

NEW PMEGP GUIDELINES

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Mizote pawhin hma kan lo sawn chho zel a, mahni kutkawih ngei leh mahni thiamna hmanga sumdawna (business) siamte, thilsiamchhuahna (industry) din te kan uar ta deuh deuh a, hetih lai hian mi taima leh tumruh, hnathawk tak takte tan \anpuina pawisa nen sawrkar-in scheme \ha tak tak hmangin hnung lamah min veng reng baw a, heng zinga programme/scheme \ha em em mai pakhat chu **Prime Minister Employment Generation Programme (PMEGP)** kan tih fo hi a ni. Mizoramah phei chuan a larin hre lo pawh kan tam tawh awm lo ve. PMEGP scheme hi Government of India chuan kum 2008 August thla khan PMRY leh REGP scheme kaihkawp nan a lo pawm tawh a, kum 2008-2009 a\ang khan India ram state hrang hrangah kalpui a ni a, KVIC chu Nodal Agency atan ruat a ni baw. Tunah hian kum 2019-2020 thleng aw h turin a scheme hi duanlawk a ni a, Ministry of Micro, Small and Medium Enterprises hnuaiyah dah mek a ni. State/UT tinah KVIC, DIC leh KVIB te chu Implementing Agency an ni baw.

Mizoram ah pawh kum sawm chuang zen zawn kan lo hmang ve tawh a, PMEGP kaltlang hian mi tam takin eizawna nghet an lo nei tawh a ni. Central Sorkar chuan a scheme tihchangtlun nan leh a diltute awlsamna atan te he scheme guidelines hi a thlak zeuh zeuh \hin a, dilna pawh hi kum thum kum li kal ta vel a\ang khan online-a thehluh tura tih a lo ni ta a, diltuten an dinhmun an hriat pawh zel theih nan e-tracking portal tepawh KVIC hian a buatsaih baw a ni. He scheme hnuaiyah hian SC/ST/OBC/minorities te hi duhsak bik niin project cost a\anga a diltu tum ve tur pawh hi 5% chauh a ni a, chutih lai chuan a margin money subsidy erawh chu general category te aiin 10% in min pe sang zawk a ni. Margin money hmuh theih hi thingtlangah 35% of project cost a ni a, khawpuiah erawh chuan 25% of project cost a ni ve thung. Hei hi unit din thar turte tan a ni. Manufacturing unit tan project hi Rs. 25.00 lakh thleng a dil theih a, service industry tan Rs. 10.00 lakh thleng a dil theih baw. Hemi dil theih chin piah lama project cost la bang a awm a nih chuan bank-in term loan angin a pe mai tur a ni.

Tunhma chuan PMEGP loan hi vawi khat chauh dil theih a ni a, tunah erawh chuan PMEGP/MUDRA hnuaiyah loan lo la tawhte tan pawh intihchangtlun nan a dil nawn theih a ni. Subsidy rate erawh chu ram pumah a in-ang vek tur a ni a, 15% project cost a\angin tih tawp a ni. Diltu tum ve tur pawh 10% project cost a\angin a ni tur a ni. Chutih lai chuan unit ding tawhsa tihchangtlun nan hian project cost ceiling chu manufacturing unit tan Rs. 1.00 crore lai a ni a, service/ business tan Rs. 25 lakh a ni thung. North Eastern Region leh Hill States-te tan chuan he loan dil nawnnaah hian Rs. 20.00 lakh thleng margin money a lak theih a, PMEGP/MUDRA unit ti \haho tan chuan chhenfakawm tak a ni dawn a ni.

PMEGP/MUDRA Loan dil nawn thei te chu – margin money a nih ang taka dawngte leh an loan lak tawhte a hun taka rultla zo tawhte an ni tur a ni a, chutih rualin a industry / business

chuan hralhchhuah a nei \ha tawkin, hlawkna pawh a tel \ha hle tur a ni a, tihchangtlun tlak unit a ni ngei tur a ni. KVIC chuan PMPGP e-portal-ah loan dil nawn duh te tan application thehluhna (online) a dah ang a, tah chuan diltu chuan a thehluh tur a ni. District Level Agencies (KVIC/KVIB/DIC) chuan preliminary scrutiny an neih hnuah dilna chu State Level Bankers' Committee (SLBC)-ah an thehluh tur a ni a, SLBC chuan pektlak an tih chuan loan petu tur bank-ah dilna chu an theh lut leh ang. Bank-in loan a pek hnuah margin money a dilsak ang a, chu chu kum thum TDR-a dah tur a ni. TDR chu loan latuin khawl leh bungruate a lei fel vek hnuah a loan account-ah chhun luh phalsak a ni thei a, mahse hei hi joint verification tih hnuah leh report \ha tak a neih hunah chauh tih tur a ni.

PMPGP/MUDRA 2nd loan dilna hi ram pumah rualkhai tak a tih tum a ni a, tunah chuan district tinah, population azir te, industry \handuan dan azir te leh a mi chengte thiamthil mil tea pek tur a nih dawn avangin unit 10 (sawm) ang zel a hisap a ni. PMPGP/MUDRA 2nd loan dil tur hian KVIC hian kal phung awlsam zawk a duang mek bawk a, unit hlawhtling tawhte tan chuan chhenfakawm tak tur niin a lang.

Zoram mipuite PMPGP scheme hnuaiyah hma i sawn zel ang u.

Industry Meichher
Apr-Jun, 2018