

PMEGP GUIDELINES THAR

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Industry Meichher issue hmasa (April-September, 2018)-ah khan New PMEGP Guidelines tih thupui hmangin Chief Executive Officer, MKVIB khan PMEGP Guidelines Thar chungchang leh ham\hatna a kental hrang hrangte fiah takin min hrilh tawh a. Amaherawhchu, thingtlang lama chengte tan a implement dan khirkhan lutuk leh bank hrang hrang a\anga harsatna an tawh \hin vanga din chhuahpui a harsat si zia hretute hnenah he scheme \hatzia leh \angkaizia hi awihawm khawpa sawi huphurhawm tak a la ni cheu mai.

Tun \umah hian he Guidelines Thar-in min kawhhmuh ham\hatna \henkhat kan sawi rualin guidelines-in tih dan tur a sawi anga Implementing Agency hrang hrangin kan tih loh avanga harsatna lo piang \hinte, State Level Task Force Committee leh KVIC hmalakna tur ni ngeia lang, hmalakna a awm si loh avanga Guidelines anga kal theih a nih loh dante han thur chhuah zeuh zeuh ka tum dawn a. Central Sorkarin kum 2019-20 thleng awh tura a lo duan lawk tawh a nih avangin ka pension hnuah pawh eng emaw ti zawng tala Department leh beneficiaries-ten kan \angkaipui theih mial ka beisei vang chauha rawn puak chhuak ve ka ni e.

Para 3.2(i): Bussiness/Service sector, unit din thar tur tan PMEGP Loan dil theih chin chu Rs. 10.00 lakh thleng a ni a. Unit ding tawh sa tihlenna (expansion) atan chuan Rs. 25.00 lakh thleng a dil theih. Expansion atan hian NER leh Hill States bikah Margin Money hi 20% a ni thung.

Para 4(iv)(e): Ruahmanna mumal nei lem lovin Petty Trade leh General Store atan mi tam takin PMEGP Loan an dil \hin. Hetiang atan hian dil theih loh zawng a ni hauh lo. State tana kum khat chhunga sum phalsak zat (financial allocation) a\anga za zela sawm (10%) chu hetiang atan hian hman theih a ni nghe nghe a. Amaherawhchu, a diltu chuan a thil zawrh tur siamtu (manufacturer) hnen a\angin sales outlet emaw retail outlet atana ruatna lehkha a nei tur a ni a. Khadi products zuar tur a nih chuan KVIC-in a certify tur a ni. A tawi zawngin Hardware Store, Electronic Store, Petty Trade, General Store, etc. atana loan diltu chuan a thil zawrh tur atan chuan thuneitu dik tak hnen a\angin permit/license/certificate/authorization a neih phawt a ngai a ni.

Para 4 (v): Khualzin mite emaw mipui mimir phurh vel nan Cab/Van, Boat/Motor boat, etc. leina turin Loan a dil theih. NER leh Hilly areas ni lo tan chuan 10% thleng phal a ni a. NER leh Hilly areas-te tan tarlan bik a awm loh avangin PMEGP loan dang ang tho ni awm tak a ni.

Para 8.1: "Bank chuan SC/ST/OBC, etc. beneficiaries/institution-te tan bik an project cost a\anga 95% a sanction ang a, an project an din theihna tur khawp loan chu a vaiin a pe chhuak tur a ni".

He kaihhruaina dan hi a leh chhuah (interpret) dan a inanglo hle ni tur a ni. Project \henkhat, e.g; Offset Printing ang chi tan chuan an khawl mamawh leina tur pawh a tlem berah Rs. 6.00 lakh vel a ni a. Chutih laiin Bank-in 1st Installment an pek chhuah chu khawl leina tham pawh ni lo, Rs. 2.00 lakh emaw chauh a ni. Chutih laiin Bank chuan 1st Installment pek chhuah

rualin loan rulhna tur an lo deduct nghal hmiah a. An account-ah Margin Money a luh hma loh chuan installment dang an pe zui thei tawh lo bawk a. Beneficiaries-ten production nei turin khawl pawh an la lei theih hmain an loan lak sa chu a rulh nan hman zel a ngai ta si a. An account-ah Margin Money a luh har phei chuan 1st Installment an lak sa chu loan rulh nan hman zawh vek a ngai ta \hin a ni. Hetiang dinhmunah hi chuan PMEGP loan \hatzia hrilhfhiah thiam an awm thei lo.

Beneficiaries-te tan hian interest awm lovin, production nei tura inbuatsaihna hun thlaruk emaw, a project-in a mamawh dan azirin a aia rei pawh (initial moratorium period) pek theih dan a awm lo em ni? PMEGP atan chauh hi chuan Bank-te hi anmahni tihdan phung (norms) aia kaihhruaina dang siamsak theih an ni em? Chutiang a nih loh chuan he scheme \ha lutuk tak mai hi kan hlawhchhampui mai bakah Loan recovery \ha tak kan beisei theiin a rinawm lo. Hei hi State Level Task Force Committee leh KVIC-te hmalakna tur ni ngeiin a lang.

Para 8.3: Working capital component hi manufacturing units tan 40% aia sang leh bussiness/service units tan 60% aia sang pawm theih a ni lo.

Para 8.6: Hei hi chhinchhiah bik atan a \ha; “Normal rate of interest will be charged. Repayment schedule may range between 3 to 7 years after initial moratorium as may be prescribed by the concerned bank/financial institution. It has been observed that banks have routinely insisting on credit guarantee coverage irrespective of the merits of the proposal. This approach needs to be discouraged”

He para nena sawi zawm rem tak hi chhiar zui nghal mai ila:

Para 11.12: “No collateral security will be insisted upon by banks in line with the guidelines of RBI for projects involving loan up to Rs. 10.00 lakh in respect of projects cleared by the Task Force”

A chung a Para 8.6 a\ang khian Bank-te hian initial moratorium period (production nei tura inbuatsaih hun, interest tel lo) prescribe ngei tura ngaih an ni. Mahse, ka hriat ve chinah initial moratorium period siamsak thei bank pakhatmah an awm lo. Hei hian a chung a kan sawi tak result duhawm lo takte khi a hring chhuak a, Loan recovery a chhiat phah hle bawk a ni.

Chubakah, Para 11.12-ah khian Loan diltute project dinhmun pawh en chuang lovin dahkham leh guarantor phut hrim hrim hi bank-te hian tih dan phung ve rengah an ngai tlat a. Hei hi State Level Task Force a\angin emaw, KVIC lo chuan a veng (dang) thei lo. Rs. 2.00 lakh chauh la tur beneficiaries-te pawh dahkham leh guarantor an phut avanga loan hmu thei ta lo an awm nual \hin hi pawl tak a ni. Heng Guidelines \ha tak takte hi tuin nge keng kawh ta ang le? District Level-ah chuan Banks-te hian an pute thupek an chhuanlam zel bawk si a, hma lak zel dan a vang hle. State Level Task Force Committee a\anga relfel hnuah District lama Bank branch hrang hrangte zawm turin thawn darh ni thei se a duhawm hle.

Para 11.8: A hma lama Para 7 tawp bera tarlan tawh angin PMEGP Loan dilna chu Nodal Officer-te chuan IBA scoring model (score cards), IBA leh KVIC \ang kawpin an siam hmangin an lo endik vek ang a, chuta 60% hmu phak lote chu hnawl nghal mai tur an ni. He score card bawk hi Agency leh DLTF level-ah pawh beneficiaries-te thlan nan hman tur a ni.

Para 11.10: Thla tin vawi khat tal DLTFC meeting neih tur a ni tih te, Para 14-a physical verification of PMEGP units, tih leh Para 15-a Awareness Camps te hi tuna kan kalphung pangngai-ah chuan tihpuitlin theih a ni lo. Hetiang tipuitling tur chuan SUM kan kawl a ngai a. Tunah hi chuan DLTFC \hut changa kan senso pawh hi KVIC hian a vaiin min re-imburse theih loh bakah min re-imburse har thei hle bawk a ni. Hetiang hi tipuitling tura min beisei a nih chuan DIC tinah senso tur sum pek lawk a \ul a ni. Sumin a daih phawt chuan Awareness Camps pawh hi kan ti thei vekin a rinawm.

Para 11.17: The online claim form will be automatically checked for the fulfillment of two conditions: (i) the date of release of first installment is prior to the date of filing of Margin Money subsidy claim, and (ii) the amount of first installment released is more than the Margin Money subsidy amount claimed.

He (ii) hian zawm a hlawh lo hle. Bank Manager \henkhat chuan 1st Installment-ah Margin Money aia tlem an pek chhuah mai bakah, "Installment dang ka pe dawn tawh lo che a, tuna i lak tawh sa pawh hi rulh a ngai lo" tiin beneficiaries eng emaw zat an lo chhang beidawng \hin a. Chung beneficiaries-te chuan Director of Commerce & Industries hnenah complaint an thelut thin.

Para 11.24: Banks-te chuan beneficiary-te hnen a\angin Loan an pek chhuah hmain intiamkamna an lak a ngai a. He intiamkamna hi KVIC ngaihdanah Rs. 10.00 lakh hnuai lam loan la turte tan chuan collateral securities (dahkham leh guarantor) aiah a tawh fang hle a nih loh chuan hetiang guidelines siam hi a \ul kher lovang.

Awle, ka han sawi takte khi kan rama entrepreneurs chawrno tir, \han zelna tura dipdaltu deuh deuhthe niin ka hria a. Bank branches-te pawh mawhchhiat ngawt theih an ni bik lo. An bulbal a\anga kalphung thar leh inkaihhraina dan danglam bik hmang tura ruahmanna fel tak siam a \ul hle zawk a ni. A chung a ka han sawi tak harsatna tam takte chinfel dan a awm a nih ngai chuan PMEGP hi kan ram \halaite tan chuan intunnunna mai bakah kan ram economy chawikang dawrh thei khawpa scheme \ha a tling ngei ang.

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