

MIZORAM COOPERATIVE APEX BANK LTD

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No. MCAB/L&A/13/2024-25/39

Dated Aizawl, the 29th June, 2024

C I R C U L A R

Kan hriat theuh angin PMEGP hi Central sorkar scheme tha tak mai. Bank lamin loan hmanga kan lo tihhlawhtlin mek zel a ni a. Tun dinhmunah chuan kum 2025-26 Financial Year tawp thlenga kalpui tur a ni a. Chutih lai chuan MSME lamah sorkarin tan a la thar nasa em em a. He PMEGP Scheme ngei pawh hi MSME hnuai hma lakna remchang leh tha tak a nih avang hian a hun chung pawh hi pawhsei (extend) zel a nih a rinawm hle a ni.

Hetih lai hian kan Bank-in PMEGP loan leh Margin Money kan kalpui dan hian duhthu a sam loin belhchian a dawl lo hle niin NABARD Inspection lam pawhin remarks an sian hial tawh a ni. Chumi a nih avang chuan tun hnuah chuan fimkhur leh dik taka he scheme hi kalpui tawh tur a ni tih kan inhriattir a. Tuna kan dinhmun mekah hi chuan RBI lam hremna pawh hmuh mai hlauhthawnawm takah kan ding mek a ni tih kan inhriattir a ni.

PMEGP loan release leh a kalphung tur leh Margin Money chungchangah te pawh Circular kan lo chhuah tawh thin a. Mahse heng circular-te hi kan zawm tha lo em em mai a. mahni duhdan leh ngaihdana kalpui hi a awm thin niin a lang a. hei hian thil fel lo tam tak a hring a ni.

Chuvangin tun hnuah chuan PMEGP hi he circular ang chiah chauh hian kalpui tawh tur a ni ang :

1. PMEGP-ah hian account chi hnih - Account **A** leh Account **B** hawn tur a ni a. Account **A** hi interest bearing loan portion a ni a. account **B** hi free interest a ni thung ang.
2. 1st instalment hi Account **A** atanga released hnuah Margin Money claim nghal a. MM hi a lo thlen veleh hemi amount zat chiah hi Account **B** atangin 2nd instalment release leh a. MM chu TDR-ah kum 3 chung atan free interest-in dah bawk tur a ni (He kum 3 hi 1st instalment release date atang khan chhiar tan tur a ni thung ang)
3. 3rd instalment chu kan loan released hmasakte an hman dan **Post disbursement verification** lak phawt hnuah. satisfactory report theh luh a nih hnuah chauh account **A** atangin release leh mai tur a ni ang.

Margin Money chauh lak tur ang chia PMEGP loan dil hi. Central sorkar scheme ang a nih loh avangin tihtir hauh loh tur a ni e.

Sd/- A. LALLUNGMUANA
Chief Executive Officer

Memo No. MCAB/L&A/13/2024-25/39

Dated Aizawl, the 29th June, 2024

Copy to :

1. All Branch Heads. for information and strict compliances etc.
2. Concerned Files.

Chief Manager,
Loans & Advances Department,
Head Office : Aizawl