

1. Full interest subvention on interest payable on bank loans of up to Rs. 50 lakhs through reimbursement of interest to Progress partners over and above interest subvention claimable from the Central Government under the loan scheme, as incentive for prompt repayment.
2. Bank loans for MSME to be collateral-free through contribution of fund to the corpus of Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGTMSE) by the Government of Mizoram for 100% guarantee.
3. Bank loans for other Agriculture & Allied sector loans to be collateral-free through coverage of credit guarantee fee by the Government of Mizoram.
4. Convergence with other schemes of Government of India such as PMEGP, PMMY, SUI, KCC, other Agriculture & Allied sector loans etc.
5. Convergence with Raising and Accelerating MSME Performance (RAMP) for registration and monitoring of Project Partners.
6. The above incentives shall be subject to utilization of the loan amount as per sanction conditions and shall be available only to the Progress Partners duly selected by the process mentioned in these guidelines.



### **3.2.2. Chief Minister's Special Package Grant:**

The CM's Special Package grant is a strategic funding instrument to provide a fillip for projects and initiatives that have the potential to drive systemic change and unlock further investment:

1. This special provision is made for allowing grant of not more than Rs.1 lakh in exceptional case where the Progress Partner is not in a position to avail loans while having a livelihood project that can be significantly boosted by a small grant.
2. The grant and its amount should be based on a DPR of the Progress Partner.
3. The Progress Partner who is given a grant under this component cannot avail the other incentives provided in this scheme until the completion of the project for which the grant has been given.
4. All fund transfers to the Progress Partners will be through online bank transfer in installment as approved by the Apex Body.
5. Penalty: In case of continual non-performance by the Progress Partners who have received the grant, they will be liable for penalty including return of the funds already transferred to them or of equal value in kind.



### **3.2.3. Capacity Building of the Progress Partners: Capacity building will be carried out in two phases:**

1. Orientation training: This will be a mandatory centralized training organized by the Nodal Department and will focus on motivation, financial literacy, leadership training, work ethics etc. A certificate will be given to those Progress Partners who successfully completed the training and this certificate will formally certify the entity as a Progress Partner.
2. Technical training: To ensure the success of the Progress Partners, each Implementing Department will design technical training module for their Progress Partners. Mandatory trainings such as EDP required by the converged Scheme will also be facilitated by the Implementing Departments.

### **3.2.4. Venture Capital for Formalized Businesses and Zebra Startups:**

Government of Mizoram will create an Investment Fund, namely Mizoram Venture Capital Fund through the Alternative Investment Fund (AIF) route under the Securities and Exchange Board of India (SEBI). This state specific investment fund will cater to the specific needs of entrepreneurs in Mizoram to enable them to avail large investment funds through equity investment which is crucial for them for product development, scaling of operations, market expansion and enhancement of technology. The startups funded through this will become an important tool for successful implementation of this Scheme as startups funded under the agriculture, agri-tech and other sectors will become the aggregators or the service providers for the Progress Partners. The implementation of this component will be pursued by the Nodal Department, i.e., Planning & Programme Implementation Department.



#### **4. Implementing Departments:**

4.1 All the Departments under Government of Mizoram tasked with the responsibility of implementing the Mizoram Bana Kaih (Handholding) Scheme, 2024 are the implementing Departments for this component of the Scheme.

4.2 FY 2024-25 being the first year of implementation, the following departments will be the implementing departments under Handholding Support to Progress Partners:

1. Agriculture Department
2. Animal Husbandry & Veterinary Department
3. Commerce & Industry Department
4. Cooperation Department
5. Fisheries Department
6. Horticulture Department
7. Irrigation & Water Resources Department
8. Labour, Employment, Skill Development and Entrepreneurship Department
9. Land Resource, Soil & Water Conservation Department
10. Planning & Programme Implementation Department
11. Rural Development Department
12. Sericulture Department
13. Tourism Department



## **5. Administrative Framework in the Implementing Departments**

**5.1 Departmental Nodal Committee:** The Departmental Nodal Committee will be formed to be headed by the concerned Minister of the Department with the concerned Administrative Head of the Department as Vice Chairman and Director as Member Secretary. Other members of the Committee would be at the discretion of the concerned Department.

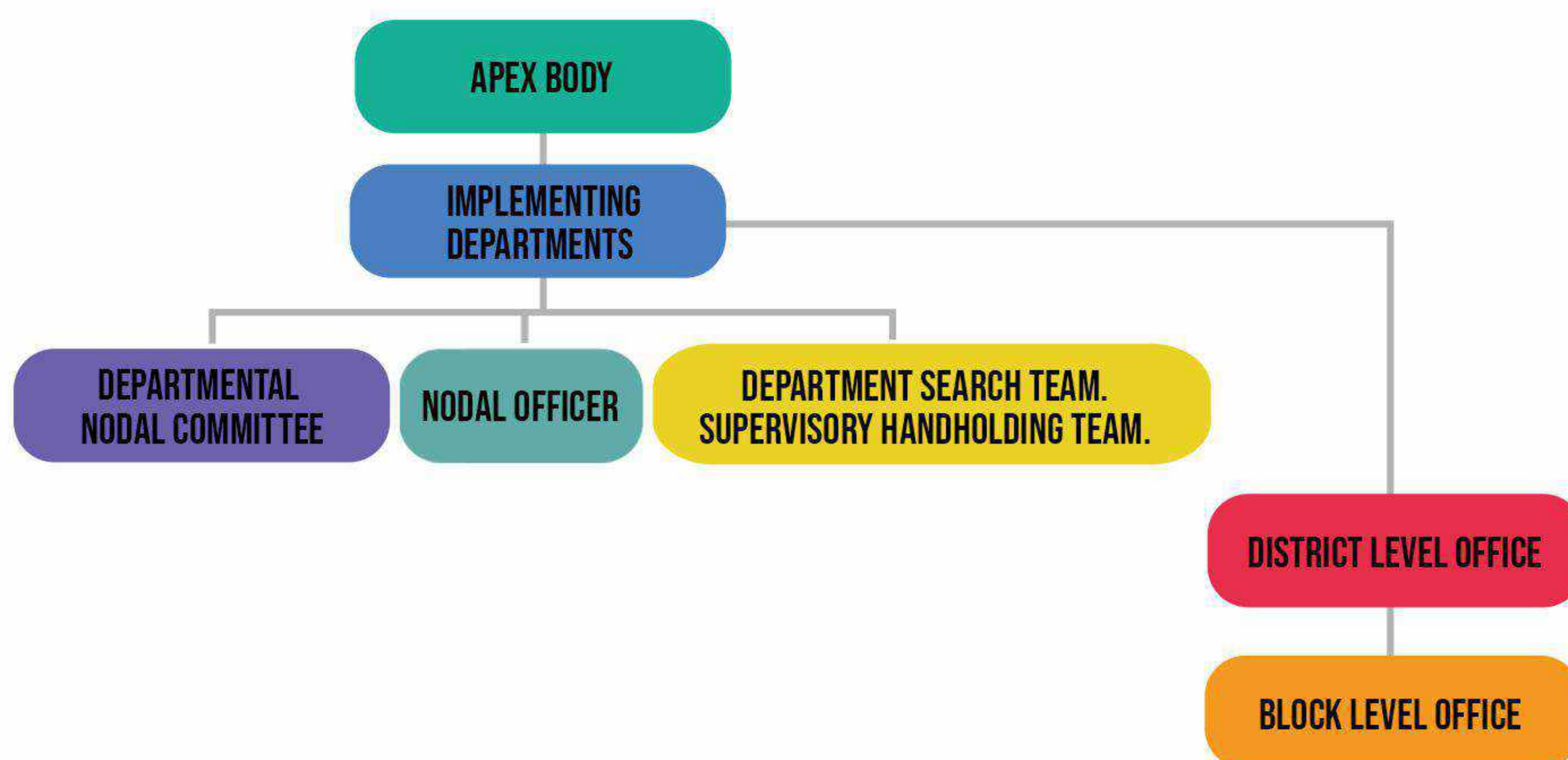
**5.2 Nodal Officer:** Each Department will assign a responsible Nodal Officer for the Scheme to serve as the single point of contact (SPOC) for the Scheme.

**5.3 Search Team:** Each Department will form Search Team/s to identify potential Progress Partners and evaluate their livelihood/business projects.

**5.4 Supervisory Handholding Team:** Each Department will form a Supervisory Hand holding Team that will continually supervise the execution of the various components of the handholding Support and monitor the performance of the Progress partners.



## 5.5 The organizational structure is shown below:



## 6. Roles of the Implementing Departments

### 6.1 Identification of potential Progress Partners

Progress Partners can be identified by the concerned Department through the following channels –

i. **Online Submission:** Those desirous of becoming a Progress Partners can submit their livelihood/business projects using the **Form – 1** using the online Handholding Portal ([handholding.mizoram.gov.in](http://handholding.mizoram.gov.in)). These applications will be screened by the Search Teams of the concerned Departments and lay their assessment before the Departmental Nodal Committee.



ii. **Search Team:** Departments can also identify their Progress Partner through the Search Teams constituted by the concerned Departments in the following manner:

a) Implementing Departments will form Search Team/s to identify Progress Partners. Representation from other relevant Departments or notable individuals from civil society may also be made as required. The Apex Body may also nominate additional individuals in the Search Teams as required.

b) The Search Team of each Department must cover all districts to identify the Progress Partners; however, the recommended Progress Partners need not necessarily be represented from each of the districts.

c) The Search Team will assist the identified Progress Partners in submitting their livelihood/business projects through the online Handholding Portal.

d) The Search Teams will lay their assessment before the Departmental Nodal Committee.



## 6.2 Recommendation of potential Progress Partners to the Apex Body

- 6.2.1 The potential Progress Partners identified as per 6.1 above and their project proposals will be examined by the Departmental Nodal Committee. The Committee may also conduct interview for selection as required. They must ensure that the recommended Progress Partner fulfills the criteria as per Para 2.1 of the Guidelines and that their project proposal and their personality have the potential to be successful.
- 6.2.2 The Committee will screen the applicants for recommendation or otherwise, prepare a prioritized list of Progress Partners, identify the form of financial assistance, and approve the support components that will be provided by the Department over and above the financial assistance.
- 6.2.3 For the prioritized Progress Partner, the Implementing Department will hand hold the entity to prepare a Detailed Project Report (DPR). The indicative format for the preparation of the DPR is as per **Form – 2** which is to be treated as a guide. However, the DPR must necessarily include the information as contained in **Form – 3** and the following:
- (a) Land availability and its size
  - (b) Expected income and employment generation in the next 5 years
  - (c) Handholding Support (Cost-free, or otherwise) to be provided by the Dept. not covered by Loan



- 6.2.4 Each unique Progress Partner (as an individual or one group Entity) is to be recommended for support under one livelihood/business project only. However, this does not bar a Progress Partner from deriving benefits under other components of this Scheme or as a member of a group Progress Partner under this component.
- 6.2.5 After screening and approval by the Departmental Nodal Committee, the Implementing Departments will submit the recommended list of Progress Partners to the Apex Body in order of priority based on merit using **Form – 3** through the online Handholding Portal.
- 6.2.6 Along with the above, the Department will also submit the respective DPR pertaining to the recommended Progress Partners.
- 6.2.7 In the event of technical problems preventing the use of the online Handholding Portal, all necessary forms and documents are to be submitted in hard and soft copies to the Nodal Department.

### **6.3 Handholding Support to the selected Progress Partners:**

After the Apex Body selects the Progress Partners recommended by the Implementing Departments, it is the responsibility of the Implementing Departments to extend the following hand holding support to their respective selected Progress Partners:



### 6.3.1 Loan Assistance :

#### 1) Facilitation of Progress Partners for Loan Disbursement: -

a) On receipt of the list of the final selected Progress Partners, the Implementing Departments will handhold the Progress Partners to approach the banks with the required documentation.

b) The bank, after exercising due diligence, will convey the list of accepted as well as rejected applications to the Apex Body with reasons for rejections, and initiate the loan disbursement process.

c) Mandatory training will be conducted for EDP as well as technical training as prescribed under relevant scheme such as PMEGP.

d) Throughout the process, the Implementing Department will continue to supervise the Progress Partners for obtaining loan and implementing their projects.

#### 2) Loan Disbursement & Recovery Pattern: -

a) Loan disbursement will be governed by the procedures adopted by the banks and guidelines of the schemes under convergence (if any).

b) Subscription of insurance policy such as PMKKBY, PMSBY and the likes would be mandatory



c) Loan recoveries from Progress Partners could also be affected through loan recovery accounts opened for this purpose which would be mapped to Cash Management Product (CMP) of the banks.

d) Claim of interest subvention as applicable will be governed by the Memorandum of Understanding (MoU) between Government of Mizoram and the Implementing Banks.

#### 6.3.2 **Chief Minister's Special Package grant:**

1) Applications for funding under the Chief Minister's Special package grant will be received and assessed by the Chief Minister's Office, who will convey the screened applications to the concerned Departments.

2) The Departments will have complete discretion to approve or reject the applications based on the merit of the project proposals.

3) The process for recommendation of potential Progress Partners to the Apex Body will follow the procedure laid down at para 6.2. The recommendation of the Department will be submitted to the Apex Body in **Form - 4**

4) Fund for Chief Minister's Special Package grant will be allocated by Finance Department to the concerned Implementing Department on the recommendation of P&PID. The concerned Implementing Departments will, in turn, transfer the grant to the Progress Partners' bank account by electronic transfer.



### **6.3.3 Supervision, Monitoring & Documentation:**

As Progress Partners are selected based on the recommendations of the Implementing Departments, responsibility to ensure the success of the Progress Partners under them would also lie with the Implementing Departments. They will undertake the tasks of supervision, monitoring and documentation of their Progress Partners in the following manner:

1. The Mizoram Bana Kaih (Handholding) Scheme should not be considered in isolation but in convergence with the other schemes of Government of India implemented by the Departments. Resources in terms of materials or funds should be made available to the Progress Partners through convergence to the extent possible.
2. The Departmental Nodal Committee/Implementing Department will form Supervisory Handholding Teams as per their requirement which will constantly supervise, guide, train and monitor the performance of the selected Progress Partners. Capacity building of the Progress Partners as laid down in Section 3.2.3 must be implemented effectively.
3. They must ensure that the project of each Progress Partner is implemented as per the approved DPR and deviation may be allowed only in exceptional cases with due approval of the concerned Minister.
4. A prescribed Monitoring Format will be used for submission of report online to the Apex Body. Due diligence on accounting practices of Partners, KYC etc. is to be done by the Supervisory Handholding Teams.



5. The ‘Rehabilitation Scheme’ may also be worked out to assist non-performers to help them overcome their bottlenecks.
6. Each Department will be responsible for documentation and publicity of the performance of their Progress Partners through various media including social media. Further, they would be required to take up evaluation of their Progress Partners and make recommendations

#### 6.3.4 **Allocation of Administrative Cost and Grant component:**

On the receipt of the approved list of Project Partners for financial assistance and handholding support, the concerned Implementing Department will submit the fund requirement for Administrative Cost (search team expenses, monitoring and supervision) and Chief Minister’s Special Package grant for their approved Progress partners using **Form – 5**.



## **7. Apex Body for the Scheme**

The Mizoram State Policy Coordination Committee (MSPCC) chaired by the Chief Minister will function as the Apex Body for administering the Mizoram Handholding Scheme. Its role will include the following:

- 1) Coordinate the implementation of the Mizoram Handholding Scheme.
- 2) Establish MoUs with banks to facilitate credit linkage and interest subvention subsidies.
- 3) Determine the number or range of potential Progress Partners to be identified by the Implementing Departments.
- 4) Receive the list of Progress Partners from the Implementing Departments, avoid duplication, facilitate complementarity, and make the final selection of Project Partners. This will be carried out in the following manner:
  - i. The Apex Body will receive the recommended list of potential Progress Partners from the Responsible Departments and make the final selection based on the merit of the projects and fund availability. The Vice Chairman, Mizoram State Planning Board and the concerned Minister of the Implementing Department would be the ex-officio member of the Apex Body while making the final selection of Progress Partners for their Department.



- i. The Apex Body will receive the recommended list of potential Progress Partners from the Responsible Departments and make the final selection based on the merit of the projects and fund availability. The Vice Chairman, Mizoram State Planning Board and the concerned Minister of the Implementing Department would be the ex-officio member of the Apex Body while making the final selection of Progress Partners for their Department.
- ii. The final selection of Progress Partners will be communicated, at the appropriate stage, to –
  - the Implementing Departments to assist the selected Progress Partners in approaching the banks with the required documentation, and for the purpose of monitoring and supervision;
  - to Finance Department for release of required grants etc., and
  - to the concerned bank for information and necessary action.
- iii. The Apex Body will create an MIS for online submission of application with online registry for managing, tracking and monitoring the progress of the Progress Partners.
- iv. In the event of cases where a particular Progress Partners may derive support under various projects or Domains, the Apex Body will make judgment on whether such a case exhibits duplication of support or adds complementarity to the livelihood/business project.
- v. If there is any instance where there are Progress Partners whose project falls within the purview of multiple Departments, the Apex Body will make the final decision in the allocation to the concerned Responsible Department.



- 5) Conduct review sessions with Implementing Departments from time to time.
- 6) The Apex body may conduct evaluation every six months on the implementation of convergence initiatives through institution, agencies, Individual experts, and organizations (e.g., SIRD&PR, SEMETI) of repute having good knowledge of the activities taken up by the Progress Partners.
- 7) Lay down calendar for the implementation of the Scheme for a particular Financial Year.
- 8) Secretarial services and other logistic support for the Apex Body will be provided by P&PI Department.



## **FORMS**

### **Form – 1: Project Dilna**

#### **A. Project Diltu chungchang (Mimal)**

1. Hming (Voter I.D. a chuan dan):
2. Pa/Nu Hming (Voter I.D. a chuan dan):
3. Pian ni, thla leh kum:
4. Dilna thehluh ni a mahni kum zat:
5. Lehkha zir san zawng:
6. EDP/RSETI Training i paltlang tawh em?: (Y/N) (attach certificate)
7. In khata cheng chhungkaw member zat:
8. Veng/Khaw:
9. RD Block:
10. District:
11. Phone/WhatsApp number:
12. Voter I.D. no: \_\_\_\_\_ (attach image)
13. Photograph: (attach image)

#### **B. Project Diltu chungchang (Pawl)**

1. Pawl din dan (Company, Society, SHG, FPO, PAC etc.):
2. Pawl hming:
3. Member/thawk awm zat:
4. Member/thawktu zingah EDP/RSETI Training paltlang tawh an awm em?: (Y/N) (attach certificate)
5. Registration number leh Kum: \_\_\_\_\_ (attach certificate)
6. Address:
7. RD Block:
8. District:
9. Phone/WhatsApp number:
10. Pawl aiawha dilna thehlut tu hming leh pawl ah a nihna:

#### **C. Project chungchang**

1. Project sector/trade:
2. Project Hming:
3. Project kalpui tum dan:
4. Hmalakna i nei tawh te (Experience):
5. Project atan ram neihna hmun, zau zawng leh ram neitu hming:
6. Project atan bungrua/khawl neih te, a man zat nen:
7. Project thlalak: (attach image) (optional)

#### **D. Budget**

1. Pawisa mamawh zat:
2. Pawisa hman dan tur, a zat nen:



## **FORMS**

### **Form – 1: Project Dilna**

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2. Pa/Nu Hming (Voter I.D. a chuan dan):
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6. Project atan bungrua/khawl neih te, a man zat nen:
7. Project thlalak: (attach image) (optional)

### **D. Budget**

1. Pawisa mamawh zat:
2. Pawisa hman dan tur, a zat nen:

### **E. Project in a hrin chhuah tur**

1. Kum khata sum lak luh (income) beisei zat:
2. Kum khata thar chhuah/siam chhuah beisei zat:
3. Hlawhfa rawih tum zat:
4. Project concept/DPR siam a nih chuan thehluh ni se: (attach PDF)

### **Document thehlut tur:**

(a) Voter ID (b) Registration Certificate (if applicable) (c) Training certificate (if any) (d) DPR

**Assigned Department:** (Auto-generated)

**Department thlan bik neih chuan ziah lan ni se:** \_\_\_\_\_(optional)



## INTIAMKAMNA:

Kei, \_\_\_\_\_ hian ka eizawnna project/business plan kalpui nana sum leh pai/loan tanpuina ka dawn chu ka project/business plan thehluh angin dik taka hman leh a hun taka rul thin turin ka intiam e.

He scheme hnuaia sum leh pai/loan tanpuina dawng tur chuan Sawrkar in a duan inzirna (mandatory training) pal tlang hmasa turin ka intiam e.

Bana Kaih Scheme hnuaia tanpuia dawn chhonzawm zel nan sorkar atangin a tul hun hun a ka project endik (inspection) ka in huam a, chu endikna chu sorkar duhthusamin ka paltlang loh chuan he scheme hnuaia tanpuia tih tawp ka pawm a, grant ka dawn tawh pawh sorkar ah pek let ka in huam e.

Dilna thehluh ringawt hian Sawrkar emaw bank emaw atangin sum leh pai/loan a tanpuina ka dawng ngei ngei dawn tihna a ni lo tih ka pawm bawh e.

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Place: \_\_\_\_\_

Signature: \_\_\_\_\_

Note:-

*\* Sorkar hnathawk nghet (provisional employee tiamin) thawk mek lai te tanpuina pek theih an ni lo ang*



## Form – 2: Indicative DPR

### I. Personal Details

1. Whether individual or group entity/organization (if the latter, skip to section-II)
2. Name
3. Date of Birth
4. Age on the date of submission of form
5. Father's/Mother's Name
6. Mailing Address
7. Phone No.
8. Email ID
9. Voter ID

### II. Organizational Details

1. Indicate nature of organization (cooperative, registered society, SHG, FPO, PACS, One Person Company, Proprietorship, Partnership, Limited Liability Partnership, Private Limited Company, Public Limited Company etc.)
2. Name of Organization
3. Registration No. and Year
4. No. of Members/Employees
5. Mailing Address
6. Name of Representative
7. Designation in the Organization

### III. Overview of the Business (Introduce the business concept and the process of manufacture or service delivery)

--



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5. Mailing Address
6. Name of Representative
7. Designation in the Organization

### III. Overview of the Business (Introduce the business concept and the process of manufacture or service delivery)

--



#### IV. Business Details

1. Name of the Product :
2. Project Components & Cost
  - a) Capital Expenditure
    - Land :
    - Workshed/Building (in sq.ft) :
    - Equipment :
    - Total Capital Expenditure :
  - b. Working Capital :
  - c. Total Project Cost (a+b) :

#### 3. Estimated Annual Production Capacity

SN	Particulars	Capacity in (kg)	Rate	Total Value (In Rs.)
	TOTAL			

4. Raw Material :
5. Labels and Packing Material :
6. Wages (Skilled & Unskilled) :
7. Salaries :
8. Administrative Expenses :
9. Overheads :
10. Miscellaneous Expenses :
11. Depreciation :
12. Insurance :
13. Interest (As per the PLR)
  - a) C.E. Loan :
  - b) W.C. Loan :
  - Total Interest :
14. Working Capital Requirement
  - Fixed Cost :
  - Variable Cost :
  - Requirement of WC per Cycle :



#### IV. Business Details

1. Name of the Product :

2. Project Components & Cost

a) Capital Expenditure

Land :

Workshed/Building (in sq.ft) :

Equipment :

Total Capital Expenditure :

b. Working Capital :

c. Total Project Cost (a+b) :

3. Estimated Annual Production Capacity

SN	Particulars	Capacity in (kg)	Rate	Total Value (In Rs.)
	TOTAL			

4. Raw Material :

5. Labels and Packing Material :

6. Wages (Skilled & Unskilled) :

7. Salaries :

8. Administrative Expenses :

9. Overheads :

10. Miscellaneous Expenses :

11. Depreciation :

12. Insurance :

13. Interest (As per the PLR)

a) C.E. Loan :

b) W.C. Loan :

Total Interest :

14. Working Capital Requirement

Fixed Cost :

Variable Cost :

Requirement of WC per Cycle :



# 15. Cost Analysis

SN	Particulars	Capacity Utilization (in Rs.)			
		100%	60%	70%	80%
1	Fixed Cost				
2	Variable Cost				
3	Cost of Production				
4	Projected Sales				
5	Gross Surplus				
6	Expected Net Surplus				



## DECLARATION

I, ....., hereby, agree to the proper utilization of financial assistance as per my livelihood project/business plan and timely repayment of loan granted for the implementation of my livelihood project/business plan.

I declare that I am willing to undergo mandatory training prescribed by the scheme under which financial assistance is to be received or training prescribed by the Government of Mizoram as a pre-requisite to receipt of financial assistance

I agree to undergo inspection by the Government as and when required in regards to the continuation of the handholding support (including financial assistance) under Bana Kaih Scheme, and will comply with the penalty imposed by the Government (i.e., discontinuation of further financial support for loans and repayment of grant in full) on account of unsatisfactory inspection.

I acknowledge that submission of the application does not guarantee any financial assistance from the Government or the bank.

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Place: \_\_\_\_\_

Signature: \_\_\_\_\_

Note: Each DPR of the Progress Partners should contain information on the following:

- (a) Land availability and its size
- (b) Expected income and employment generation in the next 5 years
- (c) Handholding Support (Cost-free, or otherwise) to be provided by the Dept. not covered by Loan



### Form – 3: Prioritized list of Progress Partners recommended by Departmental Nodal Committee

Name of the Implementing Department: \_\_\_\_\_

Sl. No.	Name of Progress Partner in order of priority	Location of Project_ (incl. Lat long)	Project Name (Indicate the trade / crop grown)	Components of the project with cost (in Rs.)	Amount of loan to be applied as per the Bana Kaih (Handholding) Scheme (in Rs.)	Bank to whom loan would be applied (SBI, MRB, MCAB)	Loan to be provided from Central Scheme convergence (if any)		Training needs of the Progress Partner including Special Training required from other Dept./ Agencies	Remarks on why the Progress Partner is recommended
							Amount of Loan (in Rs.)	Scheme Availed (e.g., PMEGP, KCC etc.)		
1.		Locality: Village / Town: Block: District: Lat-long:		1. 2. 3. 4... Total:						
2.		Locality: Village / Town: Block: District: Lat-long:		1. 2. 3. 4... Total:						
			Grand Total							



### Form – 4: Prioritized list of Progress Partners Recommended by Departmental Nodal Committee (For Chief Minister Special Package)

Name of the Implementing Department: \_\_\_\_\_

Sl. No.	Name of Progress Partner in order of priority	Location of Project_ (incl. Lat long)	Project Name (Indicate the trade / crop grown)	Components of the project with cost (in Rs.)	Amount of loan to be applied as per the Bana Kaih (Handholding) Scheme (in Rs.)	Bank to whom loan would be applied (SBI, MRB, MCAB)	Loan to be provided from Central Scheme convergence (if any)		Training needs of the Progress Partner including Special Training required from other Dept./ Agencies	Remarks on why the Progress Partner is recommended
							Amount of Loan (in Rs.)	Scheme Aailed (e.g., PMEGP, KCC etc.)		
1.		Locality: Village / Town: Block: District: Lat-long:		1. 2. 3. 4... Total:						
2.		Locality: Village / Town: Block: District: Lat-long:		1. 2. 3. 4... Total:						
			Grand Total							



### Form – 5: Administrative Cost

Name of Implementing Department: \_\_\_\_\_

<b>A: Supervision</b>		
<b>S.No.</b>	<b>Items</b>	<b>Amount (Rs.)</b>
1	Search Team	
	Travelling expenses	
	Etc.	
2	Monitoring & Supervision cost	
	<b>TOTAL (A)</b>	

<b>B: Training</b>						
<b>S.No.</b>	<b>Items</b>	<b>Total no. of Trainees/ Progress Partner</b>	<b>No. of Trainees per training batch</b>	<b>No. of Trainees batches required</b>	<b>Cost per Training Batch (Rs.)</b>	<b>Total cost of Training (Rs.)</b>
1	Training on subject 1					
2	Training on subject 2					
3	Training on subject 3					
	<b>TOTAL (B)</b>					

	<b>GRAND TOTAL (A+B)</b>	
--	--------------------------	--



# BANA KAIH SCHEME

## PROCESS CHART

