

No F. 23015/1/2025-DC(STL)
OFFICE OF THE DEPUTY COMMISSIONER
SAITUAL DISTRICT, SAITUAL

Saitual, the 22nd September 2025

HRIATTIRNA

Mizoram Bana Kaih (Handholding) Scheme Phase -II chu September ni 19, 2025 khan hawn a ni a. Handholding scheme thawhnhnihaah hian dilna chi hnih; CM Special Package leh Loan component-ah thehluh theih niin <https://handholding.mizoram.gov.in> kaltlangin online-a dil tur a ni. Dilna theh lut turte tana hriattur pawimawh te:

1. Dilna hi online kaltlang chauha theh luh tur a ni.
2. Diltu chu kum 18 tling ngei, India khua leh tui a ni tur a ni a. Loan component bikah kum 60 aia upa tan dil theih a ni lo. Central leh State hnuaia sawrkar hnathawk nghet (provisional employee tiamin) ten an dil ve thei lo.
3. CM Special Package hi ₹ 50,000 thleng pek theih niin Loan component hnuaiah nuai 50 thleng dil theih a ni.
4. CM Special Package leh Loan hi dil kawp theih a ni lo a, chhungkaw khat atangin mi pakhat tan chauh dil theih a ni.
5. Dilna hi mimal leh pawl hmingin a thehluh theih a, mahnia theh luh thiam lo tan heng a hnuaia hmun tarlanah te hian ₹ 50/- chawiin dilna thehluh tir theih a ni.
 - i) DC Office Saitual
 - ii) SDO(C) Office, Ngopa
 - iii) BDO Office, Phullen
 - iv) Khaw tina CSC-te hnenah
6. Dilna thehlut turte tan heng documents-te hi upload tur a ni:

Sl No	CM Special Package	Bana Kaih Loan
1	Passport Size Photo	Passport Size Photo
2	Voter ID	Voter ID
3	Adhaar Card	Adhaar Card
4	Bank Passbook front page	Bank Passbook front page
5	Ration Card	Ration Card
6		Educational Certificate
7		Tribal Certificate
8		Residential Certificate
9		Cibil Score (Bank proof)

7. Bana Kaih Loan dil turte tana hriattur pawimawh bakah Detailed Project Report format hi <https://handholding.mizoram.gov.in> website-ah uluk taka zirchian hmasak tur a ni.


(Dr. LALNGURA TLAU)
Deputy Commissioner
Saitual District, Saitual

Memo No F. 23015/1/2025-DC(STL)

Dated Saitual the 22nd September 2025

Copy to:

1. Chief Executive Officer, Implementation of Handholding Policy, P&PI Dept. for information.
2. All members, District Bana Kaih Monitoring Committee for information.
3. Sub Divisional Officer (Civil), Ngopa for information and necessary action.
4. Block Development Officer, (Phullen) for information and necessary action.
5. DIPRO, Saitual for information.
6. E-District Manager, for information and dissemination to all CSCs under Saitual District.
7. All Village Council Presidents within Saitual District, for information.
8. Website Manager, DC Officer for information and necessary action.


Deputy Commissioner
Saitual District, Saitual 

BANA KAIH LOAN CHUNGCHANGA HRIATTUR PAWIMAWH TE:

1. Bank Loan rulh leh ngei ngei ngai a ni
2. Mizoram Sawrkar chu guarantor-ah a tang dawna. Mahse agriculture loan kan tih mai-KCC bikah ₹2,00,000/- (Nuaih hnih) chinah sawrkar laipui guarantor-ah a tang sa. state sawrkar guarantor-ah atang thei lo. Nuaih hnih aia tam la duh tan guarantor a ngai.
3. Ranvulh lam - National Livestock Mission (NLM) hi Central scheme a ni a. state sawrkar guarantor-ah a tang thei lo
4. KCC leh NLM ah sawrkar guarantor-ah tang thei lo mahse; a pung (interest) erawh a rulh pui thei.
5. Ranvulh ₹10,00,000/- (Nuaih sawm) chinah sawrkar guarantor-ah a tang thei.
6. PMEGP-ah sawrkar ₹50,00,000/- (Nuaih sawm nga) thlengah guarantor-ah a tang thei. Bul tan tur te tan a ni ber.
7. Mudra Loan-ah ₹10,00,000/- (Nuaih sawm) thleng lak theih a ni a. sawrkar guarantor-ah a tang thei.
8. Loan hi a pung nen a rul phawt tur a ni a; thla 6 dan zelah a pung(interest) sawrkarin a rulhsak (re-imburse) zel ang
9. Loan hi kum 18-60 inkar tan a dil theih a ni.
10. CIBIL Score 700 aia tlem lo tur a ni. Loan rul tha lo te check-na a ni.
11. Loan la ngailo tan chuan CIBIL Score hi -l a ni a; a dil theih tho.
12. Mamawh zat chiah estimate siam tur a ni a, thil dang zehkep nei chung a dil loh nise.
13. Khawl/bungrua lei tur te a siamtu company atangin quotation lak lawk vek tur a ni. Bank lamin company account-ah direct-in sum an pe dawn a, I account-ah a lut hmasa dawn lo. Mamawh chiah chiah aia tam emaw, bungraw neihsa reng dil belh khan loan rulh tur a ti tam mai mai.
14. Loan a hun taka rullo te chu sawrkarin a pung(interest) a rulh pui thei dawn lo a ni.
15. Loan rul tha lo chu Reserve Bank of India (RBI) danin a phut angin thu buai ziah luh tur a ni.
16. Loan la mek tan dil loh a him.
17. Loan la tura thlan te reng reng Orientation Training kal vek tur a ni.
18. Loan la tuin a hmun (site)-ah Handholding Placard/Signboard tar zel tur a ni a. a format in ang tlang Planning lam ruahmanna anga kalpui tur a ni.
19. Thla tina loan rulh ngai zat (EMI) lo inchhut lawk tur. a hnuaia mi deuh hian

A pung (12% interest)		Rulh hun chhung - 5 years	
Loan lak zat	Thla tina rulhna tur	Loan lak zat	Thla tina rulhna tur
50,000	1112	7,00,000	15571
1,00,000	2224	7,50,000	16683
1,50,000	3337	8,00,000	17796
2,00,000	4449	9,00,000	20020
2,50,000	5561	10,00,000	22244
3,00,000	6673	15,00,000	33367
3,50,000	7786	20,00,000	44489
4,00,000	8898	25,00,000	55611
4,50,000	10010	30,00,000	66733
5,00,000	11122	35,00,000	77856
5,50,000	12234	40,00,000	88978
6,00,000	13347	45,00,000	100100
6,50,000	14459	50,00,000	111222

20. Handholding Loan hi ruahmanna fel tak nei te tan Malsawmna a nih theih laiin; thil ngaihtuah Chiang mang lo te tan erawh fimkhur a ngai hle a ni.
21. PMEGP Loan dil tur tan Phone Number leh Aadhaar link ngei tur a ni.