certifies that the project remains technically and economically viable;

3.2 the Progress Partner had completed the Project Risk and Mitigation Strategy contained in Part II (Detailed Project Report) at the time of application and had substantially implemented the approved mitigation measures;

3.3 the affected component is not full covered under insurance financed under the Scheme, or the loss is not otherwise recoverable from insurance to the extent for which assistance is sought;

3.4 there has been no unauthorized deviation from the approved DPR;

3.5 project distress is attributable to circumstances beyond the reasonable control of the Progress Partner;

3.6 the failure is not caused by negligence, fraud, willful default, diversion of funds, misuse of Government assistance or breach of the Scheme Guidelines; and

3.7 the Progress Partner agrees in writing to comply with the approved Rehabilitation Action Plan and its terms and conditions.

4. Detection and Classification of Project Stress

4.1 Implementing Departments shall monitor projects and identify signs of financial, technical or operational stress at the earliest practicable stage so as to enable corrective action before complete project failure.

4.2 Early identification of project stress shall be encouraged, and the stress category shall be reviewed as additional information becomes available.

5. Competent Authority and Financial Powers

5.1 The MSPCC shall be the competent authority for the consideration, approval, and overall supervision of Rehabilitation Action Plans.

5.2 The MSPCC may cause the sanction of the nature and quantum of rehabilitation assistance within the limits authorized for the purpose.

5.5 The P&PI Department, through the Office of the CEO (Handholding), shall be responsible for processing, coordinating and facilitating implementation of Rehabilitation Action Plans approved by the competent authority.

6. Powers and Functions of the MSPCC

6.1 To examine and consider rehabilitation proposals submitted through the Nodal Department;

6.2 To assess and determine the nature and extent of rehabilitation assistance required on the basis of the assessment and recommendations of the Implementing Department and the Nodal Department;

6.3 To call for additional information, clarification, reports, records or recommendations from the Progress Partner, Implementing Department, Partner Bank or any other concerned;

6.4 To direct or cause field inspections and verification of the extent, nature and causes of project distress;

6.5 To engage or co-opt technical, financial, legal or other experts, wherever considered necessary;

6.6 To approve the Rehabilitation Action Plan, including the nature, quantum, source and modalities of rehabilitation assistance;

6.7 To sanction financial assistance, including interest-free loans, grants or other permissible forms of assistance;

6.8 To determine the terms and conditions of rehabilitation assistance, including repayment schedule, moratorium, instalments, utilization conditions and other safeguards, where applicable;

6.9 To issue policy directions and guidance for effective implementation of approved Rehabilitation Action Plans;

6.10 To review the progress and effectiveness of rehabilitation measures and approve modifications considered necessary;

6.11 To direct suspension, recovery, modification or closure of rehabilitation assistance, wherever warranted; and

6.12 To oversee all issues relating to rehabilitation assistance.

7. Role of the Nodal Department

7.1 To execute and coordinate implementation of Rehabilitation Action Plans approved by the MSPCC;

7.2 To coordinate with the Implementing Department, Progress Partner, Partner Bank and other stakeholders;

7.3 To ensure that financial assistance approved by the competent authority is released and utilized in accordance with the approved Rehabilitation Action Plan and applicable financial rules;

7.4 To issue necessary communications or directions within the authority delegated to the Nodal Department for implementation of approved measures;

7.5 To obtain periodic progress reports, utilization documents and other supporting records;

7.6 To monitor physical and financial progress and place periodic reports before the MSPCC;

7.7 To bring significant deviations, delays, non-compliance, misuse or other matters requiring intervention to the notice of the MSPCC; and

7.8 To maintain appropriate records of proposals, inspections, approvals, sanctions, releases, utilization, monitoring, recovery and closure.

8. Initiation and Preliminary Assessment

8.1 A rehabilitation case shall ordinarily be initiated by the concerned Implementing Department.

8.2 A Progress Partner or Partner Bank may report project distress to the Nodal Officer of the concerned Implementing Department. The Implementing Department shall conduct a preliminary assessment and, where appropriate, initiate a formal rehabilitation proposal.

8.3 The Implementing Department shall record the nature, date and apparent cause of distress, project status, immediate risk to productive assets and operations, insurance position, and preliminary rehabilitation requirement.

8.4 The preliminary assessment shall use Form-6 (Project Distress Report and Preliminary Assessment).

8.5 Where the preliminary assessment indicates that rehabilitation is not warranted, the Implementing Department shall record reasons and close the preliminary case, subject to any further action required under the Scheme.

9. Rehabilitation Proposal

9.1 Where rehabilitation is considered appropriate, the Implementing Department shall prepare and submit a Rehabilitation Proposal to the MSPCC through the CEO (Handholding).

9.2 The proposal shall ordinarily include—

9.2.1 approved Loan Application and DPR;

9.2.2 monitoring reports;

9.2.3 Project Risk and Mitigation Strategy and evidence of implementation;

9.2.4 description and chronology of the distress event;

9.2.5 assessment of physical and financial losses;

9.2.6 photographs, inspection records and other supporting evidence;

9.2.7 insurance details and claim status, where applicable;

9.2.8 statement of Government assistance and institutional credit already received;

9.2.9 assessment of project viability after rehabilitation;

9.2.10 proposed rehabilitation measures and implementation responsibility;

9.2.11 estimated financial requirement and proposed source of assistance; and

9.2.12 recommendation of the Implementing Department.

9.3 The Rehabilitation Proposal shall be submitted in Form -7 (Rehabilitation Proposal).

10. Assessment and Preparation of Rehabilitation Action Plan

10.1 The CEO (Handholding), on receipt of a Rehabilitation Proposal, shall scrutinize the proposal for completeness and may seek clarification or additional documents before placing it before the MSPCC.

10.2 The MSPCC may conduct or direct a site inspection, technical assessment, financial assessment or any other verification necessary to determine the extent, nature and causes of project distress.

10.3 The assessment shall consider, among other relevant factors—

10.3.1 technical viability of the project after rehabilitation;

10.3.2 economic and financial viability after rehabilitation;

10.3.3 cause and extent of distress;

10.3.4 extent of loss and the residual value of existing assets;

10.3.5 insurance coverage and other sources of compensation;

10.3.6 compliance with the approved DPR and Scheme conditions;

10.3.7 adequacy of the proposed rehabilitation measures;

10.3.8 additional financing, if any, required for revival;

10.3.9 capacity and willingness of Progress Partner to continue the project; and

10.3.10 likely restoration of production, income, employment and other intended outcomes.

10.4 The findings of the site inspection or technical/financial assessment shall be recorded in Form-8 (Site Inspection / Technical and Financial Assessment Report), wherever such assessment is undertaken.

10.5 Where the MSPCC is satisfied that the project is viable for rehabilitation, it shall approve a Rehabilitation Action Plan in Form-8. The Action Plan may include one or more of the following:

10.5.1 Technical rectification through the Implementing Department, including replacement of damaged productive assets, repair or restoration of infrastructure, supply of replacement livestock, planting materials or equipment, technical advisory support and other necessary technical measures.

10.5.2 Financial rehabilitation, including interest-free loans and grants to the Progress Partner, grants through the Implementing Department for creation, replacement, repair or restoration of productive assets and infrastructure, facilitation of additional institutional credit through Partner Banks, restructuring of bank loans where permissible, continuation of interest subvention where permissible, and other appropriate financial support.

10.5.3 Capacity building through the Implementing Department or special arrangements made by the MSPCC, including refresher training, business counselling, market linkages, mentoring and other measures necessary to restore project viability.

10.6 The MSPCC may approve a combination of technical, financial and capacity-building interventions according to the requirements of the project.

10.7 The MSPCC may reject a proposal where the project is no longer viable or rehabilitation is not economically or technically justified. Reasons for rejection shall be recorded.

11. Forms of Rehabilitation Assistance

11.1 **Rehabilitation assistance may be provided in one or more of the following forms**:

11.2 Interest-free loan to the Progress Partner, subject to prescribed terms including repayment period, moratorium, instalments and utilization conditions;

11.3 Grant to the Progress Partner wherever considered necessary and appropriate for rehabilitation;

11.4 Grant through the Implementing Department for creation, replacement, repair, restoration or improvement of productive assets, infrastructure, livestock, planting materials, equipment or other approved items; and

11.5 Facilitation of institutional credit or other permissible financial support through Partner Banks, where applicable.

11.6 MSPCC shall work out with partner Banks to avoid the Progress Partners from slippage to NPA. Banks shall provide list of Progress Partners who falls into SMA 2 category in order to take appropriate action before the account falls into NPA.

11.7 MSPCC may suggest the remedial measures to partner Banks for Progress Partners who are covered under the Rehabilitation Package.

11.8 Where assistance is provided through the Implementing Department, the Department shall implement the approved measures in accordance with the Rehabilitation Action Plan and applicable financial rules and shall maintain proper records of expenditure and utilization.

11.9 Where an interest-free loan is sanctioned to a Progress Partner, the Progress Partner shall execute the prescribed agreement or undertaking and repay the loan within the period and in accordance with the terms approved by the competent authority.

12. Sanction, Release and Utilisation

12.1 A formal sanction order shall be issued in accordance with the approved Rehabilitation Action Plan and applicable financial rules.

12.2 Release of assistance may be made in one or more instalments linked to specified milestones, deliverables or utilization requirements.

12.3 Before each release, the CEO (Handholding) and/or the Implementing Department, as applicable, shall verify compliance with the conditions precedent to release specified in the sanction.

12.4 The Progress Partner or Implementing Department receiving assistance shall furnish utilization and supporting records in the prescribed form.

12.5 Any unutilized amount, amount utilized for an unauthorized purpose, or assistance obtained through misrepresentation or violation of approved conditions shall be liable to recovery or other action under these Guidelines and applicable rules.

13. Monitoring and Review

13.1 The concerned Implementing Department shall supervise and facilitate implementation of the approved Rehabilitation Action Plan.

13.2 The Implementing Department shall conduct periodic inspections and monitor physical and financial progress.

13.3 The Implementing Department shall submit the progress reports, and such other reports as may be required, through the Handholding portal or to the Office of the CEO (Handholding).

13.4 Monitoring shall include verification, as applicable, of restoration of productive assets, production, business operations, income generation and employment.

13.5 The CEO (Handholding) shall consolidate material progress, deviations and risks and place periodic reports before the MSPCC.

13.6 The MSPCC may review the Action Plan and approve modifications, additional measures, suspension or other corrective action where warranted.

14. Completion and Closure

14.1 The Implementing Department shall certify completion of the approved Rehabilitation Action Plan after verifying that the approved measures have been implemented and that the required rehabilitation outcomes have been achieved or are demonstrably on track.

14.2 The completion report shall be submitted in **Form-13** (Completion, Outcome and Closure Report), together with the final utilization statement and relevant supporting records.

14.3 The MSPCC may declare the rehabilitation successfully completed and close the case upon receipt of satisfactory completion reports.

14.4 Where an interest-free loan remains outstanding after physical completion of rehabilitation, the case may be closed for rehabilitation purposes subject to continued recovery of the outstanding loan in accordance with the sanction and loan agreement.

15. Recovery and Enforcement

15.1 Where rehabilitation assistance has been obtained through fraud, misrepresentation or concealment of material facts, or where assistance has been misused, the competent authority may—

15.1.1 recover the whole or appropriate portion of the assistance, together with applicable interest, charges or penalties, as permissible under applicable rules and the sanction terms;

15.1.2 cancel or suspend further benefits under the Mizoram Bana Kaih (Handholding) Scheme, 2024; and

15.1.3 initiate civil or criminal proceedings, wherever applicable.

15.2 Recovery proceedings shall be supported by records establishing the basis of recovery and shall follow applicable Government procedures.

16. Relaxation

16.1 Where the MSPCC is satisfied that exceptional circumstances exist, it may recommend relaxation of a procedural requirement under these Guidelines, provided that the relaxation is consistent with the objectives of the Scheme and does not prejudice Government interests.

16.2 Any relaxation involving financial rules, delegated financial powers or a statutory requirement shall be subject to approval of the competent authority under the applicable rules.

PRESCRIBED FORMS

The following forms are proposed to standardize identification, assessment, approval, release, monitoring and closure of rehabilitation cases.

Form	Purpose
Form-6	Project Distress Report and Preliminary Assessment
Form-7	Rehabilitation Proposal
Form-8	Site Inspection / Technical and Financial Assessment Report
Form-9	Rehabilitation Action Plan and Approval Sheet
Form-10	Sanction and Release Schedule
Form-11	Interest-Free Rehabilitation Loan Agreement / Undertaking
Form-12	Progress Report and Utilization Report
Form-13	Completion, Outcome and Closure Report
Form-14	Asset Handover / Replacement Verification Certificate
Form-15	Recovery / Show-Cause Notice

Form 6: Project Distress Report and Preliminary Assessment

1. Name of Progress Partner: ______________________________________
2. Project / Enterprise Name: ______________________________________
3. Reference No. : ____
4. Implementing Department: ______________________________________
5. Project Location: ____
6. Partner Bank: ____
7. Project commenced on (date): ___________________________________
8. Distress first observed on (date): ________________________________
9. Reported by/designation: _______________________________________
10. Nature of distress / event:

____

____

____

____

11. Preliminary stress category: ☐ SMA-0 ☐ SMA-1 ☐ SMA-2

12. Immediate impact on assets / production / operations:

____

____

____

13. Preliminary estimated loss / requirement: Rs. ___________________

14. Insurance coverage / claim status: ________________________________

15. Preliminary assessment of viability after rehabilitation: ☐Yes ☐No ☐To be assessed

16. Immediate measures recommended:

____

____

____

17. Recommendation: ☐ Initiate rehabilitation proposal ☐ No rehabilitation warranted ☐ Further assessment required

18. Remarks: ____

____

Signature of Nodal Officer / Authorized Officer with date: _________

Form 7: Rehabilitation Proposal

1. Project / Enterprise Name: ___________________________________
2. Progress Partner: ____
3. Reference No.: ____
4. Implementing Department: ___________________________________
5. Project Location: ____
6. Original sanctioned project cost: _______________________________
7. Government loan/assistance already received: ____________________
8. Institutional credit outstanding, if any: __________________________
9. Description and chronology of distress:

____

____

____

____

10. Cause of distress and evidence:

____

11. Physical loss / damaged assets:

Item	Original Value	Estimated Loss	Residual Value	Evidence

12. Insurance details / claim amount / status:

____

13. Compliance with DPR and mitigation strategy: ☐ Satisfactory ☐ Deficiency noted

14. Proposed rehabilitation measures:

Measure	Implementing Agency	Estimated Cost	Proposed Source	Timeline

15. Estimated total rehabilitation requirement: Rs. ___________________

16. Proposed assistance: ☐ Grant to Partner ☐ Interest-free Loan ☐ Grant through Department ☐ Bank Credit / Restructuring ☐ Capacity Building ☐ Other

17. Viability after rehabilitation: ☐ Technically viable ☐ Economically viable ☐ Both ☐ Not viable

18. Recommendation of Implementing Department:

____

____

19. Documents enclosed: ☐ DPR ☐ Monitoring Reports ☐ Inspection Evidence ☐ Insurance Documents ☐ Financial Statements ☐ Photographs ☐ Other

Signature of Nodal Officer, Implementing Department with date: ______________

FORM 3: Site Inspection / Technical and Financial Assessment Report

1. Project / Enterprise: ____

2. Progress Partner: ____

3. Inspection Date: ____

4. Inspecting Officers / Experts: _____________________________________

5. Location: ____

6. Reference to Rehabilitation Proposal: ______________________________

7. Physical condition of project / assets:

____

____

8. Cause and extent of distress:

____

9. Asset-wise verification:

Asset / Component	**Present Condition**	**Estimated Repair/Replacement Cost**	**Recommended Action**

10. Production / operations before and after distress:

____

11. Financial assessment and additional funding requirement:

____

12. Insurance / third-party compensation verified: ☐ Yes ☐ No

13. Compliance / misuse / deviation observed: ☐ No ☐ Yes — details below

____

14. Technical viability after rehabilitation: ☐ Yes ☐ No

15. Economic / financial viability after rehabilitation: ☐ Yes ☐ No

16. Recommended rehabilitation package: ______________________________

____

17. Recommended amount / form of assistance: Rs. _____________________

18. Conditions / safeguards recommended: _____________________________

____

Signatures of Inspecting Officers / Experts with date: _________________________

Form 9: Rehabilitation Action Plan and Approval Sheet

1. Project / Enterprise: ____
2. Progress Partner: ____
3. Reference No.: ____
4. Implementing Department: ____
5. Assessment Reference: ____
6. Rehabilitation objective: ____

Sl. No	Intervention / Activity	Responsible Agency	Cost	Source	Milestone / Date
1					
2					
3					
4					

7. Total approved rehabilitation assistance: Rs. ____________________

8. Form of assistance: ☐ Grant ☐ Interest-free Loan ☐ Departmental Grant ☐ Bank-linked Support ☐ Other

9. Loan terms, where applicable: Amount Rs. ___________; Moratorium ______; Repayment period ______; Instalments ______; First due date ______

10. Conditions precedent / safeguards: _________________________________

____

11. Release milestones: ____

12. Monitoring requirements: ____

____

13. Approval:

The MSPCC / competent authority hereby approves the above Rehabilitation Action Plan subject to applicable financial rules, availability of funds and the conditions specified herein.

Decision: ☐ Approved ☐ Approved with modifications ☐ Rejected

Resolution No.: ______________________________ Date: ___________

Chairman / Co-Chairman: __________________________________

Form 10: Sanction and Release Schedule

1. Sanction No. and Date: ____

2. Project / Enterprise: ____

3. Progress Partner: ____

4. Implementing Department: ______________________________________

5. Total Sanctioned Assistance: ___________________________________

Instalment	Amount	Purpose / Milestone	Conditions for Release	Proposed Date	Actual Date
1					
2					
3					
4					

6. Budget / Fund Head: ____

7. Mode of release: ☐ Direct to Progress Partner ☐ Through Implementing Department ☐ Other approved mode

8. Pre-release verification completed: ☐ Yes ☐ No

9. Utilization / previous instalment verified: ☐ Yes ☐ No ☐ Not applicable

Authorized Signatory: __________________________ Date: __________

Form 11: Interest-Free Rehabilitation Loan Agreement / Undertaking

This Agreement / Undertaking is executed in respect of the interest-free rehabilitation loan sanctioned under the approved Rehabilitation Action Plan.

1. Progress Partner / Borrower: ____________________________________

2. Project / Enterprise: ____

3. Sanction Reference: ____

4. Loan Amount: ____

5. Moratorium: ____

6. Repayment Period: ____

7. Instalment Frequency: _______________________________________

8. First Due Date: ____

9. The Borrower undertakes to—

  9.1 use the loan exclusively for the purposes approved in the Rehabilitation Action Plan;

  9.2 maintain proper accounts and records of utilization;

  9.3 permit inspection and verification by authorized Government officers;

  9.4 furnish progress and utilization reports when required;

  9.5 repay the loan in accordance with the approved schedule; and

  9.6 immediately disclose any material change affecting the viability or implementation of the project.

10. Consequences of default / misuse shall be governed by the sanction terms, these Guidelines and applicable Government rules.

Borrower / Progress Partner: __________________ Date: __________

Witness 1: __________________________________

Witness 2: __________________________________

For Government / Authorized Officer: _______________________________

Form 12: Progress Report and Utilisation Report

1. Reporting Quarter: ____

2. Project / Enterprise: ____

3. Progress Partner: ____

4. Reference No.: ____

5. Implementing Department: ____________________________________

6. Total Assistance Sanctioned: __________________________________

7. Amount Released to Date: _____________________________________

Indicator	Baseline / Pre-distress	Target after Rehabilitation	Current Quarter	Cumulative
Production / output				
Sales / business activity				
Income / revenue				
Employment				
Productive assets restored				

8. Physical progress against Action Plan:

____

9. Financial utilization:

Particulars	Amount
Opening balance	
Amount received	
Amount utilized	
Cumulative utilization, if any	
Closing balance	

10. Deviations / delays / risks:

____

11. Corrective action required:

____

12. Certification: The information furnished above is true and supported by records available with the Implementing Department / Progress Partner.

Authorized Officer Signature with date: __________________

Form 13: Completion, Outcome and Closure Report

1. Project / Enterprise & Reference No.: ______________________________
2. Progress Partner: ____
3. Rehabilitation Approval Reference: ________________________________
4. Date of Approval: ____
5. Total Assistance Sanctioned: _____________________________________
6. Total Assistance Released: _______________________________________
7. Measures completed:

Measure	Approved	Completed	Completion Date	Remarks

8. Outcomes after rehabilitation: _________________________________

____

9. Productive assets restored: ☐ Yes ☐ No

10. Operations / production restored: ☐ Yes ☐ No

11. Income /employment restored satisfactorily: ☐Yes ☐ No ☐ Not yet assessable

12. Final utilization verified: ☐ Yes ☐ No

13. Outstanding interest-free loan, if any: Rs. __________________

14. Recommendation: ☐ Close case ☐ Continue monitoring ☐ Further rehabilitation required

15. Remarks: ____

____

Implementing Department Certification: _____________ Date: __________

CEO (Handholding) Recommendation: _______________ Date: _________

MSPCC / Competent Authority Decision: ☐ Closed ☐ Continued ☐ Other ____

Form 14: Asset Handover / Replacement Verification Certificate

1. Project / Enterprise & Reference No.: ______________________________
2. Progress Partner: ____
3. Implementing Department: _____________________________________
4. Rehabilitation Action Plan Reference: ______________________________
5. Date of Verification: ____

Asset / Item	**Quantity**	**Approved Cost**	**Actual Cost**	**Condition / Specification**	**Handover / Verification Status**

Certification: The assets / items listed above have been procured, repaired, replaced or restored in accordance with the approved Rehabilitation Action Plan and have been physically verified.

Progress Partner: ______________ Implementing Officer: _____________

Date: ___________ Date: ___________

Form 15: Recovery / Show-Cause Notice

1. Notice No. and Date: ____

2. Project / Enterprise and Reference No.: _____________________________

3. Progress Partner: ____

4. Rehabilitation Assistance / Sanction Reference: ______________________

5. Amount Involved: ____

6. Grounds for proposed recovery / action:

____

____

7. Supporting records / findings:

____

8. Proposed action: ☐ Recovery ☐ Suspension of further benefits ☐ Cancellation ☐ Other

9. The Progress Partner is required to submit an explanation and supporting documents within the period specified in the notice.

10. Amount proposed for recovery, if any: Rs. __________________

Issuing Authority: ______________________________ Date: __________

Form – 3: Prioritized list of Progress Partners recommended by Departmental Nodal Committee

Name of the Implementing Department: ______________________

Sl. No.	Name of Progress Partner in order of priority	Location of Project (incl. Lat-long)	Project Name (Indicate the trade / crop grown)	Components of the project with cost (in ₹)	Amount of loan to be applied as per the Bana Kaih (Handholding) Scheme (in ₹)	Bank to whom loan would be applied	Loan to be provided from Central Scheme convergence (if any)		Training needs of the Progress Partner including Special Training required from other Dept./ Agencies	Remarks on why the Progress Partner is recommended
							Amount of Loan (in ₹)	Scheme Availed (e.g., PMEGP, KCC etc.)		
1.		Locality: Village / Town: Block: District: Lat-long:		1. 2. 3. 4… Total:						
2.		Locality: Village / Town: Block: District: Lat-long:		1. 2. 3. 4… Total:						
	Grand Total									

Form – 4: Prioritized list of Progress Partners recommended by Departmental Nodal Committee

(For Chief Minister Special Package)

Name of the Implementing Department: ________________________

Sl. No.	Name of Progress Partner in order of priority	Location of Project (incl. Lat-long)	Project Name (Indicate the trade / crop grown)	Components of the project with cost (in ₹)	Amount of grant to be provided under CM Special Package (in ₹)	Loan to be provided from Central Scheme convergence (if any)		Training needs of the Progress Partner including Special Training required from other Dept./ Agencies	Remarks on why the Progress Partner is recommended
						Amount of Loan (in ₹)	Scheme Availed (e.g., PMEGP, KCC etc.)		
1.		Locality: Village / Town: Block: District: Lat-long:		1. 2. 3. 4… Total:					
2.		Locality: Village / Town: Block: District: Lat-long:		1. 2. 3. 4… Total:					
	Grand Total								

Form – 5: Administrative Cost

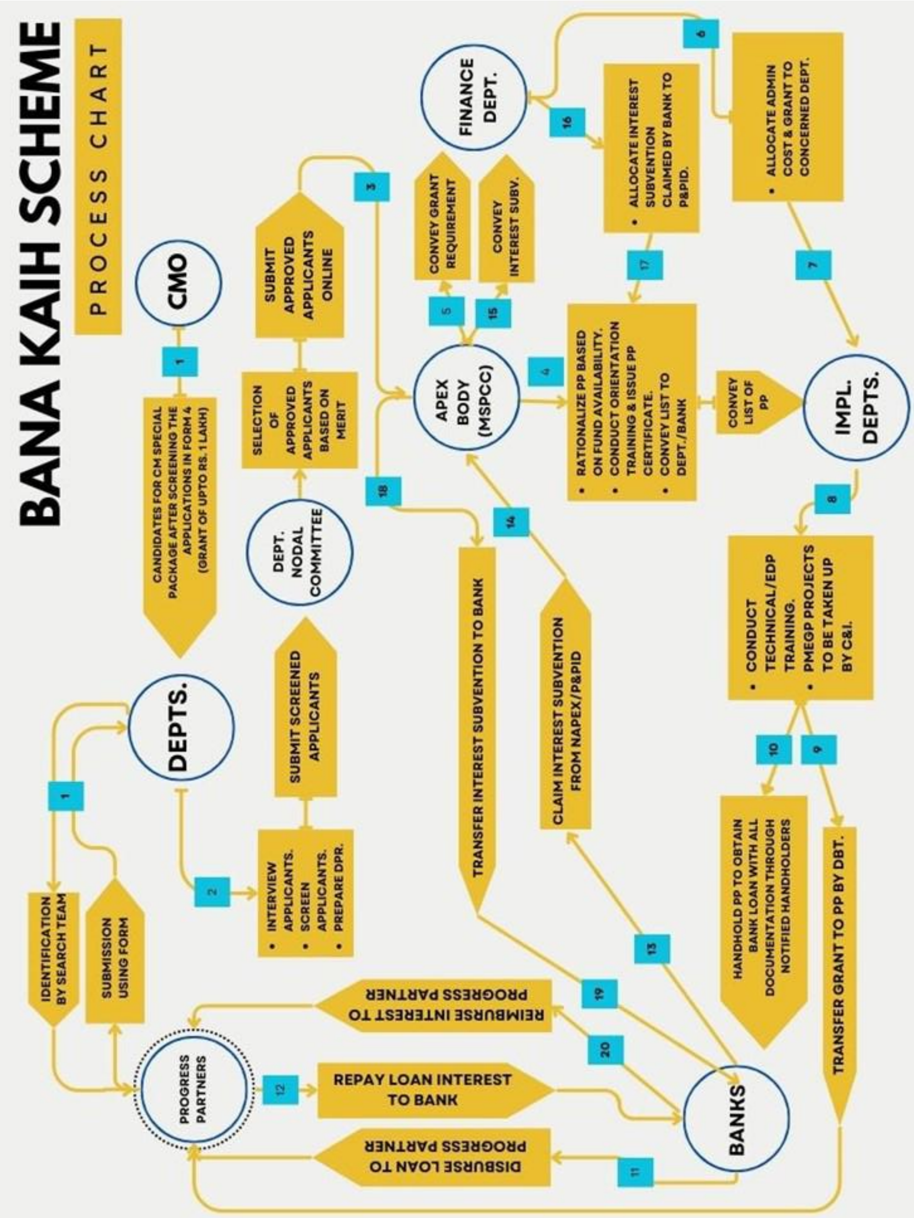
Name of Implementing Department: ________________________

A: Search Team, Supervision & Monitoring		
S. No.	**Items**	**Amount (₹)**
1	POL	
2	Travelling expenses	
3	Cost of Monitoring & Supervision	
4	Stationery & Documentation	
5	Etc.	
SUB-TOTAL (A)		

B: Training/Briefing		
S. No	**Items**	**Amount (₹)**
1	TA for Trainees	
2	Honorarium for trainers who are not Govt. Employees	
3	Stationary, IEC & training materials	
4	Arrangement of venue & refreshments	
SUB-TOTAL (B)		

GRAND TOTAL (A+B)	

BANA KAIH SCHEME PROCESS CHART



ANNEXURE-I

SEARCH TEAM PRELIMINARY INSPECTION CHECKLIST

Hming: ________________________________ Ref. No.:_____________

1.	**Domicile:** India khua leh tui a ni em? Mizorama khawsa a ni em?	{India khua leh tui, leh Mizorama khawsa ngei tan lo chu Loan Support pek theih a ni lo}
2.	**Age:** Kum 18 atanga kum 60 inkar upa a ni em?	{Kum tling lo tan leh kum 60 pel tawh te tan loan pek bank tan a harsa}
3.	**Occupation:** Sawrkar hnathawk a ni em?	{Sorkar atanga hlawh la reng reng chuan Loan Support an dil thei lo}
4.	**Loan status:** Loan lak mek a nei em?	{Loan rulh ngai rengte tan loan thar pek hi bank tan a harsa}
5.	**Integrity:** Mi rinawm a ni em? Mi rinawm chhungkua an ni em?	{Loan rulh tum lo sa, emaw thehluh project ni lo va thil danga loan sum hman tum mi rinawm lo te chu Loan Support a pek theih loh}
6.	**CIBIL:** A CIBIL score chu point 700 aiin a tlem em?	{700 aia hiam CIBIL score chu bank tan loan a pek theih loh a, Gpay hmangin diltu CIBIL score en tur a ni}
7.	**Loan rul tha lo engtia tih tur nge?**	i. Sorkar in a pung a rulh sak zui tawh lo vang. ii. Thu buai neih theihna a ni. iii. An CIBIL score a hniam anga, loan an la leh thei tawh lo vang.
8.	**Primary Livelihood:** Project hi a eizawnna tur bulpui ber a ni em/ ni dawn em?	{Loan Support hi side income project mai atan pek theih a ni lo}
9.	**Capability:** Project tihhlawhtlin nan themthiamna (skill) leh hriatna (knowledge) a nei em?	{Project a thehluh chu ti hlawhtling turin theihna a nei tur a ni}
9.	**Commitment:-** a. Loan a hun taka rulh a tum em? b. Training kal ngei a tum em?	{Commitment pe thei lote chu Loan Support a pek theih loh}

10.	**Viability:-** a. Loan dil zat hi project in a mamawh ngei em?	
	b. Project atanga sum lak luh atangin loan rulh theih a ni dawn em?	
	c. Project atan hmunhma remchang/hmanrua a nei em? Project in a mamawh ram, tui, electric etc. a awm em?	{Ram zau zawng, khawl neih, etc.}
11.	**Upgradation:** Loan Support dil hi eizawnna kalpui mek lai tih changtlunna tur a nih chuan a hnuaia tarlante hi zir chian ni se:- a. Eizawnna kalpui lai mek chu a hlawk em?	
	b. Diltu in loan hmangin a eizawnna kalpui lai mek tihchangtlun a tum dan chiang takin ruahmanna a nei em?	
	c. Eizawnna tihchangtlun nan loan a lak zat chu awm in a lang em?	
12.	**Geo-tagged Photograph of project site.**	

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ANNEXURE-II

MONITORING TEAM POST-SANCTION INSPECTION CHECKLIST

Hming: ________________________________ Ref. No.: ________________

1	Livelihood activity against which loan is sanctioned	
2	Loan sanctioning bank and branch	
3	Date of loan sanction	
4	Loan hmuh zat (in Rs.)	
5	Loan hman tawh zat (in Rs.)	
6	Technical Training neih ni	{Training loh chuan, enge training loh chhan?}
6	Account/Cashbook a vawng tha em?	
7	Placard a tar em?	
8	Loan chu a nihna tur ang takin a hmang em? a. Physical infrastructure created	{Loan hman that loh chuan enge a chhan?}
	b. Materials procured	
	c. Verification of cash book and vouchers	
9	Loan moratorium period chhungin a in peih hman dawn em?	{In peih hman dawn loh chuan a chhan ziah lan nise}
10	Loan a hun takah a rul em?	
11	Interest subvention a hmu tawh em?	
12	Project atanga sum thawhchhuah tawh zat?	
13	Hlawhfa rawih zat	{Mipa leh hmeichhe zat ziah hran tur a ni}
14	Whether progress partner has complied with all the registrations and processes mandated by the extant rules and regulations pertaining to the operation of the business project.	{A project kalpui turin dan in a phut hrang hrangte a zawm/puitlin vek em?}
15	Any feedback from the PP	{Progress partner in sawi duh a nei em?}
16	Remarks on performance of business project and recommendations on additional handholding support required.	{Endiktu in a hmuh dan tlangpui}
17	**Geo-tagged Photograph**	

Date of verification: __________

Signature of Inspecting Officer

Place: ___________________

Name:_____________________________________

Designation: ______________________________

ANNEXURE III: TIMELINE FOR PROCESSING APPLICATION FORM