

MIZORAM COOPERATIVE APEX BANK LTD

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No. MCAB/L&A/79/2020-21/436

Dated Aizawl, the 27th April, 2020

C I R C U L A R

Chief Executive Officer, MzSRLM-in, a lehkha No. B.13018/16/2019-MzSRLM : Aizawl, the 23rd April, 2020 hmanga Joint Secretary to the Government of India letter No. 1-12011/24/2012-SGSY(C), GOI., Ministry of Rural Development, Department of Rural Development (RL Division) Dated 20th April, 2020 thu a rawn forward-na chu, a tul anga lo hriat atan rawn thawn a ni e.

Enclos : As above

Sd/- LALZUAHLIANA
Chief Executive Officer

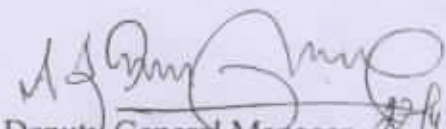
Memo No. MCAB/L&A/79/2020-21/13

Dated Aizawl, the 27th April, 2020

Copy to :

1. All DGMs and AGMs., MCAB HO for kind information,
2. Chief / Branch Manager, all Branches for information,
3. Manager, IT Department for information with a request to up load this circular with all its enclosures to e-mail of all Branches,
4. Concerned Files.

Debar 20/24
for n/c.
DM/15


Deputy General Manager,
Loans & Advances Department,
Head Office : Aizawl.

OFFICE OF THE CHIEF EXECUTIVE OFFICER
MIZORAM STATE RURAL LIVELIHOODS MISSION
RURAL DEVELOPMENT DEPARTMENT
AIZAWL, MIZORAM

No. B.13018/15/2019-MzSRLM:

Aizawl, the 23rd April, 2020

To

Regional Manger/Chairman/CEO
of PSBs/RKB/Co-op Bank

Subject : FM Announcement on Collateral Free Loans for Women Self Help Groups – reg.

Madam/Sir,

This is to inform you that the recent FM announcement of relief package under Pradhan Mantri Garib Kalyan Package to address the socio-economic distress of the rural populace includes an increased in the limit collateral free loans for Women Self Help Groups from Rs 10 lakhs to Rs 20 lakhs.

In an aim to implement the said provision, you are requested to kindly circulate the above mentioned package to all the bank branches financing NRLM SHGs. The letter received from Ministry of Rural Development is hereby enclosed for your kind perusal.

Encl: As above.

Yours faithfully,

23/4/20
(HLLALCHHANDAMI)
Chief Executive Officer,
Mizoram State Rural Livelihoods Mission
Rural Development department
Mizoram, Aizawl.

File No. 1-12011/24/2012-SGSY(C)
Government of India
Ministry of Rural Development
Department of Rural Development
(RL Division)

7th Floor, NDCC-II Building
Jai Singh Marg,
New Delhi-110001

Dated: 20th April, 2020

To
The SMDs/CEOs of SRLM all States/UTs

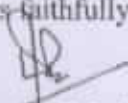
Subject: Collateral-free loans upto Rs 20 Lakhs for Women Self Help Groups

Sir/Madam,

In view of the situation of economic and social distress which has arisen due to the outbreak of Novel Corona Virus – COVID-19, Union Minister for Finance, Government of India, on 26th March 2020, announced relief package under Pradhan Mantri Garib Kalyan Yojna for the poor to help them fight the battle against Corona Virus. The relief package announced includes *inter alia* increase of limit of collateral-free loans for Women Self Help Groups from Rs 10 lakhs to Rs 20 Lakhs.

You are requested to identify eligible women SHGs willing to borrow higher dosage of loans and extend necessary support to enable them borrow from banks.

Yours Faithfully,


(Leena Johri)

Joint Secretary to the Government of India

Copy:

1. Additional Secretary, Department of Financial Service, Ministry of Finance, New Delhi

Finance Minister announces Rs 1.70 Lakh Crore relief package under Pradhan Mantri Garib Kalyan Yojana for the poor to help them fight the battle against Corona Virus

Posted On: 26 MAR 2020 5:12PM by PIB Delhi

- Insurance cover of Rs 50 Lakh per health worker fighting COVID-19 to be provided under Insurance Scheme
- 80 crore poor people will to get 5 kg wheat or rice and 1 kg of preferred pulses for free every month for the next three months
- 20 crore women Jan Dhan account holders to get Rs 500 per month for next three months
- Increase in MNREGA wage to Rs 202 a day from Rs 182 to benefit 13.62 crore families
- An ex-gratia of Rs 1,000 to 3 crore poor senior citizen, poor widows and poor disabled
- Government to front-load Rs 2,000 paid to farmers in first week of April under existing PM Kisan Yojana to benefit 8.7 crore farmers
- Central Government has given orders to State Governments to use Building and Construction Workers Welfare Fund to provide relief to Construction Workers

The Union Finance & Corporate Affairs Minister Smt. Nirmala Sitharaman today announced **Rs 1.70 Lakh Crore relief package under Pradhan Mantri Garib Kalyan Yojana for the poor to help them fight the battle against Corona Virus**. While addressing the press conference here today, Smt. Sitharaman said "Today's measures are intended at reaching out to the poorest of the poor, with food and money in hands, so that they do not face difficulties in buying essential supplies and meeting essential needs."

The Minister of State for Finance & Corporate Affairs Shri Anurag Singh Thakur was also present besides Shri Atanu Chakraborty, Secretary, Department of Economic Affairs and Shri Debashish Panda, Secretary, Department of Financial Services. **Following are the components of the Pradhan Mantri Garib Kalyan Package: —**

PRADHAN MANTRI GARIB KALYAN PACKAGE

I. Insurance scheme for health workers fighting COVID-19 in Government Hospitals and Health Care Centres

- Safai karamcharis, ward-boys, nurses, ASHA workers, paramedics, technicians, doctors and specialists and other health workers would be covered by a Special insurance Scheme.

- Any health professional, who while treating Covid-19 patients, meet with some accident, then he/she would be **compensated with an amount of Rs 50 lakh under the scheme.**
- All government health centres, wellness centres and hospitals of Centre as well as States would be covered **under this scheme approximately 22 lakh health workers would be provided insurance** cover to fight this pandemic.

II. PM Garib Kalyan Ann (अन्न) Yojana

- Government of India would not allow anybody, especially any poor family, to suffer on account of non-availability of foodgrains due to disruption in the next three months.
- **80 crore individuals, i.e, roughly two-thirds of India's population would be covered under this scheme.**
- Each one of them would be provided double of their current entitlement over next three months.
- This additionality would be free of cost.

Pulses:

- To ensure **adequate availability of protein** to all the above mentioned individuals, 1 kg per family, would be provided pulses according to regional preferences for next three months.
- These pulses would be provided **free of cost** by the Government of India.

III. Under Pradhan Mantri Garib Kalyan Yojana,

Benefit to farmers:

- The first instalment of Rs 2,000 due in 2020-21 will be **front-loaded and paid in April 2020 itself under the PM KISAN Yojana.**
- It would cover 8.7 crore farmers

IV. Cash transfers Under PM Garib Kalyan Yojana:

Help to Poor:

- A total of **20.40 crores PMJDY women account-holders** would be given an ex-gratia of **Rs 500 per month for next three months.**

Gas cylinders:

- Under PM Garib Kalyan Yojana, **gas cylinders, free of cost,** would be provided to 8 crore poor families for the next three months.

Help to low wage earners in organised sectors:

- **Wage-earners below Rs 15,000 per month in businesses having less than 100 workers** are at risk of losing their employment.

- Under this package, government proposes to pay **24 percent of their monthly wages into their PF accounts for next three months.**
- This would **prevent disruption in their employment.**

Support for senior citizens (above 60 years), widows and Divyang:

- There are around 3 crore aged widows and people in *Divyang* category who are vulnerable due to economic disruption caused by COVID-19.
- Government will **give them Rs 1,000 to tide over difficulties during next three months.**

MNREGA

- Under PM Garib Kalyan Yojana, **MNREGA wages would be increased by Rs 20 with effect from 1 April, 2020.** Wage increase under MNREGA will provide an additional Rs 2,000 benefit annually to a worker.
- This will benefit approximately 13.62 crore families.

V. Self-Help groups:

- Women organised through 63 lakhs Self Help Groups (SHGs) support 6.85 crore households.
 - a. Limit of collateral free lending would be increased from Rs 10 to Rs 20 lakhs.

VI. Other components of PM Garib Kalyan package

Organised sector:

- Employees' Provident Fund Regulations will be amended to include Pandemic as the reason to **allow non-refundable advance of 75 percent of the amount or three months of the wages, whichever is lower, from their accounts.**
- Families of four crore workers registered under EPF can take benefit of this window.

Building and Other Construction Workers Welfare Fund:

- Welfare Fund for Building and Other Constructions Workers has been created under a Central Government Act.
- There are around 3.5 Crore registered workers in the Fund.
- State Governments will be given directions to utilise this fund to provide assistance and support to these workers to protect them against economic disruptions.

District Mineral Fund

- The State Government will be asked to utilise the funds available under District Mineral Fund (DMF) for supplementing and augmenting facilities of medical testing, screening and other requirements in connection with preventing the spread of COVID-19 pandemic as well as treating the patients affected with this pandemic.