



SOCIAL MOBILISATION & INSTITUTION DEVELOPMENT TRAINING MANUAL

SELF HELP GROUP



Issued by Mizoram State Urban Livelihoods Mission Society
Urban Development & Poverty Alleviation Department
Government of Mizoram

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Thu hmahruai

Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY- NULM) hnuai a kan hmalakna tur te zing ami Social Mobilisation & Institution Development (SM&ID) hnuai ah kan Self Help Group te uluk leh zual zawk a vil a enkawl an tul avangin leh rualkhai zawk a zirtirna kan pek theih nan Mizoram pumpui a hman turin he Training Manual – Self Help Group hi buatsaih a ni.

Felfai zawk leh fumfe zawk a kan Self Help Group te an chak leh chak loh te, an in telkhawm that dan leh that loh dan te kan endik theih nan a pawimawh tak chu an Sum Vawwna Lehkhabu te a ni a. Chumi hre reng chungin Self Help Group te vawn tur lehkhabu pawimawh DAY-NNULM Operational Guidelines in min rawn tuk te chu Bu in ang tlang kan hmang ve dawn ta a. Heng an lehkhabu te an ziahfel dan tur kan zirtirna leh inkaihhraina atan he Training Manual hi duanchhuah a ni.

Kan SHG te Federation Model a kan kalpui tawh dawn avangin DAY-NULM chuan kan SHG te chu uluk leh zual a enkawl a vil min phut tlat a. Area Level Federation leh City Level Federation din a, hlawhtling tak a he Mission in a duan ang a kalpui tur chuan kan SHG te kan thuam chak a kan enkawl that a tul em em dawn a. Chuvang chuan an lehkhabu pawimawh leh an sum vawn dan te uluk takin kan enzui pui ang a. Uluk tak a an ziahfel dan tur te zirtir a, en dik pui a, an theihna leh thiamna te kan tih pun sak a pawimawh hle dawn a ni.

Kum 2015 khan he Training Manual First Edition hi kan lo tichhuak tawh a, DAY-NULM kalphung thar a awm tak zel ah he SM&ID- SHG Training Module 2nd Edition hi kan buatsaih leh a ni.

Tangkai tak a hman anih ngei ka beisei.



Dated 10th July 2020
Place: Aizawl

(HVL ZARZOENGA)
Mission Director, DAY-NULM
Directorate of UD&PA
Mizoram: Aizawl

Bung 1-na

DAY-NULM HNUAI A SELF HELP GROUP DIN DAN LEH KALPHUNG PAWIMAWH TE

1. DAY-NULM hnuai a Self Help Group leh Area Level Federation din dan kalphung:

Khawpui a cheng Chhungkaw tin a nu pakhat zel te Self Help Group (SHG) member nih tir a, Self Help Movement hmanga chhungkaw harsa zawk te chhawmdawl tum a ni.

1.1 Self Help Group din theih dan te leh a kalphung te:

- SHG member ni tur hian Hmeichhia an ni tur a ni.
- Mipa SHG in din ve duh te chu Pianphunga rualbanlo emaw, bawlhhlawh paih hmang eizawng emaw, bawlhhlawh chharkhawm hmang a eizawng emaw, cycle ricksaw hmang a eizawng emaw te an ni thei.
- Mipa leh Hmeichhe awmpawlhna SHG din phal a ni lo.
- SHG hi mi paruk chinin an din thei a
- Mi 6 zing a 70% erawh chu BPL an ni tur a ni.
- Kum 2020 atang chuan DAY-NULM kalphung kan zawm lehzual nan Khawpui tin ah BPL Household Mapping neih thin tur. Hei hi District Manager ruahmanna in CO, RP leh RO ten an bautsaih ho ang.
- BPL Household data atan Eco & Statistics BPL Survey leh PDS Card te hman tur a ni ang.
- Eco & Statistics BPL Survey leh PDS Card a BPL & AAY chhungkua te chu SHG in din tur a ruahmanna siam hmasak ber tur a ni.
- SHG in Group hmingin Bank Account an nei tur a ni. Member zawng zawngin Bank Account an nei bawk tur a ni.
- SHG a tel tur chuan Adhaar neih ngei ngei a tul.
- SHG a in din tur a lehkha pawimawh te neih vek hnu ah, UD&PA Office atangin SHG Inventory Sheet (SHG a inziah luhna form) lakchhuah tur a ni.
- Inventory Sheet te hi UD&PA Office ah thehlut leh in, DAY-NULM hnuai a MIS ah District Manager ten an lo register ang.

- Inventory Sheet ah hian District Manager ten SHG registration (SHG code) leh Member registration (Beneficiary code) te an lo ziahluh hnu ah, a copy chu SHG ten an kawl turin dilchhuah leh tur a ni.
- SHG te hi thla tin vawihnih tal Meeting neih thin tur a ni.
- SHG meeting te hi CO/RP/RO ten an tel pui thin tur a ni a. RP leh RO te hi SHG te meeting pui thin tur leh SHG kalphung zirtirna pe tur a lawmman nei a DAY-NULM rawih an ni.
- SHG thla 3 aia upa tawhte tan Revolving Fund (Sum peipun tur) Rs 10,000.00 theuh pek theih an ni.
- SHG ten Revolving Fund dawng tur hian Revolving Fund Grading paltlang a ngai a.
- Revolving Fund Grading a **Grade A** hmu SHG ten an Revolving Fund dawn an hman dan tur **Business Plan** siam a, thehluh tur a ni.
- Revolving Fund dawn hnu ah chauh SHG ten Bank Linkage loan an dil thei.
- SHG ten Bank Linkage Loan an dil theih hunah, SEP hnuai a an dilna thehluh anih hma in an Loan an hman dan tur Business Plan siam a, thehluh tur a ni.
- SHG Bank Linkage Loan dilna Form hi UD&PA Office atangin a lakchhuah theih.
- Kum 2020-21 FY atang chuan SHG ten Bank Linkage loan an dil hi Dose system a kalpui tan a ni tawh ang.
- SHG a tel te hi DAY-NULM chuan a theih ang ang a eizawwna bul an tan theihna tur a thiamthil zirtir a tum a. Hemi atan hian Skill Needs Assessment a khat tawh a buatsaih thin tur a ni.
- Eizawwna bul tanna tur hian a hnan in DAY-NULM ah chuan tanpuina a awm lova, amaherawh chu DAY-NULM hmalakna tho Self Employment Programme (SEP) hmangin Bank ah Loan a dil theih a. He Loan hmu te chu DAY-NULM in an Bank interest a chawisem ve thung a ni.

DAY-NULM hnuai a Self Help Group te, Area Level Federation te din hian kan tum bulpui ber tur chu Nu ho te hnen a heng a hnuai ami te hi zirtir hi a ni ber:

- i. Thawhho zir.
- ii. Thawhhona hmang a mahni thiamthil leh tuina hmang a eizawwna neih.
- iii. A hlawm a awmkhawm hmang a in thuam chak tawn zir.

2. SHG PANCHASUTRA:

Heng a hnuai a inziak panga (5) te hi DAY-NULM hnuai a SHG tin te innghahna leh enkawl dan tur bulthut pawimawh te an ni. Heng panga te zawm lo tan Revolving Fund, Bank linkage loan leh Area Level Federation a luh te a theih loh.

- i. Hunbi nei a meeting thin.
- ii. Pawl chhungah pawisa kan khawl ang.
- iii. Pawl chhungah pawisa kan in puk kualtir thin ang.
- iv. Pawl chhung a pawisa kan inpuk kualtirte tha takin kan rul ang.
- v. Pawl lehkhabu vawn turte felfai takin kan vawng ang.

Heng SHG Panchasutra te kalpui/zawm lo si a SHG thenkhat Revolving Fund pek leh Bank Linkage loan dil an awm chuan, kan SHG enkawl na kawngah kan ti dik lova, dan kan bawhchhia tihna a ni. Dan bawhchhia a SHG te enkawl hian a tawp ah SHG kehdarh a thlen a, chu chuan a tawpah DAY-NULM hmang a mipuite hnenah hmalakna a vawchhe leh thei a ni.

3. SHG LEHKHABU (SHG COMMON BOOKS)

UD&PA Department chuan DAY-NULM hnuai a Self Help Group te hman tur SHG lehkhabu hrang hrang a buatsaih a. Heng SHG lehkhabu te hi UD&PA Department chuan DAY-NULM hnuai a in din SHG tin te hnenah a thlawnin a semchhuak thin.

DAY-NULM hnuai a SHG a in din ten heng SHG Lehkhabu te hi District tin UD&PA Office atangin a lakchhuah theih a. SHG in register (SHG Inventory Sheet) UD&PA Office a thehluh a nih ni a District Manager i/c SM&ID ten heng lehkhabu te hi SHG a in din thar te hnenah an lo pechhuak thin ang.

Heng a hnuai a lehkhabu te hi SHG tin ten an hmang tur a ni:

- i. SHG Attendance Register
- ii. SHG Meeting Minute
- iii. SHG Cash Book
- iv. SHG Group Pass Book
- v. SHG Loan Pass Book
- vi. SHG Individual Pass Book

4. SHG te zirtirna pek tur thupui hrang hrang (SHG Training Master)

SHG a an in din tan thla atangin emaw a dawt chiah thla atangin CO emaw RP emaw RO emaw ten DAY-NULM hnuai a SHG kalphung hrang hrang te zirtirna an pe thin ang. SHG te zirtirna pekna kawng a hriattur pawimawh te:

- DAY-NULM hnuai a SHG te hi Skill Training anih loh chuan Training/zirtirna pe turin Hall ah emaw hmun remchang dangah koh khawm loh tur an ni.
- CO/RP/RO te hian an vil SHG te chu an Meeting na hmunah an pan thin tur a ni.

SHG tin te zirtirna pek tur tlangpui te chu :

- i. DAY-NULM hnuai a SHG kalphung
- ii. SHG mel lung panga (SHG Panchasutra) zirtirna
- iii. SHG Lekhhabu te ziahfel dan
- iv. SHG te tehfung hrang hrang hmang a endik dan
- v. SHG ten an sum khawl te an hman dan tur (Business Plan) siam dan zirtirna
- vi. Eizawna tlak thiamtil zirtirna
- vii. Midangte nen a thawhho dan kalphung
- viii. Bank te nen a thawkho a Financial Literacy Campaign buatsaih
- ix. DAY-NULM hmalakna hrang hrang SHG members te zirtirna

Heng thupui pakhat tal hi thla tin CO emaw RP emaw RO emaw ten DAY-NULM hnuai a SHG zawng zawngte zirtirna leh sawiho puina an nei thin tur a ni.

SHG Training Master hi thla tin MPR siam nan training thupui tin te code hman a tul avangin CO/RP/RO ten District Manager i/c SM&ID te hnenah an la chhuak tur a ni.

Bung 2

DAY-NULM HNUAI A SELF HELP GROUP TE ZIRTIRNA (TRAINING) DAN KALPHUNG

Tuten nge DAY-NULM hnuai a Self Help Groups/Area Level Federation leh City Level Federation te chu enkawl a zirtirna pe thei:

State/Directorate	State Mission Managers	UD&PA Staff
City/District	City Mission Managers	UD&PA Staff
Field /Veng chung	Community Organizers	UD&PA Staff
	Urban Resource Person (SHG members mi puitling thlanchhuah te)	UD&PA in an zirtirna pek dan a zir a lawmman a pek te
	Resource Organization (NGO zing a NABARD hnuai a SHG enkawl thin UD&PA in a rawih te)	UD&PA in thla 24 chung SHG te enkawl tur a Rs 10,000.00 chawi a a rawih te.

DAY-NULM: MIZORAM IN RESOURCE ORGANIZATION (RO) A RAWIH DAN CHUNGCHANG:

DAY-NULM ah hian Sorkar laipui remruatna angin Self Help Group(SHG) te an meeting hun a telpui thin tur leh anmahni enkawl puitling turin Resource Organization (RO) rawih hi a phal a. Heng Resource Organization(RO) te hi DAY-NULM hian thla 24 chung a Self Help Group(SHG) te enkawl nan (*zirtirna hrang hrang pek nan leh SHG te tlawhchhuahna atana veivahna man*) hian Rs 10,000/- zel a pe a. He pawisa hi Installment in pekchhuah thin an ni.

I. Tute nge RO a rawih theih :

Heng Resource Organization(RO) atan hian NABARD hnuai a Self Help Promoting Institute (SHPI) an tih mai, NABARD in a rawih NGO te hmang tur a tih a ni.

DAY-NULM:Mizoram in RO a rawih mek te chu tute nge:

Aizawl, Kolasib, Lunglei, Serchhip, Mamit, Lawngtlai leh Siaha khawpui chhung a DAY-NULM hnuai a Self Help Group te DAY-NULM duhdan leh kalphung a lo enkawl puitling turin heng a hnuai a NGO te hi 20th April 2015 atang khan a thawhpui tan an ni:

Sl.no	NGO hming	Khawpui enkawl
1	Centre for Peace and Development (CPD)	Mamit
2	Codnerc	Aizawl
3	Goodwill Foundation	Serchhip
4	Opendoors	Kolasib
5	Zoram Entu Pawl (ZEP)	Aizawl

Resource Organization(RO) te mawhphurhna:

- i. Thla tin an area huamchhunga Self Help Group awm te vawi hnih tal an meeting pui tur a ni.
- ii. RO te hian Facilitator ruaiin chung mite chuan SHG te an vilkual thin tur a ni.
- iii. RO te hian thla tin SHG an vilte hnenah Monthly Grading an nei ziah tur a ni.
- iv. SHG an din tan atang chhiar a thla thum (3) in tlin in Revolving Fund Grading an nei tur a ni.
- v. Revolving Fund dawng tawh SHG te chauh SHG Bank Linkage Grading an nei pui tur a ni.
- vi. SHG an in din tan atanga chhiar a thla 24 (kum 2) a upa te chauh Area Level Federation (ALF) a lut tlak an ni em tih tehna Final Grading an nei tur a ni.
- vii. RO te hian SHG Bank linkage Grading a Grade A mark hmu chin te chu engtik lai pawhin SHG Bank Linkage Loan (SHG Loan) dilna

DAY-NULM hnuai a CMMU office ah theuh SEP changtu Manager hnenah an thelut thin ang.

- viii. SHG te tan a Bank dawr ngai a awm chuan RO te hian District Manager (SEP) leh Community Organizer (CO) te puihbawmna nen Bank an dawr thin tur a ni.
- ix. RO te hian DAY-NULM in Training Master a duan a training thupui hrang hrangte pakua (9) te an enkawl mek SHG te hnenah zirtirna an pe vek tur a ni.

Resource Organization (RO) te tih loh tur te:

- i. RO te hian DAY-NULM hnuai a SHG an enkawlte hnenah sum fai/pawisa an dil emaw an khawn thianga lo.
- ii. Eng chhan leh vang mahin SHG te Passbook-te leh Seal-te an kawla thianga lo.
- iii. NABFINS loan NGO te hmalakna bil a ni a, DAY-NULM emaw UD&PA Department hriatpuina ani lo.
- iv. He NABFINS hnuai a Loan hi DAY-NULM hnuai a Interest tlem chi loan nen a inzawm theih loh avangin DAY-NULM:Mizoram chuan kan SHG te hamthatna thui zawk ngaihtuahin a him ber lovin hriat a ni a. Amaherawh chu SHG Bank Linkage Loan (SHG Loan) DAY-NULM hnuai ami dil a, beidawng an nih erawh chuan an dil thei ang.
- v. NABFINS dil duh SHG te chuan, an dil hma in DAY-NULM hnuai a interest tlem chi SHG Bank Linkage Loan an dilna DAY-NULM Office, UD&PA ah a lut in, DAY-NULM hnuai ah Loan an dil ngei a, an hmu lo tih chhinchhiahna a awm ngei tur a ni.
- vi. He thu zawm lova NABFINS Loan, RO te kaltlang a diltu SHG chuan harsatna an tawh pawhin DAY-NULM:Mizoram emaw UD&PA Department in emaw mawh a phur lovang.
- vii. RO te hian DAY-NULM hnuai a SHG an enkawl te hi an NGO thehlar/tihlar nan an hmang thianga lo.

DAY-NULM: MIZORAM IN URBAN RESOURCE PERSON A RAWIH THEIH DAN CHUNGCHANG

(GUIDELINES FOR ENGAGEMENT OF URBAN RESOURCE PERSON (RP) UNDER DAY-NULM: MIZORAM)

Urban Resource Person (RP) te hi khawpui pakhat a City Mission Management Unit(CMMU) chhung a Self Help Group(SHG) ding sa te vil a thuamchak tu, SHG thar in din duh te hmalak puitu leh khawpui chhung a Area Level Federations in din tawh te leh din thar tur te DAY-NULM in a kaihhruai duh dan ang a enkawltu turte an ni ber.

Urban Resource Person (RP) te hi chi hrang hrang an awm thei a, an hnathawh dan tur a zirin Self Help Group din leh enkawl lam viltu, sumdawwna tenau din kawng a hmalakna lam viltu, eizawwna ngelnghet dinna lam viltu, thilzawrhchhuah dan tur lam viltu, sum leh pai vawnfelna lam viltu, etc te an ni.

Urban Resource Person (RP) te hi City Mission Management Unit (CMMU) hnuai a hna nghet thawk tur a lak an ni lo a, amaherawhchu City Mission Management Unit (CMMU) in a mamawh chuan a tul dan angin a pui thin tur a ni. Hmalak thar tulna hun a awm apiangin Urban Resource Person (RP) te hian hma an hruiin sulsutu an ni thin tur a ni a, MzSULM in Self Help Group leh Federation a din leh enkawl puitlinna ah nasa takin mawhphurhna an chelh a ni.

An mawhphurhna pawimawh tak avang hian Urban Resource Person (RP) atana thlan chhuah kawngah uluk a tul hle a, anmahni thlan chhuah dan hi fimkhur tak a kalpui tur a ni.

URBAN RESOURCE PERSON (RP) ATANA THLAN CHHUAH THEIH TE:

- Self Help Group ah kum 4 (thla 48) tal member ni tawh a ni tur a ni.
- Amah leh an chhungkua ah SHG hmalakna hlawkpuina pakhat tal hmuhtheih a awm tur a ni.
- SHG a telna ah meeting vawi 48 tal a tel tawh tur a ni.
- A SHG telna chu Area Level Federation eng emaw berah kum 1 tal member a ni ngei tur a ni.
- Kum 25 – 50 inkar mi a ni tur a ni.
- Ziak leh chhiar thiam pawl 8 tal pass a ni tur a ni.
- SHG chungchang a training vawi 10 tal Resource Organization (RO) /Community Organizer (CO) ten an pek a tel tawh a ni tur a ni.

- Heng SHG chungchang, SHG din dan, SHG lehkhabu pawimawh panga te ziah fel dan, Meeting kalphung, SHG zawm tur te leh thildang te chiang takin a hre tur a ni.
- A awmna SHG atanga internal loan Rs. 5,000 - 15,000/- tal la tawh leh tha taka rul tawh a ni tur a ni.
- Mi biangbiak thiam tak, khawtlang hruaitute leh tlawmngai pawl hrang hrang hruaitu te nen a inlaichinna tha nei mi a ni tur a ni.
- A tul hun apiang a zinchhuak thei a ni tur a ni.
- SHG hrang hrang te zing a hnathawk thei leh thawk duh mi leh hetiang kawng a hmasawna duh mi a ni tur a ni.
- Khawpui a cheng nghet, insawn kual mai theih din hmun a ding lo a ni tur a ni.
- Urban RP atan a thlanchhuah te chuan an pasal/chhungte hriatpuina leh pawmpuina lehkha a ziah chu Dilna (Application Form) an thehluk rualin an thehluh tel tur a ni.
- Hrisel tha leh motor ruilo mi anni tur a ni.
- Hmeichhia a ni ngei tur a ni.
- Politician chhungkhat hnaivai a nei tur a ni lo
- Political Party ah urhsun tak a in hmanna a nei tur a ni lova, a chenpui chhungte zingah chutiang mi an awm tur a ni lo.
- SHG emaw ALF emaw a Office Bearer post chelh lai mek chu RP atana thlan anih chuan, a Office Bearer post chelh mek atangin banna a thehluh tur a ni.
- RP atana thlan chu Sorkar emaw NGO a regular staff a lo nih chuan, a han chelh mek atangin a bang anih loh chuan RP atan rawih theih a ni lo ang.

KUM 2020 CHHUNG ATANGA NGAIHNNATHIAMNA:

- Kum 2020 chhung a Urban RP lak turah, ALF hnai berin a a vil remchan silohna area/veng te tan SHG member ten dilna an thehluh ve thei ang a.
- Kum 2020 atan Urban RP lak turah Internal Lending lo kalpui SHG an awm lo anih chuan, kum 2020 chhungin an SHG theuh atangin Urban RP atana thlan chuan Rs 5000 tal a pukin a rul let hman tur a ni.
- Hemi zawm theilo chu kum 2021 atanga Urban RP thlan turah telh theih an ni tawh lo ang.

URBAN RESOURCE PERSON (RP) TE THLAN DAN TUR

- SMMU in CMMU hnenah Urban RP mamawh a nih thu leh thlan a tul thu a hriattir ang.
- CMMU chuan ALF te hnenah Urban RP la turin hriattirna a chhuah ang.
- Urban RP mamawh anih thu hi ALF tin ten an SHG member te zingah an puangzar ang a. ALF chhung a Urban RP hna dil duh te chuan ALF ah dilna an thehltut hmasa ber ang.
- ALF ten dilna an dawn te CMMU ah an thehltut leh ang.
- CMMU leh ALF in dilna thehltut tute hming chu endikin a thlifim ang. Dilna te a dik ngei em tih thlitfim nan MIS report leh SHG Common Books te hman tur a ni.
- CMMU leh ALF in a thlitfim tawh te chu written test leh interview neihpui an ni ang, hetah hian dik leh felfai tak a tih a nih theih nan CMMU staff ten an endik ang.
- Written Test result leh an dilna thlitfimna information kimchang chu CMMU in SMMU ah a thehltut ang a. A remchan dan angin Interview neih ni SMMU in a ruat ang.
- Interview hi CMMU hmunah DUDO/DPO, SMMU Staff, CMMU Staff, khawpui chhung a ALF zawng zawng aihawh tu mi pakhat thlanchhuah leh mipui aiawh tu khawtlang a rin kai chin mi pakhat ruat bik ten an buatsaih ang.
- CMMU in a thlanchhuah te hming chu training leh thil tuldang ti tur in SMMU ah an hming a thehltut ang.
- Training hun chhung hian Urban RP an nih theihna tur atan a thil tultih ngai ang te ti hlawhtling thei lo chu Urban RP atan a thlan an nihna hlihsak leh theih a ni ang.
- ALF pakhat atangin Urban RP turin mi pahnih aia tam thlanchhuah a rem lo.
- ALF la indin thei lo Self Help Groups te enkawl tu tur Urban RP te hi ALF a ding tawh zing ami a ni ngei tur a ni a, a rem ngang loh chuan SHG member Nu rintlak tak a chung a Urban RP atana thlan theih tarlan ang zawng zawng hlenchhuak an ni ngei tur a ni.
- SHG pakhat atangin Urban RP pakhat aia tam erawh thlan loh tur a ni ang.
- Urban RP atanga thlan, ALF la in din lohna area ami tupawh, 2020-21 FY chhungin ALF pakhatatah tal a telna SHG an lut tur a ni ang.

- Kum 2021-22 FY chinah chuan ALF a lut lo SHG member tumah Urban RP hna na dilin, Urban RP hna thawk tur a lak theih an ni lo ang.

URBAN RP TE HNATHAWH TUR LEH MAWHPHURHNA TUR TE

SMID

- Eco & Statistics BPL Baseline Survey 2018 a BPL chhungkua atangin SHG member a la tello hmeichhia a zawng chhuakin, SHG a tel turin hma a la thin ang.
- Heng bakah hian PDS Card a Card Pawl leh Card Eng chhungkua te atangin SHG a din thin ang.
- SHG member te Bank Account hawn leh SHG te Group Account hawn dawn in a tul ang in a pui thin ang.
- SHG te zirtirna pe a in a tlawhchhuak thin ang a, an lehkhawb vawn dan a felfai theih nan a tul ang a zirtirna pe turin Bookkeeper nen an thawk ho thin ang.
- SHG tin ten Bookkeeper tha tak an rawih theih nan hma a lak pui ang
- SHG te Grading hrang hrang a buatsaih thin ang.
- SHG Bookkeeper hnen ah vawi 3 tal Training a pe tur a ni.
- SHG members te Training Master ang in training a pe vek tur a ni.
- SHG te thla tin Inhmukhawm a tel pui thin tur a ni a. He hunah hian SHG members zing ah Sorkar hmalakna hrang hrang a hamthatna dawng ve thei tur si, la dawng ve lo te a zawng chhuak nghal tur a ni.
- SHG members zing a ei leh bar zawwna ah harsa lehzual bik an awm chuan chung mi te chu SHG atang emaw ALF atangin emaw CLF atangin emaw sumdawwna bul tanna tur Internal Loan an hmuh ve theih nan a tul ang ang in hma a la thin tur a ni a, heng bakah sorkar Deptment dang atangin emaw hmuh dang atang pawhin hamthatna awm thei te a zawngchhuah pui tur a ni.

SEP

- SHG leh ALF ten loan an dilna atan Micro Credit Plan / Business Plan buatsaih pui.
- SHG leh ALF loan dil te dilna bawhzui turin leh loan la tawh te an rulh that leh that loh dan hrechiang tur a thla khat ah vawi hnih tal Bank a kal. Bank loan lak rulh that pawimawhna mipuite zirtir

- BPL chhungkua te PMJBY, PMSBY, PMMDY leh insurance man tlawm dang ah te an inziah luh ve ngei theih nan a zirtirna pek.
- BPL chhungkaw hnenah thla bi a pawisa tlem a zawng Post Office, SIP leh thildang remchangah dahthat chin zirtir.
- SHG leh ALF te a theihna ang zel in KVIC (PMEGP), MSME etc ah te in thlunzawm tir.

ESTP

- BPL chhungkaw zingah thalai te tan a thiamthil zir theih awm te hrilhhriat.
- SHG members te zingah an thiamthil zir mamawh te zawnchhuah.
- SHG members te emaw an chenpui chhungkhat zingah thiamthil zir duh te an zir ngei theih nan a a tul ang ang Office ah buaipui.

SUSV:

- Kawtthler a thilzawrh hmanga eizawngten Loan an dil anih chuan an dilna te Bank lam a bawhzui pui.
- Khawpui a cheng BPL chhungkaw zingah pawh eizawna harsa lehzual te tan, nitin eizawna bul an tan ve theih nan Town Vending Committee in Thutna hmun a pek ngei theih nan a a tul ang hma lak pui.

URBAN RP TE LAWMMAN

- Urban RP te hi Thla bi Hlawh nilo in Thla khat chhung a an hnathawh that a zirin Lawmman pek an ni ang.
- Lawmman hi thla tin Urban RP in a a mawhphurhna a hlen that dan a zirin pek thin a ni ang a.
- Lawmman hi SHG pakhat vawikhat tlawh ah Rs 125.00 zel a ni ang.
- Thla khat ah SHG an vil te hi vawihnih (2) an tlawh ngei ngei tur a ni.
- Thlakhat chhung a an Lawmman hi an SHG vilte an tlawh zat in a hril ang.
- Thla tin lawmman hi Performance Incentive Sheet mil a pek ani ang.
- Urban RP te Lawmman hi DUDO/DPO Office atangin an Bank Account ah thla tin a pechhuak ang.
- Urban RP Lawmman hi pawisa fai a in pekchhuah a rem lo.

Urban RP te hnenah Lawmman pekchhuah anih hma in ALF ten heng a hnuai ami hi an kaltlang ngei ngei tur a ni:

- Thla khat chhung a hnathawh tur pek a hlen dan endikna hun Thla tin neih tur a ni.
- Urban RP te hi thla tin a kar hmasa ber zel ah thla khat chhung a an hnathawh tur inziak fel tak an pechhuak ziah tur a ni.

- Monthly Performance Report (MPR) thla tin Urban RP ten an thehluh chu ALF Governing Body Member ten an endikin an pawm tur a ni.
- MPR mil hian Performance Incentive Sheet (PIS) chu ziahluh leh chhut tur a ni.
- Urban RP te MPR endikna leh pawmna thu chu ALF Meeting Minute Bu ah Chiang takin ziah lu h tur a ni.
- Urban RP te Lawmman hi Bank kaltlangin pek tur a ni. Sum fai in an Lawmman hi pekchhuah a thiang lo ang.

FUNDING

- Urban RP te hlawh hi DAY-NULM atangin Resource Organization rawih theihna behchhanin pekchhuah phawt a ni ang.
- Urban RP te lawmman hi a theih chung chu DAY-NULM (CSS) atanga pek tum a ni ang a, amaherawh chu fund a awm loh ve leh ALF ten an pawl Corpus Fund atanga inchhutin, an inhuam dan ang in Urban RP te lawmman an pe chhonzawm ang.

URBAN RP TE TIH TUR LEH TIH LOH TUR TE

- Thla tin ni 5 ral hma in District Manager i/c SM&ID hnenah Monthly Performance Report (MPR) thehluh ziah tur a ni.
- Office ah SHG a inziak lut duh tu te koh loh tur. Anmahni pan zawk tur.
- SHG/ALF Common Books te leitir loh tur, a thlawn a pek an ni.
- SHG/ALF te anmahni ngeiin Office atanga SHG/ALF Common Books te lachhuak tur a zirtir tur.
- SHG /ALF te pawisa Bank a deposit hna thawhsak loh tur.
- SHG/ALF member te hnen atangin thamna pawisa emaw thildang hmangin lak loh tur.
- SHG leh ALF meeting telpui dawn reng reng in thleng hmasa ber nih ngei ngei tur.
- SHG/ALF Common Books te In ah hawn emaw kawl emaw phal a ni lo.
- SHG enkawl laite Sum leh pai a an harsatna tawh te SHG dang hnenah puanzar sak a thiang lo.
- Tu hnenah mah Thutiam siam loh tur. Bank Loan in hmu ang emaw, ALF/CLF atangin pawisa in dawng ang ti zawngin eng Thutiam mah siam tur a ni lo.

- DAY-NULM hnuai a hamthatna dawngtu tupawh lakah an dilna leh an hriat duh te hriattir anih avangin thamna pawisa emaw thil dang pawh lak tur a ni lo.
- **UD&PA Department Staff ni ang in khawi ah mah insawi loh tur.**
- **Urban RP te hi UD&PA Department Staff leh mi leh sa an ni lo.**
- SHG members te Politician mimal emaw, Political Party eng pawh tan tir tur hawizawngin tawngkam leh hmalakna siam a thiang lo.
- Political Party a in hmang chung a Urban RP hna thawh a thiang lo.
- URP te hian DAY-NULM hnuai a SHG an enkawlte hnenah sum fai/pawisa an dil emaw an khawn thiang lo.
- Eng chhan leh vang mahin SHG te Passbook-te leh Seal-te an kawl a thiang lo.

URBAN RP TE TRAINING PALTLANG TUL TE

- Urban RP te hi District Managers/ CO/Training Agency ten a tul ang zelin Training an pe thin tur a ni.
- Training hi kum khat chhungin ni 15 tal pek ngei ngei tur a ni. Heng ni 15 hi Training vawi ruk (6) ah a tahtawl in pek tur a ni.

Sl no	Mode of capacity building & level	No. of days	Content
1	State Level Orientation Training	2 Days	<ul style="list-style-type: none"> - Khawpui a retheihna thlen dan leh khawtlang tan a harsatna thlen te - DAY-NULM chungchang leh hmalakna thuang 6 leh an tangkaina te - Community Institution awmzia leh a tangkaina te - RP te hnathawh tur ,mawhphurhna leh Lawmman tur chungchang - RP te hnathawh endik dan tur - ALF tun dinhmun a neih dan leh an dinhmun - Ni 30 chhung Field Work kal tir
Thla khat hnu ah			
2	City Level Thematic training (SMID)	1 day	<ul style="list-style-type: none"> - SHG chungchang : din dan, enkawl dan, lehkhabu ziah fel dan - SHG federation chungchang: din dan leh enkawl dan, an hnuai a SHG te thuamchak na tur a enkawl dan tur.

3	City Level Thematic training (SMID)	3 days	<ul style="list-style-type: none"> - SHG Lehkhabu chi hrang hrang - SHG lehkhabu vawnfel dan - SHG Bookkeepers te mawhphurhna
4	City Level Thematic training (SEP)	6 days	<ul style="list-style-type: none"> - Micro Credit Plan chungchang leh a thatna te. - SHG credit linkage chungchang leh dil dan - Mimal leh Group loan chungchang leh dil dan. - SHG Bank linkage, Mimal loan leh Group Loan dil tur a mi huikhawm. - Financial literacy leh Credit Counselling pek dan tur ruahman dan.
5	City Level Thematic training (SUSV & SUH)	1 day	<ul style="list-style-type: none"> - Street Vending leh Urban Homeless component chungchang SHG members te hrilhriat tur thu pawimawh te.
6	City Level Thematic training (ESTP)	2 days	<ul style="list-style-type: none"> - Skill Training Course hrang hrang mipui tana kumtin a chhawpchuah te - DAY-NULM Mizoram in a Skill Training a kalpui dan kimchang. - Skill Training Provider hrang hrang leh an Course kalpui theih te. - Mipui hnen a Skill Training kalpui hun leh dil hun tlangpui hrilh hriat.

URBAN RESOURCE PERSON (Urban RP) TE HNATHAWH DAN ENDIK DAN TUR TE

- Hunbi neiin Urban RP te hnathawh dan thlir letna hun ALF/CLF ten en an buatsaih ang. He hunah hian District Manager i/c SM&ID a tel ve tur a ni.
- He hun neih apiang hian Urban RP te an tel ve ang a, an thil chhinchhiahna bu hrang hrang endik mai turin an keng tur a ni.
- Agenda siam lawk tur a ni.
- Tulna leh mamawhna a awm chuan ALF/CLF ten a bik a tuk hnathawh dan thlir letna hun an ruat thei ang.
- Urban RP tupawh a hnathawh tur pek endik anihin a mawhphurhna a hlen lo a hriat anih emaw tih phalloh thil a ti tih hriat anih chuan mawhphurhna laksak nghal theih a ni.

URBAN RESOURCE PERSON TE ENKAWLNA A CMMU MAWHPHURHNA TE

- District Manager i/c SM&ID ten an huamchhung a ALF tinte nen a in be rawn in Urban RP te leh CO te thla tin thawh ho dan tur (Monthly Field Work Plan) chu an duang tur ani.
- District Manager i/c SM&ID ten Urban RP te MPR thehluh te lo compile leh tih tur tul dang CO te hnen ah a hriattir thin ang.
- Urban RP te Lawmman tur chhutna Performance Incentive Sheet (PIS) thla tin ni 10 hma in buatsaih fel a, lawmman pek chhuah tur a ni.

Urban RP te tan a guidelines hi a tul dan ang zel a ennawn leh zel tur a ni ang.

DAY-NULM MIZORAM

URBAN RESOURCE PERSON (RP) HNA DILNA

To,

The Project Director/ District Urban Development Officer/District Project Officer
Urban Dev. & Poverty Alleviation Department
Government of Mizoram
Aizawl, Champhai, Lunglei, Kolasib, Mamit, Serchhip, Lawngtlai, Siahla

Subject : DAY-NULM hnuai a SHG enkawltu tur Urban Resource Person dilna

Ka Pu/Pi,

Heng a hnuai a Urban Resource Person (RP) atana thlan chhuah theih tehfung te hi ka paltlang tawh avangin leh ka elf Help Group member pui te enkawlna hna hi ka tuina zawng anih avangin he hna hi ka rawn dil ve e.

He hna avang hian UD&PA Staff ka nilo a, DAY-NULM Scheme hnuai a SHG te thuamchak a, Department lopusawm tur ringawt ka ni tih ka in hrechiang e.

I rintlak,

Diltu Hming: _____ Kum zat (30th March 2020 chin): _____

Veng hming: _____ District: _____

SHG Hming: _____ Group din ni/thla/Kum: _____

THILTEL TUR: He hna chelh tur a Pasal te hruatpuina lehkha.

HRIATTUR PAWIMAWH LEH INTIAMKAMNA

URBAN RESOURCE PERSON (RP) ATANA THLAN CHHUAH THEIH TE:

- Self Help Group ah kum 4 (thla 48) tal member ni tawh a ni tur a ni.
- Amah leh an chungkua ah SHG hmalakna hlawkpaina pakhat tal hmuhtheih a awm tur a ni.
- SHG a telna ah meeting vawi 48 tal a tel tawh tur a ni.
- A SHG telna chu Area Level Federation eng emaw berah kum 1 tal member a ni ngei tur a ni.
- Kum 25 – 50 inkar mi a ni tur a ni.
- Ziak leh chhiar thiam pawl 8 tal pass a ni tur a ni.
- SHG chungchang a training vawi 10 tal Resource Organization (RO) /Community Organizer (CO) ten an pek a tel tawh a ni tur a ni.
- Heng SHG chungchang, SHG din dan, SHG lehkhabu pawimawh panga te ziah fel dan, Meeting kalphung, SHG zawm tur te leh thildang te chiang takin a hre tur a ni.
- A awmna SHG atanga internal loan Rs. 5,000 - 15,000/- tal la tawh leh tha taka rul tawh a ni tur a ni.
- Mi biangiak thiam tak, khawtlang hruaitute leh tlawmngai pawl hrang hrang hruaitu te nen a inlaichinna tha nei mi a ni tur a ni.
- A tul hun apiang a zinchhuak thei a ni tur a ni.
- SHG hrang hrang te zing a hnathawk thei leh thawk duh mi leh hetiang kawng a hmasawna duh mi a ni tur a ni.
- Khawpui a cheng nget, insawn kual mai theih din hmun a ding lo a ni tur a ni.
- **Urban RP atan a thlanchhuah te chuan an pasal/chhungte hriatpuina leh pawmpuina lehkha a ziah chu Dilna (Application Form) an thehluh rualin an thehlut tel tur a ni.**
- Hrisel tha leh motor ruilo mi anni tur a ni.
- Hmeichhia a ni ngei tur a ni.
- Politician chhungkhat hnaivai a nei tur a ni lo
- Political Party ah urhsun tak a in hmanna a nei tur a ni lova, a chenpui chhungte zingah chutiang mi an awm tur a ni lo.
- SHG emaw ALF emaw a Office Bearer post chelh lai mek chu RP atana thlan anih chuan, a Office Bearer post chelh mek atangin banna a thehlut tur a ni.
- RP atana thlan chu Sorkar emaw NGO a regular staff a lo nih chuan, a han chelh mek atangin a bang anih loh chuan RP atan rawih theih a ni lo ang.

KUM 2020 CHHUNG ATANGA NGAIHNNATHIAMNA:

- Kum 2020 chhung a Urban RP lak turah, ALF hnai berin a a vil remchan silohna area/veng te tan SHG member ten dilna an thehlut ve thei ang a.
- Kum 2020 atan Urban RP lak turah Internal Lending lo kalpui SHG an awm lo anih chuan, kum 2020 chhungin an SHG theuh atangin Urban RP atana thlan chuan Rs 5000 tal a pukin a rul let hman tur a ni.
- Hemi zawm theilo chu kum 2021 atanga Urban RP thlan turah telh theih an ni tawh lo ang.

DAY-NULM MIZORAM

Bung 3-na

SELF HELP GROUP BULTHUT PANGA TE (SHG PANCHASUTRA)

SHG Panchasutra zirtir hun tur thla ah District Manager i/c SM&ID ten a hnuai ami hi Print chhuakin CO/RP/RO te an SHG vilte hnen a SHG Panchasutra zawm tur a Intiamna hi an lak tir tur a ni.

A hnuai ami hi print a SHG tin te kum tinsem tur



SELF HELP GROUP BULTHUT PANGA TE



1. Hunbi neiin kan meeting thin ang.

2. Kan Pawl chhungah pawisa kan khawl ang.

3. Kan Pawl chhungah pawisa kan in puk kualtir thin ang.

4. Kan Pawl chhung a pawisa kan inpuk kualtirte tha takin kan rul ang.

5. Kan Pawl lehkhabu vawn turte felfai takin kan vawng ang.

Issued by
Mission Director
Deendayal Antyodaya Yojana – National Urban Livelihoods Mission
Directorate of Urban Development & Poverty Alleviation Department
Government of Mizoram



SELF HELP GROUP BULTHUT PANGA TE



1. Hunbi neiin kan meeting thin ang:

Thlakhat chhungin vawi hnih tal meeting ngei ngei tur a ni.

2. Kan Pawl chhungah pawisa kan khawl ang:

Member zawng zawngten meeting apiangin kan pawl inhuam ang zat pawisa kan thawh khawm thin ang.

3. Kan Pawl chhungah pawisa kan in puk kualtir thin ang:

Kan pawisa thawhkhawmte leh thawhchhuah dangte kan pawl chhungah kan in puk kualtir thin ang a. Self Help Group hi Mahni inpui tawn Pawl anih ang ngeiin kan pawl chhung ami ten pawisa an puk chuan 4% (za ah cheng li) aia sang lo in a pung kan inrulh tir ang. Pawn lam mi (kan pawl member nilo) te pawh kan pawl sum hi kan puktir thei a. Pawn lam mi tan a pung rulhna zat chu Pawl in a rel ang.

In ven nan Pawl Dan Bu ah Sum puktu ten a Dahkham an dah dan tur kan telh tur a ni. (Hei hian Pawl chhung ami leh pawn lam mi a huam ang)

4. Kan Pawl chhung a pawisa kan inpuk kualtirte tha takin kan rul ang:

Self Help Group in min zirtir a tum laimu ber "tlem te te a pawisa dahthat a, mamawhte hnen a puk chhuah tir" anih ang in, Pawl pawisa puktu ten rinawm takin kan rul let zel ang.

5. Kan Pawl lehkhabu vawn turte felfai takin kan vawng ang:

Heng group lehkhabu vawn turte hi felfai takin kan vawng ang:

- i. Hminglamna Bu*
- ii. Sum lut leh Chhuak Ziahna Bu*
- iii. Sumkhawl Ziahna Bu*
- iv. Sum Puk Rulh Dan Ziahna Bu*
- v. Mimal Pass Book*
- vi. Meeting Minute*

DAY-NULM hnuai a Self Help Group te chuan heng hi kan zawm ngei ang tih kan intiam e.

SHG Panchasutra Training Code (Manager enter tur)	SHG meeting puitu CO/RP/RO hming leh signature	SHG Organizer hming leh signature	SHG Hming leh CO/RP/RO in an meeting pui ni

He form hi CO/RP/RO ten District Manager theuh hnenah SHG Panchasutra chungchang Training pek thla a MPR rualin an thehlut ang.

Hemi print nan hian CMMU chuan DAY-NULM hnuai a IEC fund a hmang tur a ni.

DAY-NULM MIZORAM

Bung 4 na

DAY-NULM HNUAI A SELF HELP GROUP

INKAIHHRUAINA DAN BU

DAY- NULM chuan Self Help Group zawng zawng te hian an mahni Pawl hman tur theuh dan leh dun (SHG Dan Bu) felfai tak zam theuh se a duh a. NULM hnuai a kan kaihhruai SHG zawng zawng te chuan SHG Dan Bu hi an neih ngei theihna turin kan fuih a kan kaihhruai ngei hi kan tih makmawh a ni.

DAY- NULM Operational Guidelines in SHG Dan Bu a tel ngei ngei tur a a rawn chhawpchuah te chu –

1. Pawl a tel thei tur leh Pawl a tel theih dan tur.
2. Pawl Sum tur pawisa thawhkhawm dan kalhmang, mipakhatin a thawh zat tur leh Pawl a theh luh hun tur.
3. Pawl hruaitu (OB) pathum te mawhphurhna leh an chanvo theuh felfai takin a inziak tur a ni.
4. Pawl Inhmukkhawm (Meeting) inkaihhruai dan tur te a in ziak tur a ni a. Pawl Inhmukkhawm hunbi tur leh thla khat a Pawl Inhmukkhawm zat tur te leh Pawimawhna thut awm avanga Pawl Inhmukkhawm (Special Meeting) neih dan tur te a in ziak tel tur a ni.
5. Pawl Pawisa enkawl dan tur kimchang leh felfai takin duan chhuah tur. Hemi ah hian Pawl Sumpui (Corpus Fund) kan in puk chhuahtir tur chungchang ah mipakhat in pawisa a puk chhuah theih zat tur, za zel a a pung zat (interest rate), pawisa puk rulh let hun chhung leh mimal hnen a pawisa puk chhuahtir theihna tur chhan hrang hrangte ziah lan tel tur.
6. Kan Pawl Bank Account enkawl dan tur. E.g Pawl aiawh a Bank a kan pawisa khawih che tur a hming sign tu tur, pawisa dahlut tu tur, pawisa lachhuak tu tur, leh a tul dang te.
7. Pawl in enkawl na atana tul Lehkhabu pawimawh te enkawl dan tur. Hei hian Pawl Hminglamna Bu (Attendance Register), Pawl Thurel Bu (Meeting Minute), Pawl Sum lut leh chhuak Ziahna Bu (Cash Book), Mimal

Pass Bu, Pawl Sumkhawl Ziahna Bu (Group Savings Pass Book), Pawisa Puk Ziahna Bu (Loan Pass Book) leh Pawl Bank Pass Book te enkawl dan tur leh ziahfel dan tur te a huam ang.

8. Pawl atanga ban, Pawl atanga hnawhchhuah, Pawl Dan bu tihdanglam leh Pawl thiah dan chungchang te felfai takin a in ziaik tur a ni.
9. Pawl chhungah Dan leh Inkaihhraina hrang hrangte zawm loh avanga pawisa in chawitir theihna dan tur te a inziaik tel tur a ni. Hemi hian heng chhan hrang hrang – (i) Pawl Inhmukkhawm ruatlawk a kal lo, (ii) Pawl a pawisa thawh dan tur ruatlawk ang a pawisa thawh mumal duh lo leh (iii) Pawisa puktu in hun tiam chhung a a Pawisa puk a rulh let zawh loh avang te a Pawisa a chawi zat tur leh Pawisa chawi zat tur chhut dan tur te a lang tel tur a ni.

Self Help Group zawng zawng ten Pawl Inkaihhraina Dan (SHG Rules & Regulation) felfai taka an neih theih nan DAY- NULM in a duan lawk chu SHG Dan Bu Siam dan Sample tiin Annexure I ah hian a awm. Amaherawh chu he Sample hi anmahni tanpuitu/kaihhraina ang chauh a hman tur a ni a. A chung a kan tarlan thil pakua (9) te hre reng chung in anmahni Pawl Inkaihhraina Dan hi duangchhuak ngei tur a fuih hram hram tur a ni.

Heng bak a SHG Dan Bu a kan ziah lan ngei ngei atana tha te –

1. Pawisa in puk chhuah tir chungchang ah hian a rulh let lam ah harsatna a awm theih thin avangin fimkhur tluk a awm lova. Pawl sum puk chhuak tu in a rulh theih loh palh a kan Pawl a kehchhiat a kan chuai ral mai loh nan Pawisa puk tu chu a in chhung bungrua a pawisa puk hu tawk lak sak dan tur te Dan kan dung tel ngei tur a ni. Chu Dan chu Pawisa puk tu chuan a pawm thlap a ngai bawk.
2. Pawl pawisa puk chhuak tu emaw Pawl Pawisa /Inhmukkhawm Thawhlawm te a hun a pek a nih loh palh te leh Pawl hnatlang koh a kal lo te tan Inrunna tur zat te pawh bithliah a tha. Hei hi Pawl Inkaihhraina Dan 5 (c) ami ang zulzui hian tih a tha viau.

SAMPLE DAY-NULM SELF HELP GROUP INKAIHHRUAINA DAN

1. He pawl hming atan hian _____ phuah ani a, tuna tang chuan sawichhunzawm zel nan "Pawl" tiin kan hmang zel tawh ang.
2. He _____ (SHG Hming ziah tur) hi _____ (Khawpui hming ziah tur) a awm niin, biakpawh theihna (address) kimchang chu hetiangin:

.....

.....

.....

..... Pin

3. Pawl thil tum - He Pawl thil tum langsar zual tur te chu

- a) Hunbi nei leh mumal tak a Pawl a tel zawng zawngten pawisa khawl
- b) Pawisa kan thawhkhawm te atanga kan Pawl pui midangten chhungkaw rokhawlhna an neih thulh a pawisa puk mai tur remchang siamsak
- c) Pawl tha leh ngialnghet in din a, DAY- NULM hnuai a Pawl leh Pawl a tel zawng zawngte tan a hmthatna awm thei zawng zangte a bo a bang awm lova dawn ve ngei tum. DAY- NULM mai bak ah Sorkar kaltlang a hamthatna awm theite zawng zawng dawng ve thei ngei tur a hmalak.
- d) Pawl a tel zawng zawngte zing ah Hruaitu nih in zirtir a. Pawl a tel zawng zawngte a inchhawk in Pawl kaltlang a Hruaitu nih in zirtir.

4. Pawl a tel theih dan tur te

- a) Mi tupawh Pawl zawm a duh lain kum 18 a tling ngei tur ani
- b) Mi tupawh Pawl kaltlang a Pawisa khawl duh mi
- c) Mi tupawh Pawl atanga Pawisa puk chhuah leh rulh let duh tan
- d) Mi tupawh Veng a kum atanga inbengbel/cheng (mi in luah pawh nise) ani tur a ni
- e) Mi tupawh Sorkar chhinchhiahna atanga BPL chhungkua ami ngei ani tur a ni
- f) Chhungkaw pakhat atangin mi pakhat aia tam Pawl pakhat ah tel theih ani lo
- g) Englai mahin Pawl member chu mi 6 aia tlem leh mi 20 aia tam nih tur ani lo

5. Pawisa khawl dan tur chungchang

- a) Pawl sum (Corpus Fund) atan Pawl a tel mimal tin ten Inhmuhkhawm thawhlawm (Committee Thawhlawm) thlakhatah / Inhmuhkhawm apiangin
Rs (Cheng.....) kan thawh ngei ngei tur ani a. He pawisa hi thla tin ni apiangah emaw Pawl Inhmuhkhawm apiangin Pawl Sumkawltu (Treasurer) hnen ah kan thelut ngei tur a ni
- b) Pawl hian he Pawisa thawh tur zat hi hun eng emaw chen hnu ah kan siamtha thei ang. Amaherawh chu Pawisa thawh zat tur siamthatna chu Pawl Inhmuhkhawmna ah lungrual tak a sawiho a remtih tlan tur ani a. Chu mai bak ah felfai takin Pawl Thurel Ziahna Bu (Meeting Minute Bu) ah ziahlan ngei ngei tur a ni
- c) Pawl a tel tupawh in Pawl tana pawisa thawh tur hi a hunbi ah harsatna sawilawk awm lova a thawh loh chuan (ni khat/kar khat/thla khat) zel ah Rs (Cheng) a chawi tur a ni.

6. Pawl inenkawl dan tur te

- a) Pawl chhungah hian Pawl nitin hmalakna tur duangtu tur inthlanchhuah/ in ruat leh tur ani a. An ni hian nitin a Pawl hmalakna atana thuthlukna siam ngai thut ah Pawl aiawhin thutlukna an siam thei ang
- b) Pawl aiawh a thlanchhuah/ruat tur te hi Pawl OB pathum – President, Secretary leh Treasurer te an ni ang. Heng mi pathum (3) te hian Pawl aiawh a thutlukna siam theihna hi kum 1 chhung an chelh thei ang.
- c) Heng hruaitu te hi kum 2 aia tam a zawn in Pawl aiawha thutlukna siam theitu zingah an tel tur ani lo.
- d) Pawl hian kan remtihtlanna leh engemaw harsatna thil ah chhungkaw pakhat atangin mi pakhat aia tam kan Pawl ah tel kan remti thei a. Chutiang ang dinhmun ah chuan chhungkaw pakhat ami te chu Pawl hruaitu atan hunbi in ang ah thlan chhuah/ruat tur an ni lo thung.
- e) **President mawhphurhna –**
 - i. Pawl inhmuhkhawm neuh neuh leh rorelna ah zawng zawng kaihruaitu nih.
 - ii. Pawl inhmuhkhawm a thurel leh hmachhawp ah te a tawp ah hming sign hnan vek (Hming sign loh pawn kutzungpui thla nemkai hnan tal tur)

- iii. Tul bik thil a Pawl inhmuhkhawm koh leh Pawl inhmuhkhawm hun ruat tawh sa rokhawlhna avanga thulh angaih chang a thulhna thu siam chhuah.
- iv. Pawl chhung ah engemaw harsatna a awm anih chuan OB dangte leh Pawl a tel mi tupawh a thu a zir a rawn khawm a, harsatna te felfai tak a chinfel.
- v. Pawl hmalakna tur duanchhuah leh hmachhawp te bawhzui dan fel tak a en pui a, Secretary leh Treasurer te hmalakna pawh a felfai ngei em tih a thlithlai thin tur ani. Hei hian Pawl hmalakna leh in lungrualna ah kawngro nasa takin a su thei ani.
- vi. Pawl aiawh a pawn lam mite nen a inlaichinna tha siam. Hei hian a bik takin Pawl leh Bank inkar a inlaichinna tha siam tum te a huam a, Pawl mai bak ah Pawl a tel mimal tin ten Bank atanga mamawh hun a pawisa an puk awlsam theih nan te a tangkai ang. Pawl a tel mimal tin ten DAY-NULM hnuai a BPL tana hamthatna hrang hrang an chhawpchhuahte chang ve ngei tur a inlaichinna tha siam.
- vii. Pawl hmasawwna te hunbi nei a Office a thehluh leh thil pawimawh dang Office atanga an rawn mamawh te thehluh.

f. Secretary mawhphurhna

- i. President hova remtih tlanna ang a Pawl inhmuhkhawm hun tur ruat ah Pawl a tel zawng zawngte koh khawm leh Thurel tur (Agenda) fel fai tak a chhawpchhuah a, Pawl a tel zawng zawng te inhmuhkhawm hma a hriattir.
- ii. Pawl inhmuhkhawmna zawng zawng a thurel te felfai tak a Pawl Thurel Bu (Meeting Minute bu) a ziah luh a, inhmuhkhawm dawt leh ah chhiarchhuah leh zel. Hei hian Pawl inhmuhkhawm hunbi ruat sa ami leh rokhawlhna avanga Pawl inhmuhkhawm tum ami te a huam ang.
- iii. Pawl inhmuhkhawm a thurel leh thutlukna siam te hun tawp lam ah hun khar nan a chhiar chhuak leh vek zel ang
- iv. Secretary chuan Pawl Hming Lamna Bu (Attendance Register) leh Pawl Thurel Bu (Meeting Minute) te a kawlin a ziah fel ang. Hei bak ah hian Member tin te Registration leh Pawl Registration number te CO/RO te kaltlangin a lakhawm ang a, felfai takin Pawl Member Chinchhiahna Bu vawngin a chhinchhiah tur ani.
- v. President a awm loh tum in Pawl inhmuhkhawm a kaihruai tur ani.

- vi. Pawl a tel zawng zawngte an Sumkhawl dan chhinchhiahna bu (Book of Account) atangin mumal takin Pawisa an khawl dan chhinchhiahte Pawl Inhmuhkhawm apiangin a chhiar chhuah sak vek thin tur ani.
- vii. Pawl aiawh a pawn lam mite nen a inlaichinna tha siam. Hei hian a bik takin Pawl leh Bank inkar a inlaichinna tha siam tum te a huam a, Pawl mai bak ah Pawl a tel mimal tin ten Bank atanga mamawh hun a pawisa an puk awlsam theih nan te a tangkai ang. Pawl a tel mimal tin ten DAY-NULM hnuai a BPL tana hamthatna hrang hrang an chhawpchhuahte chang ve ngei tur a inlaichinna tha siam.
- viii. Pawl hmasawna te hunbi nei a ALF ah emaw Office ah emaw thehluh leh thil pawimawh dang ALF leh Office atanga an rawn mamawh te thehluh.

g. Treasurer mawhphurhna

- i. Pawl sum lut leh chhuak zawng zawng chhinchhiah a uluk tak a vawnfel.
- ii. Pawl pawisa ziahfelna bu hrang hrang – Sum lut leh chhuak Ziahna Bu (Cash Book), Mimal Pass Book, Loan Pass Book leh a dangte ziahfel a rintlak tak a enkawl.
- iii. Pawl a tel zawng zawngte pawisa thawhkhawm te dawn anih atanga ni hnih (2) chhungin Pawl Bank account ah leh Mimal Bank Account ah te a dah lut ngei ngei tur a ni. (Mimal Bank Account a dah luh tur hi Mimal in Pawl kaltlang a pawisa an dahkhawl chauh in a awm ang).
- iv. Pawl thurel leh remtihna anga Pawl sum puk mamawhte hnen a pawisa semchhuah a, Loan Pass Bu a ziahluh fel. Hemi bak ah hian Pawisa puk tu ten an rawn rulhna lo dawn leh ziahfel te, pawisa chawi ngai dangte ziahfel te leh pawisa lut leh chhuak dang te ziahluh fel.
- v. Pawl hnen ah Pawl sum chet vel dan leh sum neih dan te felfai takin a ziak in a chhawpchhuak thin tur ani.

7. Pawl Inhmuhkhawm dan tur

- i. Pawl hi thla tin vawi (a zat ziak ang che) kan inhmuhkhawm ang. Pawl Inhmuhkhawm ni atan hian thla tin a Ni,.....,.....,....., -na (a Ni bituk zel ziak ang che) zel hi ruat lawk ani a.

- Rokhawlhna leh thil engemaw dang ah Pawl ai awh a thutlukna siam thei tute remtihna in a dawt chiah Ni ah sawn ani thei ang.
- ii. Thilpawimawh leh hmanhmawhthlak chungchangah Tulbik thil a Inhmuhkhawm (Special Meeting) a koh theih ang. Hei hi mamawhna a zirin inhrilhlawkna hun tepter tak ah pawh in koh khawm theih turin mimal tin ten rem kan ti tlang vek a ni.
 - iii. Pawl Inhmuhkhawm reng reng ah Pawl aiawh a thutlukna siam tur hian Pawl a tel zawng zawng atanga chhut a mi za a sawmriat (80%) tal leh Pawl OB mi 3 (pathum) zing ah mi 2(pahnih) tal chu Inhmuhkhawmah chuan an tel ngei tur ani. Hemi zat aia tlem kan nih chuan Pawl aiawhin thutlukna kan siam thei lo tihna ani ang. Hemi bak ah hian Pawl pawisa Rs (Cheng.....) chin chunglam khawih che tur leh Pawl Inkaihhraina siamtha turin Pawl a tel zawng zawng a bo a bang awm lovin kan tel anih loh chuan thutlukna siam a rem lo.
 - iv. He (SHG hming ziak ang che) hian Hruaitu Thlan leh Infuihtharna hun (Annual General Meeting) kum tin kan nei ang. A hun atan kum tin a Ni -na, thla ah kan nei thin ang. He hun ah hian kum liamta a kan Pawl hmalakna te, kan sum leh pai lut leh chhuak te kan thlirlet ang a, chu mai bak ah kum lo awm tur a kan Pawl hmalakna tur ruahmanna te kan nei ang. He hun hi kum lo awm tur chung a kan Pawl hruaitu tur te thlan chhuah nan kan hmang bawk ang.
 - v. Pawl Inhmuhkhawm hunbi ruat sa thlak anih dawn tum ah Pawl Secretary hian ni hma in Pawl a tel zawng zawngte a hrilh lawk vek ngei tur ani.
 - vi. Pawl a tel tupawh in kan Pawl Inhmuhkhawm hunbi tuk sa ah te rokhwahlhna/harsatna sawi silo a vawi (a zat ziak ang che) a zawn a atel loh chuan pawisa a chawi tur ani. Hemi atan hian Rs (Cheng.....) a chawi ngei ngei tur a ni.

8. Pawl lehkhabu pawimawh vawn dan tur

- i. Pawl a tel zawng zawng te chuan Mimal Pass Book kan nei vek ang. Mimal Pass Book ah hian mimal tin ten Pawl kaltlang a kan sum khawl te, kan dah luh ni leh kan dah luh zat felfai takin a inziak lut ang a. Chu mai nilo in Pawl Sumpui (Corpus Fund) atanga pawisa puk chhuak te tan Pawisa kan puk chhuah zat leh kan rulh let dan te felfai takin ziah luh ani ang. Mimal Pass Book zawng zawng pawh hi Pawl Treasurer in a ziak fel vek tur a ni.

- ii. Pawl Hminglamna Bu (Attendance Register) leh Pawl Thurel Ziahna Bu (Meeting Minute) te hi Pawl Secretary in a kawl tur ani. A ni hian pawl a tel zawng zawngte Pawl inhmukhawm a kan kal that dan te a chhinchhiah ang a, Pawl hmalakna hrang hrang leh inhmukhawm a thurel leh thu chhawpchuah hrang hrang te felfai leh kim takin a ziak lut tur a ni.
- iii. Pawl kaltlang a Pawisa khawl leh pukchuah te a felfai zawk nan Pawl Sumkhawl Ziahna Bu (Group Pass Book) leh Pawl Pawisa pukchuah ziahna Bu (Group Loan Pass Book) te chu Treasurer in a kawl ang a Mimal Pass Bu ten en inmil thlap in a ziak fel ang.
- iv. Pawl Sum lut leh chhuak Ziahna Bu (Cash Book) leh Pawisa pukchuah ziahna Bu (Group Loan Pass Book) te hi Treasurer hian kawl in pawisa lut leh chhuak a bo a bang awm lovin a ziak lut tur a ni. Pawisa lut leh chhuak ziak lut nghal lovin a dah khawl tur a ni lo.
- v. Pawl Bank Pass Bu chu Pawl Treasurer in a kawl ang a. Pawisa Bank Account a dah luh leh lakchuah apiangin Treasurer chuan Pass Bu chu Bank ah a Update tir nghal tur a ni.
- vi. Pawl Lehkhabu Pawimawh te hi Pawl a tel zawng zawngten kan en mai theihin ziah fel reng tur a ni. Pawl a tel zawng zawng te hian kan Pawl Inhmukhawm apiangin kan duh dan in Pawl Lehkhabu Pawimawh te hi kan endik thei ang a, chu mai bak ah hun dang ah pawh Pawl OB te hrilhlawk hnu ah an remtihna in Lehkhabu te hi kan en dik thei reng tur a ni. Pawl hian pawnlam mi tupawh kan Lehkhabu pawimawh te ziahfel sak turin hlawh tlem a zawng neiin kan ruai thei ang. Amaherawh chu kan Pawl zing ami ngei in heng Pawl Lehkhabu pawimawh te hi kan ziafel anih chuan hlawh pek a ngai lo thung.

9. Pawl pawisa enkawl dan tur

- i. Pawl a tel ten Pawl kaltlang a Pawisa kan puk chuah theih zat hi Pawl Inhmukhawm in rem kan tih tlan dan angina tum khat ah Pawl atanga Pawisa pukchuah theih zat hi Rs (Cheng) aia tam ani tur ani lo.
- ii. Pawl atanga pawisa pukchuah rulh let nan hian a pung atan za zel ah (a zat a thu in ziah tel tur) percent (%) nise kan ti. A pung hi thla tin chhut tur.
- iii. Pawl atanga pawisa puk tu ten an pawisa puk an rulh let theih loh chuan an pawisa puk chuah zat mil tur an inchhung bungrua Pawl in kan lak sak ang.

- iv. Pawl atanga Pawisa puk chhuah te rulh let dan hun bi hi pawisa puk mamawh tu dinhmun leh a puk zat a zir in Pawl Inhmukhawm a rem kan tih tlan na angin thutlukna kan siam ang a, Pawl Thu rel Bu (Meeting Minute Book) ah kan ziaik lang ang.
- v. Pawisa puk chhuah dilna pawm anih a pawisa pekchhuah anih apiangin, Treasurer chuan chu pawisa puk tu Mimal Pass Bu leh Pawl Loan Pass Bu ah te felfai takin pawisa puk rulh let dan hun bi leh za zel a a pung zat tur te ziah luh nghal thlap tur ani. Pawisa puk an rulh hun apiangin rulh zat leh rulh tur la bang te a chhut fel zel ang. Pawisa puk rul let tha duh lo pawh an Mimal Pass Bu leh Pawl Loan Pass Bu ah te pawh ziahlan tur ani a.
- vi. Pawisa pukchhuah tir theih dan tur te –
 - Pawisa puk dil tu chuan a hma a pawisa a pukchhuah tawh te a rul let kim tawh ngei tur a ni
 - Pawisa puk diltu chuan thla thum chung hunbi kan ruat ang thlap pelh lo in Pawl ah pawisa a dahkhawl tur a ni
 - Pawisa puk rulh theih loh vang a Pawl in a pawisa puk mil tawh a inchhung bungrua ami lak let a rem tih in
- vii. Pawl pawisa Bank kan dah that atanga pawisa pung te, Pawl kaltlang a pawisa puk ten kan rulh letna atanga a pung awm te, Pawl Inhmukhawm kal loh avanga pawisa chawi te leh Pawl dan leh inkaihruaina zawm loh avanga pawisa chawi te reng reng chu Pawl Sumpui (Corpus Fund) ah a lut zel ang.

10. Pawl Bank Account vawn fel dan

- i. Pawl Bank Account chu kan hnaih ber Bank ah hawn kan hawng ang
- ii. Pawl aiawh a he Account a hming sign tu atan hian Treasurer leh President emaw Secretary emaw kan ruat.
- iii. Pawl pawisa Bank Account a awm te la chhuak tur hian Pawl Inhmukhawm in rem a tihna Pawl Thurel Bu (Meeting Minute) ah a inziak lut thlap tur a ni.

11. Pawl bansan duh chungchang – Kan Pawl a tel zawng zawng ten inlungual takin Pawl atanga min bansan duh te aawm hun atan kan pawisa an chhuah pui dan tur chu a hnuai ami ang hian kan rel a ni :

- (a) Pawl a kum 10 chin chunglam tel tawh leh pawisa thawh tawh hnu ah, rokhawlhna avanga min bansan tulna a awm chuan a pawisa thawh tawh zawng zawng 80% kan Pawl sum khawlsa atangin kan pe let ang.

- (b) Pawl a kum 5-10 inkar tel tawh leh pawisa thawh tawh hnu ah, rokhawlhna avanga min bansan tulna a awm chuan a pawisa thawh tawh zawng zawng 50% kan Pawl sum khawlsa atangin kan pe let ang.
- (c) Pawl a kum 3-5 inkar tel tawh leh pawisa thawh tawh hnu ah, rokhawlhna avanga min bansan tulna a awm anih chuan a pawisa thawh tawh zawng zawng 20% kan Pawl sum khawlsa atangin kan pe let ang.
- (d) Pawl a kum 1-3 inkar chhung chauh tel a pawisa thawh te erawh kan Pawl min chhuahsan pawh nise an pawisa thawh tawh te an chhuahpui lo ang.
- (e) Heng kan Pawl atanga rokhawlhna avanga min chhuahsan tur te, kan Pawl pawisa khawlsa atanga an kenchhuah ve tur kan siamfel hma hian, an chhuah duh chhan hi rokhawlhna pawmawm tak anih leh nih loh Pawl member zawng zawngin Meeting ah an ngaihtuah ho tur a ni.
- (f) Pawl chhuahsan chhan hi eng emaw huaikawmbawl vang alo ni tih Pawl member ten an pawmtlan emaw an hriatchhuah chuan a pawisa chanpual tur duansa hi pek loh kan remti e.

12. Pawl atanga inhnawhchhuah chungchang - Pawl a tel tupawh a hnuai ami chhan hrang hrang avang hian hnawhchhuah theih an ni -

- Pawl inhmukkhawm hunbi ruatsa chhan leh vang sawi si lova a zawn a vawi aia tam a kal loh leh pawisa chawi tur chawi duh loh in
- Pawl tan a pawisa thehluk tur bi tuk sa a zawn a vawi aia tam a thehluk loh leh thehluk loh vanga a chawi tur a chawi duh loh in
- Pawl atanga pawisa a puk chhuah a rulh let dan tur duansak sa ang a a rulh let duh loh in
- Pawl dan leh inkhaihruaina hrang hrangte a zawm loh In

13. Pawl Inkaihhruaina Dan siamthat chungchang - Pawl in Dan leh inkhaihruaina hrang hrang a siam te engemaw hnu ah siamthat alo ngaih chuan Pawl Inhmukkhawm ko in Pawl a tel zawng zawng te rem tihna in kan siamtha thei ang.

14. **Pawl tihtawp chungchang** - Loh theih loh thil leh dan theih loh thil thleng avanga Pawl hi tihtawp a lo tul ta anih chuan Pawl a tel zawng zawng atanga chhut a a tam zawkin ban phar in pawl thiah hi an remti thei ang. Pawl tihtawp dan tur hi kimchang zawk a la ngaihtuah leh a, Dan Bu ah hian la dah belh leh kan remti e.

(President)

(Secretary)

(Treasurer)

Members te: 1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

DAY-NULM MIZORAM

Bung 5-na

Pawl Hminglamna Bu (Attendance Register)

Pawl Hminglamna Bu (Attendance Register) hi Pawl Inhmuhkhawm neih apiang a hman tur a ni. Phek pakhat hi thlakhat chung a Pawl a tel te Inhmuhkhawm kal dan felfai tak a ziah luh na tur a ni.

SHG in endikna (SHG grading) a kaltlang dawn ah Pawl Inhmuhkhawm a kal zat te hi a pawimawh em em dawn a. Kan Hminglamna Bu felfai tak a kan wawn atangin awlsam zawkin kan Pawl Inhmuhkhawm a kan kal that dan leh kal that tawk loh dan te a chhutchhuah theih dawn a ni.

Pawl Hminglamna Bu ziah fel dan tur te

Column 1-6 hi Inhmuhkhawm apiang a ziah luh tur

1. Phek chung vei lam sir a **Thla** tih inziahna zawn ah hian Inhmuhkhawm neih thla zel ziah luh tur a ni.
2. **Member hming** hi Organizer/ Chairman atanga tan in ziah thlak nise
3. **Inhmuhkhawm No.....** tih zawn ah hian Inhmuhkhawm Thurel a Inhmuhkhawm number in dawt dan kan ziah mil zel in ziah luh tur a ni. Entirna – Pawl Inhmuhkhawm hmasa ber chu Inhmuhkhawm No 1 a ni ang a, a dawt leh chu Inhmuhkhawm No 2, chutiang zel in.
4. **Date** zawn ah hian Inhmuhkhawm neih Ni apiang ziah luh zel nise.
5. Inhmuhkhawm apiang hian Member kal leh kal lo hi “**X**” leh “**O**” a chhinchhiah mai lovin, Inhmuhkhawm Ni zawn a Hming sign-na tur awl awm ah hian Inhmuhkhawm kal ten an hming an sign ngei tur a ni.

Column 7-11 hi thla tawp ah zel khaikhawm nan ziah luh tur

1. Tun thla chung a Inhmuhkhawm kal zat (Column 7) – Hemi zawn ah hian thla khat chung a Member tin ten an Inhmuhkhawm kal zat belkhawm chu ziah luh theuh tur.

2. **Thlahlui thleng a Inhmuhkhawm kal zat (Column 8)** - Hemi zawn ah hian a hma thla chiah a Column 9 ami number kha ziah luh tur a ni.
3. **Tun thla tiam a Inhmuhkhawm kal tawh zat** – Hemi zawn ah hian a hma a Column 7 leh Column 8 ami te belhkhawm ziah luh tur a ni.
4. **Tun thla tiam a Inhmuhkhawm neih tawh zat** – Hemi zawn ah hian a hma thla kal tawh a Inhmuhkhawm neih tawh zawng zawng leh tun thla chung a Inhmuhkhawm neih tawh zawng zawng zat te belhkhawm ziah luh tur a ni.
5. **Kal zat percent (%)** – Attendance Percentage chhut dan tur:

PAWL ATTENDANCE PERCENT CHHUT DAN

Attendance Percent chhut dan tur-

1. Member pakhat attendance percent chhut dan
 = $\frac{\text{Member in meeting a kal tawh zat}}{\text{Group - in meeting an neih tawh zat}} \times 100$

2. Group attendance percent average chhut dan
 = $\frac{\text{Member zawng zawng attendance percent bawlhkhawm}}{\text{Pawl member zat}}$

Note – Attendance lak hian Member kal ngei ten an hming zawn ah an hming an sign/ziak ngei tur ani.

SAMPLE ATTENDANCE REGSITER

Thla May

Kum

2017

Sl. no	Member Hming	Meeting no <u>01</u>	Meeting no <u>02</u>	Meeting no <u>03</u>	Meeting no	Tun thla chhung a meeting kal zat	Thlahlui thleng a meeting kal zat	Tun thla tiam a meeting kal tawh zat	Tun thla tiam a Meeting neih tawh zat	Attendance Percent (%)
		Date <u>7.5.2017</u>	Date <u>16.5.2017</u>	Date <u>28.5.2017</u>	Date					
		Hming sign	Hming sign	Hming sign	Hming sign					
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>
1	Lalzami					3	3	3	3	100
2	Rinpuii					3	3	3	3	100
3	Remkimi					3	3	3	3	100
4	Hmuchhuaki					2	2	2	3	66.66
5	Thangpuii					1	1	1	3	33.33
6	Biakmawii					2	2	2	3	66.66
7	Zinglawmi					3	3	3	3	100
8	Lawmsangi					1	1	1	3	33.33
9	Thianghlimi					1	1	1	3	33.33
10	Rinsangmawii					1	1	1	3	33.33
TOTAL						8	-	-	3	66.66

SAMPLE ATTENDANCE REGSITER

Thla June

Kum

2017

Sl. no	Member Hming	Meeting no <u>04</u>	Meeting no <u>05</u>	Meeting no <u>06</u>	Meeting no <u>07</u>	Tun thla chung a meeting kal zat	Thlahlui thleng a meeting kal zat	Tun thla tiam a meeting kal tawh zat	Tun thla tiam a Meeting neih tawh zat	Attendance Percent (%)
		Date <u>3.6.2017</u>	Date <u>10.6.2017</u>	Date <u>18.6.2017</u>	Date <u>30.6.2017</u>					
		Hming sign	Hming sign	Hming sign	Hming sign					
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9 (7+8)</u>	<u>10</u>	<u>11</u>
1	Lalzami					1	3	4	7	57.14
2	Rinpuii					4	3	7	7	100
3	Remkimi					4	3	7	7	100
4	Hmuchhuaki					4	2	6	7	85.71
5	Thangpuii					4	1	5	7	71.42
6	Biakmawii					3	2	5	7	71.42
7	Zinglawmi					4	3	7	7	100
8	Lawmsangi					4	1	5	7	71.42
9	Thianghlimi									
10	Rinsangmawii									
TOTAL						8	-	-	7	82.13

Bung 6-na

Pawl Thurel Bu (Meeting Minute)

Pawl Inhmukhawm (Committee) apiang a kan thurel te chu felfai takin ziah tur a ni. Pawl Thurel Bu (Meeting Minute) ah hian a theih ang a chipchiar in kan Pawl thurel zawng zawng te kan ziaik tur a ni a, kan hmalakna tur a kan chhawpchuah te leh a hlawm a Pawl pawisa kan hmanchuah zat leh kan pawisa hmuh zat zawng zawngte pawh Pawl Sum lut leh chhuak Ziahna Bu (Cash Book) nen a en mil theih turin kan ziaik lang tel thin tur a ni. Hei hian kan sum che vel han chhui let leh a ti awlsam em em a ni.

Pawl Thurel Bu (Meeting Minute) hi Department atangin semchuah ani dawn lova. Pawl in Register Bu lei ve mai nise, amaherawh chu helai a Thurel Bu ziah dan tur kan rawn chhawpchuah ang zulzui hian ziah ve tur a ni.

Pawisa hmanchuah chungchang a Pawl Thurel Bu a ziah lan dan tur dik -

1. Pawl Thurel Bu ah hian kan pawl pawisa atanga kan hmanchuah tur chungchang kan rel in heti hian ziah lan hi a dik. Entirna “Kan pawl pawisa atangin Rs 500 chu Ajinomoto bawm lian lei nan hman chuah kan rel” tiin.
2. Kan Treasurer in Pawl pawisa a pekchuah Ni erawh chu felfai takin Secretary hnen ah a hrilh leh tur ani a. Secretary chuan Pawl Thurel Bu ah a ziaik leh thlap tur a ni. Entirna “Kan thurel tawh sa angin Ajinomoto bawm lian leina tur Rs 500 chu ni 12/5/2014 ah Pi Mawii hnen ah kan Treasurer in a hlan” tiin ziah lan leh tur.
3. Pawl pawisa tur pawisa fai dawn ni reng reng Pawl Thurel Bu ah dawn ni thla leh kum felfai takin ziah lan ngei ngei tur. Entirna - Revolving Fund, hnatlang atanga pawisa hlawhchuah, sumtuakna atana thil zawrh atanga pawisa dawn, leh a dang te.

4. Pawl pawisa Bank Account a dah luh leh lakchhuah anih reng reng in Pawl Thurel Bu ah Secretary in a ni thla leh kum felfai takin a ziak lang ngei tur a ni.

Hriattur pawimawh dang te -

1. Pawl Inhmukkhawm apiangin Pawl treasurer chuan Pawl sum a kawl zat hi Inhmukkhawm a kal zawng zawngte hma ah a report zel tur a ni a. Chu chu Pawl Secretary in Pawl Thurel Bu tawp lam ah a ziak lang te ngei tur a ni. (Pawisa fai a kawl leh Bank a Pawisa awm zat nen)
2. Pawl Inhmukkhawm a Pawl Thurel ziah chhuah reng reng ah hian a tawp ah Organizer leh Secretary in hming an sign hnan thlap tur a ni.
3. Annexure I a Pawl Thurel Ziah dan tlangpui kan tar lan hi uluk tak a chhian nise. Pawl Thurel Bu leh Pawl Sum lut leh Chhuak Chhinchhiahna Bu (Cash book) hi chhui let awlsam a inmil tur anih avangin uluk takin Secretary leh Treasurer ten Pawl tan lehkhabu te an vawngfel tur a ni.

DAY-NULM MIZORAM

Pawl Thurel Bu (Meeting Minute) ziah dan tur dik hi kan in zir theihna tur dah ani a. Hei hi kan Self Help Group te zirtirna kan pek apiangin hman nise.

SAMPLE Pawl Thurel Bu (Meeting Minute Bu)

Meeting No 1
Date 7/3/2014
A hmun Pi Lalzami te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl a tel tur tana Member fee pek zat tur rel
2. Pawl Inkaihruaina Dan siam
3. Pawl sumtuakna tur ngaihtuah
4. A tul dang te

Thu rel

1. Pawl Inhmuhkhawm (Committee) hmasa ber a ni a. Inhmuhkhawm Thawhlawm(Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Member fee atan mi pakhat in Rs 100 (Cheng Za) zel thawh nise kan ti. Member fee hi Pawl Inhmuhkhawm leh hmasak ber ah pek luh vek tur a rel a ni.
3. NULM Inkaihruaina angina kan Pawl hman tur Pawl Inkaihruaina kan siam.
4. Pawl sum tuakna hmasa ber atan Pickle a bur a lak a zawrh chhuah nise tiin kan rel. Pickle bur hi kan Member fee pek khawm atanga lei tur in kan rel
5. Pawl Inhmuhkhawm leh hun tur atan ni 20/3/2014 kan ruat a, a hmun atan Pi Biakmawii te In kan ruat
6. Pawl Pawisa neih zat -
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 2
Date 22/3/2014
A hmun Pi Biakmawii te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl Member fee lakkhawm
2. Pawl sumtuakna tur pickle lei dan tur rel
3. Pawl sumtuakna zawrh chhuah dan tur rel
4. Pawl Bank Account hawn chungchang
5. A tul dang te

Thu rel

1. Inhmukkhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Rel lawk angin Member fee chu mi pakhat zel ah Rs 100 (Cheng Za) kan thawhkhawm a. Kan vaiin kan thawhkhawm a, a tling khawm chu Rs 1000 a ni.
3. Pawl sumtuakna hmasa ber atan Pickle a bur a lei a zawrh chhuah leh kan rel a. Pickle bur hi Bazar kal remchan pah a lo lei turin Pi Remkimi kan ruat. A lei na tur pawisa chu kan Treasurer-in kan Organizer hriatpuina in lo pe chhuak mai se kan ti.
4. Pickle hi Pi Remkimi'n a rawn lei hunah Secretary rawn hrilh in, pickle fun chhawn leh hun tur hi a ni hian rem rawn ruat se kalkhawm ila tiin rem kan ti tlang.
5. Kan pickle zawrh chhawna atanga kan pawisa hmuh let hi inhmukkhawm leh hmasak ber nise kan ti.
6. Pawl Bank Account hi kan Pickle zawrhna kan hmuh let hnu thla thar lam a hawn nise tiin kan rel
7. Pawl Inhmukkhawm leh hun tur atan ni 7/4/2014 kan ruat a, a hmun atan Pi Remkimi te In kan ruat.

8. Pawl Pawisa neih zat -

Pawisa fai Rs _____

Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 3
Date 7/4/2014
A hmun Pi Remkimi te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna pickle zawrhna lakkhawm
2. Pawl Bank Account hawn dan tur rel
3. Pawl OB te seal siam chungchang
4. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan Pawl sumtuakna tur Pickle chu ni 25/3/2014 ah Pi Remkimi'n a rawn lei a, rel lawk angin an in ah kan hnatlang nghal. Zawrh tur kan insem a, kan zuar kual nghal.
3. Pawl sumtuakna hmasa ber Pickle zawrh atangin kan hmuhchhuah zawng zawng kan keng khawm a. A vaiin Rs 800 (Cheng Za riat) kan hmu let.
4. Pawl Bank Account hi Mizoram Rural Bank (MRB) hawn nise kan ti a. Kan Pawl Inkaihhraina Dan angin Treasurer leh Secretary in buaipuiin hming sign tu an ni ang.
5. Pawl Bank Account hawanna atan Rs 500 leh Xerox nan Rs 10 kan ruahman.
6. Pawl OB te seal siamna atan Rs 240 kan ruahman bawk.
7. Pawl Bank Account hawanna tur leh Pawl OB seal siamna tur a pawisa mamawh hi kan Treasurer in Organizer hriatpuina in lo pe chhuak leh mai se tiin kan rel.
8. Pawl Inhmukhawm leh hun tur atan ni 22/4/2014 kan ruat a, a hmun atan Pi Rinpuii te In kan ruat.
9. Pawl Pawisa neih zat -
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 4
Date 22/4/2014
A hmun Pi Rinpui te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl Bank Account hawn chungchang report pek
2. Pawl sumtuakna tur ngaihtuah
3. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan Pawl Bank Account hawn chungchang chu Secretary in report tawi a pe. Kan Pawl Bank Account chu ni 16/4/2014 ah Vaivakawn MRB ah hawn a ni a. Account number chu 99996836666-7 a ni. Bank Account hawnna Rs 500 dah luh nghal a ni a. Voters Id leh Ration Card Xerox nan Rs 10 hman a ni.
3. Ni 16/4/2014 ah tho hian Pawl Bank Account hawn nan Seal pathum (3) siam a ni a. Organizer, Secretary leh Treasurer seal siam a ni. Pakhat hi Rs 80 zel niin a vaiin Rs 240 hman a ni.
4. Pawl sumtuakna tur kan ngaihtuah a. A hma ami angin Pickle a bur a lei a zawrh chhawn leh chu Sumtuak nan kan rel leh a. Pickle bur leina tur Rs 500 chu kan Treasurer in Organizer hriatpuina in Pi Remkimi lo pe chhuak leh mai se tiin kan rel.
5. Pawl Inhmukhawm leh hun tur atan ni 7/5/2014 kan ruat a, a hmun atan Pi Hmuchhuaki te In kan ruat.
6. Pawl Pawisa neih zat-
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 5
Date 7/5/2014
A hmun Pi Hmuchhuaki te In
Kal zat 9
Kal lo zat 1

Thu rel tur te

1. Pawl sumtuakna pawisa lakkhawm
2. Pawl sumtuakna thar tur ngaihtuah
3. A tul dang te

Thu rel

1. Inhmukkhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm. Pi Remkimi damloh avangin a kal thei lo a mahse Pawl Inkaihhruaina Dan angina Thawhlawm chu a rawn thawh tho.
2. Ni 28/4/2014 ah kan Treasurer-in Pi Remkimi hnen ah Rs 500 pe chhuak in, Pickle bur chu a rawn lei a, an in ah bawk kan hnatlang leh. Kan kal kim a, kan zawrh tur theuh kan insem fel leh nghal.
3. Pawl sumtuakna kan zawrh chhuah atangin Rs 800 (Cheng Zariat) kan keng khawm leh.
4. Pawl sumtuakna thar atan Ar puahsa a ba a lak a zawrh chhawn kan rel. Ar zuar hnen atangin Kg ah Rs 230 a la in Kg ah Rs 250 zelin kan zuar chhuak leh dawn a. Ar lei duh hi mimal tin in lo zawng theuh a Inrinni vawi hnih ni 10/5/2014 leh ni 17/5/2014 ah te zawrh nise kan ti.
5. Pawl Inhmukkhawm leh hun tur atan ni 22/5/2014 kan ruat a, a hmun atan Pi Rinsangmawii te In kan ruat.
6. Pawl Pawisa neih zat -
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 6
Date 22/5/2014
A hmun Pi Rinsangmawii te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna pawisa lakkhawm
2. Pawl sumtuakna thar tur ngaihtuah
3. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan Pawl sumtuakna Inhmukhawm hmasa a kan rel angina Arsa chu kan zuar a. Inrinni vawihnih 10/5/2014 leh 17/5/2014 ah te kan zuar.
3. Ni 10/5/2014 hian kg 30 kan hralh chhuak a. Kan hlep chu Rs 600 a ni a. Ni 17/5/2014 a kan zawrh leh ah kg 40 kan hralh chhuak leh a Rs 800 kan hlep leh a ni. A vai a Arsa kan zawrhna atanga kan hlep chu Rs 1400 a ni.
4. Kan thawhlawm leh sumtuakna tlingkhawm Rs 2000 chu kan Pawl Bank account ah dah luh nise tiin kan rel. Kan Treasurer in alo dah lut ang.
5. Pawl sumtuakna dawt leh atan wholesale ah Tel pack 6 chu Rs 500 a lak ve a pakhat Rs 90 a zawrh chhawn ve tha kan ti. Tel hi Bazar kal pah in Pi Rinsangmawii rawn lei turin kan ruat.
6. Pawl Inhmukhawm leh hun tur atan ni 7/6/2014 kan ruat a, a hmun atan Pi Remkimi te In kan ruat.
7. Pawl Pawisa neih zat -
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 7
Date 7/6/2014
A hmun Pi Remkimi te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl Bank Account a pawisa dah luh chungchang
2. Pawl sumtuakna pawisa lakkhawm
3. Pawl sumtuakna thar tur ngaihtuah
4. A tul dang te

Thu rel

1. Inhmukkhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan Pawl sumtuakna atana kan rel sa Tel 6 chu Pi Rinsangkimi chuan bazar a kal pah in ni 3/6/2014 ah a rawn lei a. Kan rel lawksa angin pakhat chu Rs 90 zelin kan zuar chhawng leh a Rs 540 kan hmuh chhuahleh chu vawiin ah keng khawm in kan chung lut.
3. Secretary in kan rel tawh sa ang in kan pawisa peipun atanga tlingkhawm Rs 2000 chu kan Pawl Bank Account ah ni 24/5/2014 ah a dah luh thu a report a, Pass book a rawn update tir nghal.
4. Pawl sumtuak nan Sangha kg ah Rs 160 a la in Kg ah Rs 200 a hralh kan rem ti. Kan pawisa fai kawl atangin Kg 5 kan lei thei a, remchan angina kan Treasurer in Orgnaizer hriatpuina in pawisa lo pe chhuak se kan ti. Ni 14/6/2014 ah Sangha te hi zuar ila tiin kan rel. Sangha lei tur hian kan zing ami Pi Zinglawmi nise tiin kan rel.
5. Pawl Inhmukkhawm leh hun tur atan ni 22/6/2014 kan ruat a, a hmun atan Pi Lawmsangi te In kan ruat.
6. Pawl Pawisa neih zat -
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 8
Date 22/6/2014
A hmun Pi Lawmsangi te In
Kal zat 8
Kal lo zat 2

Thu rel tur te

1. Pawl sumtuakna pawisa lakkhawm
2. Pawl sumtuakna thar tur ngaihtuah
3. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm. Mi 2 an kal lova mahse Pawl Inkaihhruaina Dan angina Thawhlawm chu an rawn thawh tho.
2. Kan Pawl sumtuakna atana kan rel sa angin Sangha chu kg 5 kan pawisa kawl sa atangin ni 14/6/2014 ah Pi Zinglawmi chuan a rawn lei a. Ni 14/6/2014 ah vek kan hralh chhuak leh a, kan hralh chhuahna atangin Rs 1000 kan thekhawm.
3. Pawl sumtuak na atan tho Sangha lak a zawrh leh kan rel leh a. Kan sum kawl atangin sangha hi kg 6 kan lei thei a. A leina tur Rs 960 chu kan Treasurer in Orgnizer hriatpuina in lo pe chhuak leh mai se kan ti. Sangha lei tur hian Pi Zinglawmi bawk lo tlawmngai leh mai se kan ti.
4. Pawl Inhmukhawm leh hun tur atan ni 7/7/2014 kan ruat a, a hmun atan Pi Thangpuii te In kan ruat.
5. Pawl Pawisa neih zat –
Pawisa fai Rs
Bank ami Rs

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 9
Date 7/7/2014
A hmun Pi Thangpuii te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna pawisa lakkhawm
2. Pawl sumtuakna thar tur ngaihtuah
3. A tul dang te

Thu rel

1. Inhmukkhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan Pawl sumtuakna atana kan rel sa ang in ni 28/6/2014 ah Pi Zinglawmi chuan Treasurer hnen atang pawisa la chhuakin Sangha kg 6 chu Rs 960 in a rawn lei a. Kan hralh chhuak leh nghal a. Kan hralhchhuahna Rs 1200 chu vawiin ah kan thehlut.
3. Pawl sumtuakna atan Pickle a bur Rs 500 man chi lei a zawrh chhuah leh kan rel.
4. Pickle bur lei anih hun ah fun chhawng a hnatlang neih leh kan rawt a. Hnatlang hi Pickle lei tu Pi Rinpuii te in ah neih nghal ni mai se kan ti. Pickle leina tur pawisa hi kan Treasurer in Organizer hriatpuina in lo pe chhuak leh mai se kan ti.
5. Pawl Inhmukkhawm leh hun tur atan ni 22/7/2014 kan ruat a, a hmun atan Pi Zinglawmi te In kan ruat.
6. Pawl Pawisa neih zat -
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 10
Date 22/7/2014
A hmun Pi Zinglawmi te In
Kal zat 6
Kal lo zat 4

Thu rel tur te

1. Pawl sumtuakna pawisa lakkhawm
2. Pawl sumtuakna thar tur ngaihtuah
3. A tul dang te

Thu rel

1. Inhmukkhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm. Vawiin hian mi 6 kan kal a, mi 4 an kal thei lo. Pawl Inkaihhraina Dan angina kal thei lo pawn Thawhlawm an thawh tho.
2. Kan Pawl sumtuakna atana kan rel sa angin Pickle bur chu Pi Rinpuii'n ni 11/7/2014 ah kan Treasurer hnen atang pawisa la chhuakin a rawn lei a, zan ah kan hnatlang nghal. Kan zawrh chhawn tur theuh kan la nghal vek bawk.
3. Kan pickle zawrhna atanga pawisa kan hmuh let zawng zawng te vawiin ah kan la khawm a. A vaiin Rs 800 kan hmu let.
4. Hnatlangah hian damlohna avangin mi 4 an kal thei lova. Pawl Inkaihhraina Dan angin Rs 5 theuh Inrunna an chawi a. Pawisa tlingkhawm Rs 20 chu Secretary in a dawng.
5. Pawl sumtuakna atan kan Pawl ami Pi Rinpuii rawn hriat angin Mi in ti fai a hna thawh kan remti a. Ni 2 chhung thawh tur ani a, mi 5 ve ve in thawk chhuak ila tiin kan rel. In tih faina ah hian Rs 3000 hlawh pumpui ani dawn a. Pawl ah Rs 1000 kan chhung lut ang a, a bak Rs 2000 chu kan insem ang.
6. Inhlawh Ni tur hi ni 5 -6 August 2014 a ni.
7. Kan Pawl Pawisa peipun sa tun a kan Treasurer in pawisa fai a a kawl mek atangin Rs 1500 chu kan Pawl Bank Account ah chhun luh nise tiin kan rel.
8. Pawl Inhmukkhawm leh hun tur atan ni 7/8/2014 kan ruat a, a hmun atan Pi Thianghlimi te In kan ruat.
9. Pawl Pawisa neih zat -
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 11
Date 7/8/2014
A hmun Pi Thianghlimi te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna pawisa lakkhawm
2. Pawl sumtuakna thar tur ngaihtuah
3. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Ni 24/7/2014 ah kan Treasurer in Pawl Bank account ah kan pawisa Rs 1500 chu a dah lut.
3. Kan Pawl sumtuakna atana kan rel sa angin Mi in tihfai hnatlang chu 5-6 August 2014 ah kan thawk a. Rel sa angin Rs 1000 chu Pawl ah kan chhung lut.
4. Pawl sumtuak nan Alu Bag lak nise kan tin kan rel. Alu bag lak nan hian Rs 600 leh Taxi fare Rs 100 chu Bazar atanga ranw lei tu tur Pi Remkimi hnen ah kan Treasurer in Organizer hriatpuina in lo pe chhuak leh mai se tiin kan rel a. Alu bag lei ni atan hian ni 12/8/2014 kan ruat lawk a, hemi zan ah vek hian Alu buk hnatlang hi Pi Remkimi te in ah tho nei ila kan ti.
5. Pawl Inhmukhawm leh hun tur atan ni 22/8/2014 kan ruat a, a hmun atan Pi Thianghlimi te In kan ruat.
6. Pawl Pawisa neih zat –
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 12
Date 22/8/2014
A hmun Pi Hmuchhuaki te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna pawisa lakkhawm
2. Pawl sumtuakna thar tur ngaihtuah
3. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan Pawl sumtuakna atana kan rel sa angin Alu Bag kan la a, kan zuar chhuak. Alu bag kan zawrhna atang hian a vaiin Rs 1000 kan dawng let a. Kan hlep hi Rs 300 a ni.
3. Ni 11/8/2014 ah Revolving Fund dawng ve thei tur a min thlan angin Vanapa Hall ah kan kal. Kan Pawl aiawh in Secretary, Treasurer leh member pakhat an kal. Revolving Fund ah hian mi Rs 21000 kan dawng. Vanapa Hall kal nan hian Rs 100 hman a ni.
4. Kan Revolving Fund dawn hi ni 16/8/2014 ah kan Treasurer in kan Pawl Bank account ah a dah lut nghal a. Kan Pass Bu a update tir bawk.
5. Damlohna leh chhiat tawhna neuh neuh avangin tun tum chu sumtuakna kan rel lo.
6. Pawl Inhmukhawm leh hun tur atan ni 7/9/2014 kan ruat a, a hmun atan Pi Rinpuii te In kan ruat.
7. Pawl Pawisa neih zat-
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 13
Date 7/9/2014
A hmun Pi Rinpuii te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Revolving Fund dawn hman dan tur trade thlan chungchang
2. Pawl sumtuakna thar tur ruahman
3. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan Revolving Fund dawn peipun nan Secondhand Bale hawn chu kan Trade atan thlan kan remti tlang a. Office ah dilna thehluh nise kan ti. Office ah hian kan Organizer leh Secretary te Pawl aiawh in kal maise tiin kan rel a. Office an dawr ni atan hian ni 8/9/2014 nise kan ti.
3. Office dawrna kal velna sen so atan Pawl pawisa atangin Rs 100 pai tir kan rem ti.
4. Kan dilna chu Office atanga remtihna kan dawn chuan kan Pawl Bank Account atangin Rs 13,000 chu Secondhand bale lak nan lak chhuah kan rel. Bazar atanga phurh haw na Taxi fare ah Rs 100 pek tel nise kan ti.
5. Kan dilna remtih anih chuan kan Treasurer in Organizer hriatpuina in Bank Account atangin lo lo chhuak se, pawisa chu Secondhand Bale lei tu tur te hnen ah lo hlan chhawng leh mai se tiin kan rel.
6. Secondhand bale Bazar atanga lo la tur hian Pi Lawmsangi leh Pi Thangpuii kan ruat a. An ni hian an rawn lei hun ah singsa tur a hnatlang koh kan rel. Hnatlan hun tur hi OB ten rem rawn ruat mai se tiin kan rel a. A hmun atan Pi Lawmsangi te in nise kan ti.
7. Pawl Inhmukhawm leh hun tur atan ni 22/9/2014 kan ruat a, a hmun atan Pi Thangpuii te In kan ruat.
8. Pawl Pawisa neih zat -
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 14
Date 22/9/2014
A hmun Pi Thangpuii te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Hruaitu te Office dawr chungchang report
2. Pawl sumtuakna thar chungchang
3. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan Organizer leh Secretary Pi Lalzami leh Pi Biakmawii ten Office an dawr report an pe a. Kan dilna chu Office lam in min remtihpui thu ni 12/9/2014 ah bialtu CO in a rawn hrilh thu an sawi.
3. Kan duan lawk angin Secondhand bale lakna tur chu kan Treasurer in Orgnaizer hriatpuina in ni 13/9/2014 ah kan Pawl Bank Account atangin a la chhuak tih thu a sawi.
4. Secondhand bale chu Pi Lawmsangi leh Pi Thangpuii ten rel lawk sa angin Bazar atangin ni 16/9/2014 ah an lei a, Pi Lawmsangi te in ah chuan hemi zan vek hian singsa fel in kan hnatlang nghal a. Kan vaiin kan thawk chhuak.
5. Kan secondhand zawrh tur hi Rs 1,760 man hu vek kan insem chhuak a, rem chan dan ang theuh in zawrh kual nise kan ti.
6. Kan thil zawrh atanga kan pawisa dawn let te hi ni 30/10/2014 aia tlai lo ah la khawm kim ila kan ti.
7. Pawl Inhmukhawm leh hun tur atan ni 7/10/2014 kan ruat a, a hmun atan Pi Rinpuii te In kan ruat.
8. Pawl Pawisa neih zat –
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 15
Date 7/10/2014
A hmun Pi Rinpuii te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna Secondhand bale zawrh chungchang
2. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan secondhand zawrh tur kan in sem te chu kan theih ang ang a kan zawrh kual thu kan sawi theuh a. A vaiin kan thil zawrhna hi Rs 3,500/- kan chunglut a. Hei hi kan Treasurer in kan Pawl Bank Account ah lo dah lut se kan ti.
3. Kan thil zawrh atanga kan pawisa dawn let te hi ni 30/10/2014 aia tlai lo ah la khawm kim ila kan ti.
4. Pawl Inhmukhawm leh hun tur atan ni 22/10/2014 kan ruat a, a hmun atan Pi Biakmawii te In kan ruat.
5. Pawl Pawisa neih zat -
Pawisa fai Rs
Bank ami Rs

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 16
Date 22/10/2014
A hmun Pi Biakmawii te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna Secondhand bale zawrh chungchang
2. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan secondhand zawrh chhuahna kan Inhmukhawm hmasak a kan dawn Rs 3,500 chu kan Treasurer in ni 9/10/2014 ah kan Pawl Bank Account ah a dah lut tih a report.
3. Kan secondhand zawrhna Rs 8,000 chu vawiin Inhmukhawm hian kan chung lut leh a. Kan Treasurer in kan Pawl Bank Account ah lo dah lut leh mai se kan ti.
4. Kan thil zawrh atanga kan pawisa dawn let te hi ni 30/10/2014 aia tlai lo ah la khawm kim ila kan ti.
5. Pawl Inhmukhawm leh hun tur atan ni 7/11/2014 kan ruat a, a hmun atan Pi Lawmsangi te In kan ruat.
6. Pawl Pawisa neih zat -
Pawisa fai Rs
Bank ami Rs

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 17
Date 7/11/2014
A hmun Pi Lawmsangi te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna Secondhand bale zawrh chungchang
2. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan secondhand zawrhna atanga kan pawisa dawn let kan Inhmukhawm hmasak a kan chhun luh Rs 8,000 chu kan Treasurer in ni 24/10/2014 ah kan Pawl Bank account ah a dah lut tih a report.
3. Kan thil zawrh atanga kan pawisa dawn let te hi ni 30/10/2014 aia tlai lo ah la khawm kim ila ti a kan rel angin kan thil zawrhna chu kan thehlut kim a. Vawiin hian kan la thehluh bang zawng Rs 6,100 kan thehlut.
4. Secondhand kan zawrhna zawng zawng atang hian a vaiin Rs Rs 17,600 kan hmu a. Kan hlep chu Rs 4,500 ani.
5. Kan pawisa fai kawl mek Rs 2000 leh Secondhand zawrhna Rs 6,100 chu kan Treasurer in ni 8/11/2014 ah kan Pawl Bank Account ah lo dah lut se tiin kan rel.
6. Pawl Inhmukhawm leh hun tur atan ni 22/11/2014 kan ruat a, a hmun atan Pi Zinglawmi te In kan ruat.
7. Pawl Pawisa neih zat –
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 18
Date 22/11/2014
A hmun Pi Zinglawmi te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna thar tur chungchang
2. Pawisa puk dilna rawn lut ngaihtuah
3. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Pi Rozami chuan a dawr siam ah bungraw lakna tur a mamawh ang zat a neih mai loh avangin kan Pawl pawisa Rs 10000 puk a dilna a rawn lut. Kan Pawl Inkaihhraina Dan kan duan lawk angin pawn lam miin kan Pawl pawisa a puk duh chuan kum khat ah 14% a pung in a puk thei a. A rulh hun chhung tur hi thla 12 a ni bawk. Heng zawng zawng hi rem a tih angin Pi Rozami chu kan Pawl pawisa puk tir kan remti tlang.
3. Pi Rozami pawisa puk a rulh let dan tur chu hetiangin - Thla 11 chhung chu thla tin sum lu Rs 835 leh a pung Rs 117, a vaiin Rs 952 in a rul ang a. Thla 12-na ah sum lu Rs 815 leh a pung Rs 113, a vaiin Rs 928 a rul ang. Heti hian a pawisa puk chhuah leh a pung a rulh tlingkhawm chu Rs 11,400 ani ang. Pawisa hi January 2015 atangin a rul tan ang a. Pawisa ba hi a rulh that loh chuan Pawl Inkaihhraina Dan angin a pawisa puk hu tawk an inchhung bungrua kan lak sak ang.
4. Pi Rozami puk tur Rs 10,000 hi kan Treasurer hian ni 24/11/2014 ah kan Pawl Bank Account atangin lo la chhuak leh mai se, Pi Rozami pawh Pawl aiawh in lo pe mai se kan ti.
5. Pawl Inhmukhawm leh hun tur atan ni 22/11/2014 kan ruat a, a hmun atan Pi Lalzami te In kan ruat.
6. Pawl Pawisa neih zat -
Pawisa fai Rs _____
Bank ami Rs _____

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 19
Date 7/12/2014
A hmun Pi Lalzami te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna thar tur chungchang
2. A tul dang te

Thu rel

1. Inhmuhkhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Krismas thla anih avangin kumin chhung chuan Pawl Inhmuhkhawm awm tawh lo se kan ti.
3. Kan Pawl Member fee chu kum 2015 atan Rs 100 theuh kumthar ah thawh khawm le hila tiin kan rel. Member fee hi Pawl Inhmuhkhawm ni 22/1/2015 ah kengkhawm ila kan ti.
4. Pawl Inhmuhkhawm leh hun tur atan kumthar ni 7/1/2015 kan ruat a, a hmun atan kan Secretary Pi Biakmawii te In kan ruat.
5. Pawl Pawisa neih zat -
Pawisa fai Rs
Bank ami Rs

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 20
Date 7/1/2015
A hmun Pi Biakmawii te In
Kal zat 10
Kal lo zat 0

Thu rel tur te

1. Pawl sumtuakna thar tur chungchang
2. Krismas hman dan thlir let
3. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm.
2. Kan Krismas hman dan theuh te kan sawi ho a, kan hlim tlang hle.
3. Kan Pawl pawisa puk tu Pi Rozami'n a pawisa puk rulhna duan lawk angin Rs 952 a rawn thehlut a, Treasurer in a dawng.
4. Pawl Inhmukhawm leh hun tur atan ni 22/1/2015 kan ruat a, a hmun atan Pi Hmuchhuaki te In kan ruat.
5. Pawl Pawisa neih zat -

Pawisa fai Rs _____
Bank ami Rs _____

DAY-NULM MIZORAM

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 22
Date 22/1/2015
A hmun Pi Hmuchhuaki te In
Kal zat 9
Kal lo zat 1

Thu rel tur te

1. Pawl ami damlo kan thlir let
2. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm. Pi Thianghlimi chu damdawiin a awm avangin a kal lo. A thawhlawm erawh dawn tho ani.
2. Kan Pawl Member fee Rs 100 theuh chu rel lawks a angin kan keng khawm a. Member fee zawng zawng hi Rs 1000 ken khawm a ni.
3. Kan Pawl zing ami Pi Thianghlimi chu Damdawiin ah ni 25/1/2015 ah kan han kan a. Rs 1000 chu kan hlan nghal. Kan vaiin mi 6 kan thawk chhuak a ni.
4. Pawl Inhmukhawm leh hun tur atan ni 22/2/2015 kan ruat a, a hmun atan Pi Thangpuii te In kan ruat.
5. Pawl Pawisa neih zat –
Pawisa fai Rs _____
Bank ami Rs _____

DAY-NULM MIZORAM

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Meeting No 21
Date 7/2/2015
A hmun Pi Thangpuii te In
Kal zat 9
Kal lo zat 1

Thu rel tur te

1. Pi Thianghlimi damlo tlawh chunchang
2. Pawl sum peipunna dawn leh tlir let
3. A tul dang te

Thu rel

1. Inhmukhawm thawhlawm (Committee thawhlawm) mi pakhat ah Rs 10 zel kan khawn a. A vaiin Rs 100 kan keng khawm. Pi Thianghlimi chu damdawiin a awm avangin a kal lo. A thawhlawm erawh dawn tho ani.
2. Kan Pawisa puk tu Pi Rozami'n a pawisa puk rulhna Rs 952 chu a rawn theh lut a. Treasurer kut ah hlan a ni.
3. Pawl Inhmukhawm leh hun tur atan ni 22/2/2015 kan ruat a, a hmun atan Pi Remkimi te In kan ruat.
4. Pawl Pawisa neih zat-
Pawisa fai Rs _____
Bank ami Rs _____

DAY-NULM MIZORAM

(Hming sign tur)
Organizer

(Hming sign tur)
Secretary

Bung 7-na

Sum Lut Leh Chhuak Ziahna Bu (Cash Book)

Sum Lut leh Chhuak Ziahna Bu (Cash Book) hi Pawl tha ni tur chuan uluk tak a vawn a ngai a. Treasurer ten mawhphurhna lian tak a ni.

Sum lut leh chhuak Ziahna Bu (Cash Book) chungchangah hian NULM hnuai ah chuan **Double entry** an tih mai **Bank leh Cash Column** awm kan hmang dawn a. Hei hi a chhan chu Bank a pawisa kan dah avangin kan pawisa a nihna a bo chuan loh avang leh a rual a Bank a pawisa neih zat leh kan khawihchet vel dan te pawisa fai kan khawihchet vel kan ziah rual a kan in ziah fel mai hi Pawl in enkawl nan a rintlak zawk vang leh langtlang tak a kan sum leh pai che vel kan chhui zung zung theihna atan a tul a ni.

Hriattur pawimawh te –

1. Pawisa hmanna hi a rang thei ang ber a ziah luh zel tur a ni a, pawisa hman chhuahna te hi ziah lut mai lova dahkhawl hi chin reng reng loh tur a ni.
2. Pawl lang tlang leh chak nei tur chuan kan Pawisa te vawn felfai tur.
3. Sumtuak nan a kan thil zawrh chhawn tur te engemaw avanga a dawr ah a Ba a kan la anih chuan kan thil zawrh chhuah atanga kan pawisa hmuh let zawng zawng kan Pawl Sum Lut leh Chhuak Ziahna Bu (Cash Book) ah kan ziah lut vek thianga lo. Hetiang a a Ba a bungrua kan la a nih chuan kan zawrh chhuahna zawng zawng atanga kan Ba kan rulh let hnu a kan chan chin pawisa (Hlep) chiah kan Pawl Sum lut leh Chhuak Ziahna Bu (Cash Book) ah kan ziah lut thianga ni.

Entirna – Ar puahsa zawrh chung chang Meeting no 5 leh 6 hi en chianga ila. A ziah luh dan chu May,2014 thla a Sum lut leh chhuak ziahna Bu (Cash Book) ah hian chianga takin a in ziah.

4. Pawisa fai kan dawn reng reng kan Pawl Account a dah luh lehngal tur pawh nise Sum lut leh chhuak Ziahna Bu (Cash Book) ah hian ziah lan tho tur.

5. Kan Pawl pawisa sumfai a kan kawl Bank a dah luh leh Bank atanga kan pawisa lakchhuah te ziah luh dan tur (Contra Entry chungchang)-
 - a) Bank atanga pawisa lakchhuah leh Bank a pawisa dah luh te hi ziah dan a awm a chu chu Contra Entry tih a ni.
 - b) Kan pawisa fai kawl Bank a kan dah luh dawn in Sum lu leh chhuak ziahna ah hian a pheik dinglam “Sum hmanna” lam ah leh pheik veilam “Sum dawn” lam ah hian ziah luh ve ve a ngai a. Hei chiah hi a ni Contra Entry tih chu.
 - c) Engvangin nge pawisa ngai reng kan ziah luh nawn a ngaih kan tih chuan, kan pawisa te chu Bank ah kan dah avangin kan pawisa anihna a bo chuang lova. Keimahni Pawisa che vel hrim hrim kan chhinchiah angaih miau avangin Pawisa Bank a kan dah luh tur chu kan hmanchhuah anga kan chhinchiah phawt a tul a ni.
 - d) Chumi hnu ah chuan kan pawisa chu keimahni Bank account ah tho a awm avangin kan pawisa dawn ah chuan pawisa ngai tho chu kan ziah luh leh a ngai a ni.
 - e) Entirna – April, 2014 a Sum lut leh chhuak Ziahna Bu (Cash Book) a inziak dan hi en ila.
 - f) Sum lut leh chhuak Ziahna Bu (Cash Book) ah hian Contra Entry reng reng hi (C) tiin chhinchiah zel tur a ni a. Sum lut leh chhuak Ziahna Bu (Cash Book) ziah dan kan dah ah hian enchiang ila (C) tih inziak awm hi kan hmu ang.
6. Sum lut leh chhuak Ziahna Bu (Cash Book) ziah luh dan hrang hrang chu Pawl Thurel Bu (Meeting Minute) kan thil tel nen a inmil hian a awm a. Hemi hmang hian awlsam takin pawisa lut leh chhuak kan ziahfel dan tur a in zir theih ang.

Sum lut leh Chhuak Ziahna Bu (Cash Book) ziah dan a awm a. Hei hi Pawl Thurel Bu (Meeting Minute) nen a en dun in zir ila, hemi ang hian kan Self Help Group te pawh zirtirna kan pe tur a ni.

SAMPLE CASH BOOK

SUM LUT LEH CHHUAH ZIAHNA

Thla March

Kum 2014

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
7/3/2014	Inhmuhkhawm thawhlawm	1/1	100		25/3/2014	Pickle bur lei na	3/2	500	
22/3/2014	Inhmuhkhawm thawhlawm	2/1	100						
22/3/2014	Member fee	2/2	1000						
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		700	
			Pawisa dawn zawng zawng			Pawisa hmanna zawng zawng		1200	
			1200					1200	

SUM LUT LEH CHHUAK ZIAHNA

Thla April

Kum 2014

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/4/2014	Opening Balance		700		16/4/2014	Bank Account hawnna	4/2	500	
7/4/2014	Inhmukhawm thawhlawm	3/1	100		16/4/2014	Xerox man	4/2	10	
7/4/2014	Pickle zawrhna	3/3	800		16/4/2014	Pawl OB Seal siamna	4/3	240	
18/4/2014	Bank Account hawnna(C)	4/2		500	28/4/2014	Pickle bur lei na	4/4	500	
22/4/2014	Inhmukhawm thawhlawm	4/1	100						
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		450	500
			1700	500				1700	500
	Pawisa dawn zawng zawng		1700	500		Pawisa hmanna zawng zawng		1700	500

SUM LUT LEH CHHUAK ZIAHNA

Thla May

Kum 2014

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/5/2014	Opening Balance		450	500	24/5/2014	Bank Account a dah luh	6/4	2000	
7/5/2014	Inhmuhkhawm thawhlawm	5/1	100						
7/5/2014	Pickle zawrhna	5/3	800						
10/5/2014	Inhlawhna (Arsa zawrh)	6/3	600						
17/5/2014	Inhlawhna (Arsa zawrh)	6/3	800						
22/5/2014	Inhmuhkhawm thawhlawm	6/1	100						
24/5/2014	Bank account a dah luh (C)	6/4		2000					
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		850	2500
	Pawisa dawn zawng zawng		2850	2500		Pawisa hmanna zawng zawng		2850	2500

SUM LUT LEH CHHUAH ZIAHNA

Thla June

Kum 2014

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/6/2014	Opening Balance		850	2500	3/6/2014	Tel lakna	7/2	500	
7/6/2014	Inhmukkhawm thawhlawm	7/1	100		14/6/2014	Sangha lakna	8/2	800	
7/6/2014	Tel zawrhna	7/2	540		28/6/2014	Sangha lakna	9/2	960	
22/6/2014	Inhmukkhawm thawhlawm	8/1	100						
22/6/2014	Sangha zawrhna	8/2	1000						
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		330	2500
			2590	2500		Pawisa hmanna zawng zawng		2590	2500
						Pawisa dawn zawng zawng			

SUM LUT LEH CHHUAH ZIAHNA

Thla June

Kum 2014

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/6/2014	Opening Balance		850	2500	3/6/2014	Tel lakna	7/2	500	
7/6/2014	Inhmuhkhawm thawhlawm	7/1	100		14/6/2014	Sangha lakna	8/2	800	
7/6/2014	Tel zawrhna	7/2	540		28/6/2014	Sangha lakna	9/2	960	
22/6/2014	Inhmuhkhawm thawhlawm	8/1	100						
22/6/2014	Sangha zawrhna	8/2	1000						
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		330	2500
			2590	2500		Pawisa hmanna zawng zawng		2590	2500
			2590	2500		Pawisa dawn zawng zawng		2590	2500

SUM LUT LEH CHHUAH ZIAHNA

Thla June

Kum 2014

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/6/2014	Opening Balance		850	2500	3/6/2014	Tel lakna	7/2	500	
7/6/2014	Inhmuhkhawm thawhlawm	7/1	100		14/6/2014	Sangha lakna	8/2	800	
7/6/2014	Tel zawrhna	7/2	540		28/6/2014	Sangha lakna	9/2	960	
22/6/2014	Inhmuhkhawm thawhlawm	8/1	100						
22/6/2014	Sangha zawrhna	8/2	1000						
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		330	2500
			2590	2500		Pawisa hmanna zawng zawng		2590	2500
			2590	2500		Pawisa dawn zawng zawng		2590	2500

SUM LUT LEH CHHUAH ZIAHNA

Thla July

Kum 2014

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/7/2014	Opening Balance		330	2500	11/7/2014	Pickle bur leina	10/2	500	
7/7/2014	Inhmuhkhawm thawhlawm	9/1	100		24/7/2014	Bank account a pawisa dah luh	11/2	1500	
7/7/2014	Sangha zawrhna	9/2	1200						
22/7/2014	Inhmuhkhawm thawhlawm	10/1	100						
22/7/2014	Pickle zawrhna	10/1	800						
22/7/2014	Hnatlang kal lo Inrunna	10/4	20						
24/7/2014	Bank account a pawisa dah luh	11/2		1500					
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		550	4000
			2550	4000		Pawisa hmanna zawng zawng		2550	4000
	Pawisa dawn zawng zawng		2550	4000		Pawisa hmanna zawng zawng		2550	4000

SUM LUT LEH CHHUAH ZIAHNA

Thla August

Kum 2014

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/8/2014	Opening Balance		550	4000	12/8/2014	Alu bag lak na Revolving Fund dawng tur a	11/4	700	
7/8/2014	Inhmuhkhawm thawhlawm	11/1	100		11/8/2014	kalna man Revolving Fund Bank account	11/3	100	
7/8/2014	Inhlawhna (In tih fai)	11/3	1000		16/8/2014	a dah luh (C)	12/5	21000	
11/8/2014	Revolving Fund pawisa dawn	12/4	21000						
16/8/2014	Revolving Fund Bank account a dah luh (C)	12/5		21000					
22/8/2014	Inhmuhkhawm thawhlawm	12/1	100						
22/8/2014	Alu zawrhna	12/2	1000						
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		1950	25000
	Pawisa dawn zawng zawng		23750	25000		Pawisa hmanna zawng zawng		23750	25000

SUM LUT LEH CHHUAH ZIAHNA

Thla November

Kum 2014

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/11/2014	Opening Balance		2150	23500	8/11/2014	Bank account a pawisa dah luh (C)	17/5	8100	
7/11/2014	Inhmuhkhawm thawhlawm	17/1	100		24/11/2014	Pi Rozami puk tur Bank atanga lak chhuah	18/3		10000
7/11/2014	Secondhand hralhna	17/3	6100						
8/11/2014	Bank account a pawisa dah luh (C)	17/5		8100					
22/11/2014	Inhmuhkhawm thawhlawm	18/1	100						
						Closing Balance			
						Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		350	21600
						Pawisa hmanna zawng zawng		8450	31600
			8450	31600				8450	31600

SUM LUT LEH CHHUAH ZIAHNA

Thla December

Kum 2014

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/12/2014	Opening Balance		350	21600					
7/12/2014	Inhmukkhawm thawhlawm	19/1	100						
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		450	21600
			450	21600		Pawisa hmanna zawng zawng		450	21600
	Pawisa dawn zawng zawng								

SUM LUT LEH CHHUAH ZIAHNA

Thla January

Kum 2015

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/1/2015	Opening Balance		450	21600					
7/1/2015	Inhmukkhawm thawhlawm	20/1	100						
7/1/2015	Pi Rozami ba rulhna	20/4	957						
22/1/2015	Inhmukkhawm thawhlawm	21/1	100						
22/1/2015	Member fee	21/6	1000						
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		2607	21600
	Pawisa dawn zawng zawng		2607	21600		Pawisa hmanna zawng zawng		2607	21600

SUM LUT LEH CHHUAQ ZIAHNA

Thla February

Kum 2015

Pawisa Dawn					Pawisa Hman				
Date	Pawisa Dawnna	Meeting no	Pawisa fai	Bank ami	Date	Pawisa Hmanna	Meeting no	Pawisa fai	Bank ami
1/2/2015	Opening Balance		2607	21600					
7/2/2015	Inhmukkhawm thawhlawm	22/1	100						
7/2/2015	Pi Rozami ba rulhna	22/2	957						
22/2/2015	Inhmukkhawm thawhlawm	23/1	100						
						Closing Balance Hemi column ami hi Thla thar ah Opening Balance ah ziah luh tur		3764	21600
			3764	21600		Pawisa hmanna zawng zawng		3764	21600

Bung 8-na

Pawl Sum Puk Rulh Dan Ziahna Bu (Loan Pass Book)

He lehkhabu ah hian Pawisa kan in puk chhuah tir apiang te an pawisa puk zat kimchang leh an rulh dan te uluk tak a chhinchhiah tur a ni. He lehkhabu ah hian Pawl sum kan dahkhawl kan in puk chhuah tir rulh dan leh Bank atanga Loan kan lak kan rulh dan chhinchhiahna tur a awm kawp a ni. Hetiang a uluk tak a ziahfel a nih hian in chhui chhuah a awl a ni.

Pawl Sum Puk Rulh Dan Ziahna Bu ziah dan tur te

Phek pakhat hi Member pakhat tan zuah zel tur. A rual a mi pakhat aia tamin Pawl sum an puk chhuah chuan phek pakhat zel hi Member pawisa puku tan zuah tur a ni.

1. Pawisa puku hming chu **Loan la tu hming** tih zawn ah hian Hawrawppui a ziah kalh tur
2. Pawl sum a pukchhuah zat chu **Loan lak zat** zawn ah hian fiah felfai tak a ziah lan tur
3. Pawl Inhmukhawm in Pawl sum puk chhuah kan remtih tlan ni kha **Loan lak ni** tih zawn ah hian ziah lan tur. (Ni/Thla/kum)
4. Member Pawlsum puk chhuak tu chuan pawisa puk a mawmawh chhan a Dilna a a rawn tarlan chu **Loan lak chhan** tih zawn ah hian tawi felfai takin ziah lan tur.
5. Pawl Inhmukhawm in chu Pawl sum an puk chhuah a rulh let hun tur atan hun bi a ruat zat chu **Rulh hun chung** tih zawn ah hian ziah lan tur. Hei hi a thla zat angin ziah lan nise.

6. Pawl Inkaihhraina Dan kan siam a kan remtih tlan na ang a Pawl sum puk chhuaktu ten a pung a rulh zat tur kha **Loan Interest Rate** tih zawn ah hian ziah lan tur a ni.
7. Pawl sum puk chhuah a sum lu leh a pung nen a rulh zat tur chhutchhuah dan -
- (a) Sum lu ah chuan Loan lak chhuah zat kha a ngai a ziah luh leh mai tur.
- (b) A pung ah chuan Loan lak chhuah zat leh Loan lak punna rate leh Loan rulh hun tur chhung te puntir chhuak kha ziah luh tur a ni.

Entirna -

Loan lak zat/Sum lu (P) = Rs 10,000

Rulh hun chhung (T)= kum 1

Loan Interest Rate (R)= 14% ,

Chhut chhuah dan tur chu hetiang in -

Rs 10000 X 1 X 14 = Rs 1400

100

Chutichuan, Pawisa puk tu in a pung zawng zawng a rulh tel tur chu Rs 1400 tihna a ni ang.

8. Pawl sum puk thla tin a rulh dan tur chhutchhuah dan -
- (a) Loan lak zat chu a rulh hun chhung tur thla zat a sem tur, chumi a chhuak chu Sum lu zawn ah ziah luh tur.
- (b) A pumpui a Pawisa puk a pung rulh tur chhutchhuahsa kha rulh hun chhung tur thla zat a sem leh tur. Chumi a chhuak chu A pung zawn ah ziah luh tur

Entirna -

(a) Thla khat a Sum lu rulh tur zat chhut chhuah dan tur

Loan lak zat = Rs 10,000

Rulh hun chhung = Thla 12

Chhutchhuah dan tur chu, Loan lak zat kha a rulh hun tur thla zat in kan sem ang.

Hetiangan - Rs 10000 = Rs 840 (833.33)

Thla 12

(Hriattur- Rs 833.33 chu a laklawh avangin a hlut zawng hnai ber Rs 840 ah siam pum mai tur)

(b) Thla khat chhung a Loan pung rulh tur zat chhut chhuah dan tur -

Loan pung pumpui = Rs 1400

Rulh hun chhung = Thla 12

Chhutchhuah dan tur chu, Loan pung pumpui kan chhut chhuah tawh kha a rulh hun tur thla zat in kan sem ang.

Hetiangin - Rs 1400 = Rs 116.66

Thla 12

(Hriattur- Rs 116.66 chu a laklawh avangin a hlut zawng hnai ber Rs 117 ah siam pum mai tur)

Chutichuan, thla khat chhung a pawisa puk rulhna tur chu -

Rs (840 + 117)=Rs 957

9. Amaherawh chu, kan thil chhut chhuah te a laklawh avanga a hlut zawng hnai ber a kan dah pum avangin Pawisa rulh zat tur hi siam rem deuh a ngai dawn a. Rulh hun chhung thla hnunung ber ah siam rem mai ni se. A hnuai ami ang hian pawisa puk rulh dan hi chhut chhuah lawk mai hi a awlsam.

Thla	Sum lu	A pung	Thla khat a rulh tur
January	840	117	957
February	840	117	957
March	840	117	957
April	840	117	957
May	840	117	957
June	840	117	957
July	840	117	957
August	840	117	957
September	840	117	957
October	840	117	957
November	840	117	957
December	760	113	873
Belhkhawm	10,000	1,400	11,400

- Sum lu thla khat a rulh zat tur Rs 840 a kan dah pum kha thla 11 in puntir phawt tur – $Rs\ 840 \times 11 = Rs\ 9,240$
- Sum lu pumpui kha Rs 10,000 a ni a chumi atang chuan Rs 9,240 khi paih leh tur. Rs 760 a lo chhuak ang a. Chumi zat chu a thla 12-na a Sum lu rulh tur zat chu tihna a ni ang.
- A pung thla khat a rulh zat tur Rs 117 a kan dah pum kha thla 11 in puntir phawt tur – $Rs\ 117 \times 11 = Rs\ 1,287$
- A pung pumpui kha Rs 1,400 a ni a chumi atang chuan Rs 1,287 khi paih leh tur. Rs 113 a lo chhuak ang a. Chumi zat chu a thla 12-na a A pung rulh tur zat chu a ni ang.

10. Date zawn ah hian Pawisa puk tu in a pawisa puk a rulh ni zel ziah tur

11. Inhmuhkhawm no - Pawisa puk tu in a Pawisa puk a rulhna a thehluk thu tarlan na Pawl Thurel Bu a “Inhmuhkhawm number” kha ziah luh tur.

12. Loan rulhna zawn ah hian Sum lu leh a pung thla khat a rulhna tur zat chhutchhuah sa taw hang kha ziah luh tur a ni

13. Loan rulh tur la awm zawn ah hiana hmasa ber ah chuan Loan rulhna thehluk hmasak ber zat chu Sum lu leh a pung rulh tur atangin paih tur a ni. Chumi chhuak chu Loan rulh tur la awm zawn ah hian ziah luh tur. Pawisa puktu in a rulh vawi hnihna atang chuan a hma a a rulh tum a a Loan rulh tur la awm zat atang chuan a loan rulh vawihnihna zat chu paih in a a bang zawng chu Loan rulh tur la awm zawn ah ziah luh zel tawh tur.

14. Loan la tu in a Loan lak te a rul thlap thlap a ni tih hriat nan a rulh ni zawn apiang ah hian aman hming sign in, a hriat pui tu atan Pawl hruaitu (Treasurer) tu emaw tal in hming an sign ve ngei bawh tur a ni.

Entirna –

Pawl pawisa pukchhuah chu Pawl pakhat chuan rulh let hun chhung atan kum khat (thla 12) nilo in Thla 10 a rulh let turin lo rel se. A pung zawng zawng zat chhutchhuah dan tur chu hetiangin a ni ang.

Sum lu (P) – Rs 10,000

Rulh hun (T)– Thla 10

A punna (R)– 14%

Hetianga hian chhutchhuah tur

[Formula – Simple Interest = $\frac{PTR}{100}$]

$$\frac{\text{Rs } 10000 \times 10 \times 14}{100 \times 12} = \text{Rs } 1166.66 / \text{Rs } 1167$$

Hemi awmzia chu, kum khat chung a rulh let tur anih chuan a chhutchhuahna tur ah khan 1 ziah mai kha a tawka. Thla 10 anih erawh chuan thla 10 kha 12 a sem a ngai thung.

Kan hriatreng tur chu, rulh let hun chung Thla 10 chauh anih chuan kum khat pawisa puk punna chu za ah 14 (14%) ni mahse kum 1 chung a a pung aiin thla 10 chung a a pung zat chu a tlem dawn a ni.

Chuvang chuan kum 1 rulh hun a nih chuan Rs 1400 chu a pung zawnzawng zat kan chhutchhuah kha a ni a, amaherawh chu Pawisa rulh hun tur kha Thla 10 chung anih chuan Rs 1167 (dah pumin) chauh chu a pung zawnzawng zat ani dawn thung.

NOTE:

PAWISA PUK A PUNG CHHUT DAN LEH RULH DAN TUR CHHUT DAN

Pawisa puk zat – Rs 1000

Za zel a a punna – 2%

Thla	Sum lu rulh tur	A pung	Thla 1 a rul zat tur (Sum lu + a pung)
January	100	$1000 \times \frac{2}{100} = 20$	120
February	100	20	120
March	100	20	120
April	100	20	120
May	100	20	120
June	100	20	120
July	100	20	120
August	100	20	120
September	100	20	120
October	100	20	120
Total	1000	200	1200

Bung 9-na

Pawl Sumkhawl Ziahna Bu (Group Savings Pass Book)

He lehkhabu hi Pawl Member tin ten Pawl pawisa atana Sum an thawhkhawm (**Pawl Corpus Fund**) leh Member mimal ten Pawl a anmahni pawisa an khawl te chhinchhiahna tur a ni.

Self Help Group (SHG) kaltlang hian kawng hnih in Pawisa a khawl theih a. Pakhatna, Pawl pawisa atana Sum thawhkhawm (Pawl Corpus Fund) a ni. Hei hi SHG a tel nihna avanga mimal tin ten pawisa an khawl ngei ngei tur a ni. He Pawl sum tlinhkhawm hi Pawl chhungah mimal hnen ah mamawh dan a zirin a pung awmin a in puk chhuah tir theih a ni. Pahnihna, NULM hnuai kan hamthatna tur atana Sorkar laipui leh kan Prime Minister zahawmtak Pu Narendra Modi-a ten kan hamthatna tur ngaihtuah chung min chhawpchhuahsak PMJDY hnuai a Bank a Account kan hawn a dah luh tur te kan SHG kaltlangin kan khawl thei bawk.

Hei hi a thatna chu PMJDY hnuai a pawisa tel lova Bank a Account kan hawn hi fumfe tak a pawisa dahkhawl nan leh kan mamawh ang a pawisa lakchhuah nan te kan hman tangkai loh chuan he PMJDY in hamthatna a ken tel, heng – tawhsual tawhpalh thil a Rs 30,000 thleng dawn theihna Insurance, nunna chan palh thulh a Rs 1,00,000 thleng kan chhungten an dawn theihna Insurance leh Rs 5,000 thleng Bank in min pek ATM card leh Bank atanga pawisa lak chhuahna lehkha (Withdrawal slip) hmanga awlsam te a Bank atanga pawisa puk theihna te hi kan chhawr tangkai thei dawn lova. Pawisa a tlem lua awm lovin he PMJDY hnuai a kan Account hawn ah hian thla tin pawisa kan dah luh ve ngei hi kan tihtur a ni ve thung. Heng a chung a kan sawi hamthatna te hi dawng ve thei tur a kan tihtur hi awlsam te a kan tih theihna chu kan SHG a Pawl

Sumpui (Corpus Fund) tur thawhlawm kan thawh rual a keimahni pawisa tlem a zawng keimhani Mimal Bank Account a dah luh tur ken tel mai hi a ni.

He Pawisa dahkhawl hi Thla tin hunbi nei a dahkhawl tur a ni.

Hriattur pawimawh – Pawl pawisa atana Sum thawhkhawm (Pawl Corpus Fund) leh Revolving Fund te hi Member ten insem darh remtih a ni lo. Pawl pawisa atana Sum thawhkhawm (Corpus Fund) erawh chu insem darh lovin Pawl Member ten an mamawhna dan a zir in rokhawlhna thil ah te a Pungawm in an puk chhuak thei thung tur a ni.

Pawl Sumkhawl Ziahna Bu ziah dan tur te –

1. Phek pakhat hi Member pakhat zel tan zuah tur a ni. Member hming zawn ah hian sumkhawl neitu hming chu ziah tur.
2. Serial Number hi chu number indawt a ziahthlak mai tur (Column 1).
3. Date zawn ah hian Member in pawisa a dah luh ni/thla/Kum apiang ziah luh zel nise (Column 2).
4. Inhmuhkhawm Number ah hian Member pawisa dahkhawl tu in Pawl inhmuhkhawm a a pawisa a dahluh ni a Pawl Inhmuhkhawm Thurel number kha ziah luh tur(Column 3).
5. Pawisa dahkhawl chu Pawl Pawl Sum Lut Leh Chhuak Ziahna Bu (Pawl Sum Lut Leh Chhuak Ziahna Bu (Cash Book)) ah ziah luh a nih avangin Pawl Sum Lut Leh Chhuak Ziahna Bu a ziahluh a nih na phek number kha ziah luh bawk tur(Column 4)
6. **Column 5 – 7** hi Pawl tan a Sumkhawl (Pawl Corpus Fund) ziahluhna tur a ni. Khawl sa (Column 5) ah hian Pawisa dahkhawl tawh zat belhkhawm zel kha ziah luh tur a ni a. Dah luh thar (Column 6) zawn ah hian Pawisa dah luh Ni a pawisa dah luh zat kha ziah luh mai tur. Belhkhawm (Column 7) zawn ah hian Column 5 a Pawisa Khawl sa zat leh Column 6 a Dah luh

Thar te kha Belhkhawm a, ziahluh mai tur a ni. He Belhkhawm hi a Ni dawt leh ah chiah chuan Column 5 a “Khawl sa” tih ah ziah luh tur a ni.

7. **Column 8 – 11** hi Mahni tan a Sumkhawl te chhinchhiahna tur a ni a. Column 8 ah hian Pawisa Khawl tawh sa te kha ziah luh tur a ni. Column 9 ah hian Pawisa Dah luh thar chu ziah luh tur a ni. Mahni tan a sumkhawl hi mamawhna angin a Dahkhawl tu hian a la chhuak thei dawn a chuvangin Thla khat chhung a mahni pawisa lakchhuah zat hi Column 10 ah hian ziah luh tur. Column 11 ah hian Pawisa dah luh thar leh dah khawl tawh zawng zawng belhkhawm hnu ah Thla khat chhung a Member in a Sum dahkhawl a lakchhuah zat paih chhuah chu Belhkhawm zawn ah hian ziah luh tur.
8. Thla tin a Member in pawisa a dahkhawl hian pawisa dahkhawltu Member in Hming a sign ngei tur a ni a, chu mai bak ah chuan thu hretu atan Pawl hruaitu pakhat in hming a sign tel zel bawk tur a ni.

DAY-NULM MIZORAM

Bung 10-na

Mimal Pass Bu (Individual Pass Book)

He lehkhabu hi Pawl Member pakhat tan Bu khat zel hman tur a ni. He lehkhabu hmang hian Member tin ten an sum dahkhawl te leh Pawl atanga an pawisa puk chhuah te rulh let leh dan chhinchhiah tur a ni a. He lehkhabu hi Pawl Sumkhawl Ziahna Bu (Group Savings Pass Book) leh Pawl Sum Puk Rulh Dan Ziahna Bu (Loan Pass Book) nen a inmil thlap tur a ni.

He lehkhabu hi mimal tin in an kawl ang a, mahse a ziah luh hi Pawl Treasurer tih tur a ni.

Mimal Pass Bu ziah dan tur te -

Mimal Sumkhawl ziah luh dan tur -

1. Pawl Sumkhawl Ziahna Bu (Group Savings Pass Book) a Member pakhat Sumkhawl ziahna a kan ziahluh ang thlap khan chumi Sumkhawl neitu Mimal Pass Bu ah hian ziah luh mai tur a ni.
2. Column 9 leh 10 ah hian a hma ami angin Pawisa dahkhawltu Member chuan thla tin a hming a sign hnan tur a ni a, chutiang bawkin pawisa a dahkhawl ngei a ni tih hriatpuitu atan Pawl hruaitu pakhat in hming a sign ve ngei bawk tur a ni.

Pawl Sum Puk Rulh Dan ziah luh dan tur

1. Hei hi Bung 4-na a Member pakhat tan a Pawisa puk zat leh rulh dan kimchang chhutchhuah leh chhinchhiahna sak tawh sa phek ami ang zel khan Member pakhat tan hian ziah luh tur a ni.

Bank Loan Rulh Dan Ziahna luh dan tur

1. Hei pawh hi Bung 4-na a Member pakhat tan a Bank Loan Pawl atanga puk chhuah zat leh rulh dan kimchang chhutchhuah leh chhinchhiah sak tawh sa phek ami ang zel khan Member pakhat tan hian ziah luh tur a ni.

Mimal Loan Pass Bu ah hian a tawp ah a Pass Book neitu Member chuan Pawisa puk a rulh thla apiangin a hming a sign ngei tur a ni a, chutiang bawkin a pawisa puk chu a rul ngei a ni tih hriatpuitu atan Pawl hruaitu pakhat talin hming a sign sak ve ngei bawk tur a ni.

DAY-NULM MIZORAM

Bung - 11 -na

Self Help Group Grading chungchang

DAY-NULM Operational Guidelines in a rawn duan ang in kan SHG te hi thla tin Grading sheet hmang a Pawl tha an nih leh nih loh the reng an ngai dawn a. A tehfung hrang hrang an rawn chhawp chhuah atang te in Grading sheet hi siam chhuah a ni a. Chu mai bak ah kan SHG ten Revolving Fund dawng thei tur khawp a an in telkhawm that leh that loh tehna tur in SHG thla 3 chhung a lo kalpui tawh te tan Grading sheet siam a ni bawk. Revolving fund pek hnu hian DAY-NULM hnuai ah Self Employment Programme atangin kan SHG ten Interest Subsidy Loan an dil thei bawk a. He hamthatna hi kan SHG ten dawn ve theihna tur hian an rintlak dan tur tehfung hrang hrang hmang a Grading sheet buatsaih a ni bawk.

Heng Grading sheet te hi a Format a zir in a hmangtu tur leh hmanna hrang hrang a awm vek a. A hmandan kimchang leh a hmanna tur te chu hetiangin -

I.Format I - Monthly Grading for SHG

He Grading Sheet hmang hian thla tin kan SHG te an inpumkhatna leh thawh hona a tha em tih kan endik tur a ni a. An mark hmuh zat a zir in Grade A, B leh C ah thliar thin tur an ni ang. An Grade awmna hi hma an sawn ngei theihna turin zirtirna leh kaihhruaina hmangin uluk takin tanpui thin tur an ni.

Kan teh dan tur kalhmang chu **“Endik turte”** tih hnuai ah hian a inziak thla vek a. A dawt leh ah chiah tehfung hrang hrang kan hman tur te chu **“Tehfung turte”** tih hnuai ah hian a leh vek bawk. Heng tehfung zawn ah zel hian chu tehfung in a **‘Mark’** a ken zat chu a awm zel a, kan SHG ten chung tehfung an mil dan a zir chuan **‘Mark scored’** chu kan ziak lut mai dawn a ni. Chung an mark hmuh zat zawng zawng chu kan belhkhawm sak leh vek ang a. Kan belhkhawm atanga chhuak zat a zir chuan Grading kan pe leh ang.

A tir ah chuan kan SHG te hian Grade B bak an hmu thei lo ang a. Hun a kal zel ang a zirtirna leh kaihhruaina hrang hrang an dawn hnu ah an Grade hi a sang ve tial tial dawn a ni. Grade A chin mark hmu pha tur hian kan SHG te kan pui char char ang a. Grade A an hmuh theih meuh chuan Self Help Group tha tak niin ALF zawm thei tur khawp Pawl chak an lo ni ve tawh tihna a ni ang. Chumi

hun ah chuan Community Organizer, Urban RP leh Resource Organization te Evaluation Grading an hmachhawn pha tawh dawn tihna a ni ang.

Format I
Self Help Group thla tin endikna

SHG hming Registration No.

Veng..... District:

SHG in din tan hun Bank Account No.....

Sl. no	Endik tur te	Tehfung tur te	Marks	Mark hmuh
1	Pawl member zat		5	
		Member 6 chunglam	5	
		Member 6 hnuai lam	0	
2	Pawl member te eng ang mi nge an nih		4	
		Member zawng zawng BPL an ni	4	
		Member zing a za a sawmsarih BPL an ni	3	
		Member zing a za a sawmsarih aia tlem BPL an ni	0	
3	Pawl inhmukkhawm zat		10	
		A hun leh hmun ruat sa ah thla tin vawi hnih emaw a aia tam emaw an inhmukkhawm	10	
		Thla khat ah vawikhat an remchan dan a zir in an inhmukkhawm	5	
		Hunbi nei a inhmukkhawm lo mahse inhmukkhawm chhun a hun leh ni tuk sa a inhmukkhawm	1	
4	Pawl Dan leh Dun zawm chungchang		2	
		Pawl Dan leh Dun felfai takin a awm a member zawng zawng ten an hrechiang bawk	2	
		Pawl Dan leh Dun felfai takin duan a awm lo	0	
5	Pawl inhmukkhawm a kal that dan		10	
		Za ah sawmriat aia tam inhmukkhawm in an kal ziah	10	
		Za ah sawmruk atanga sawmriat inkar inhmukkhawm in an kal ziah	8	
		Za ah sawmli atanga sawmruk inkar inhmukkhawm in an kal ziah	6	
		Za ah sawmli aia tlem chauh inhmukkhawm in an kal thin	0	
6	Pawl a pawisa khawl dan		5	
		Member zawng zawngin Pawl ah mumal takin pawisa an khawl	5	
		Member thenkhat chauhin Pawl ah mumal takin pawisa an khawl	3	
		Member in Pawl ah pawisa an khawl lo	0	
7	Pawl chung a pawisa inpuk tir rulh let dan kimchang		2	
		Pawisa puk chhuah atanga chhut a za a sawmkua hmuhlet a ni	2	
		Pawisa puk chhuah atanga chhut a za a sawmkua atanga sawmsarih inkar hmuhlet a ni	1	

8	Pawl lehkhawb vawn felfai dan	10	
	Pawl inhmukhawm a thurel zawng zawng te Minute bu tawp ah hming sign hnan vek a ni.	3	
	Pawl inhmukhawm apiangin mumal tak a hming lam vek a ni	3	
	Pawl sumkhawb Bu leh Sum Puk rulh dan ziahna Bu te Pawl inhmukhawm apiangin ziah fel thin a ni	3	
	Pawl Bank Pass Bu thla tin vawikhat Bank ah update tir thin a ni	1	
9	Pawl inrelbawlna chungchang	5	
	OB pathum te chu Pawl a tel zawng zawngin an thlanchhuah ngei an ni	1	
	OB thlanna kum tin neih ziah a ni	1	
	Pawl a tel zawng zawng ten OB nihna an in chelh chhawk thin	1	
	Pawl OB ten Pawl inhmukhawm zawng zawng atanga chhut a za a sawmkua tal inhmukhawm ah an tel	1	
	Chhungkaw pakhat atangin a rual in OB nihna chelh an awm lo	1	
10	Bank nen a inthlun zawmna	3	
	Pawl in Pawl hmingin Bank ah account an nei	2	
	Bank atanga Loan la tlak tur a tehna an paltlang tawh	1	
11	Training chungchang	4	
	Pawl a tel zawng zawngin SHG kalphung tlangpui inzirtirna Training an dawng vek	1	
	Pawl a tel zawng zawngin Financial Literacy Training an dawng vek	1	
	Pawl OB pathum ten Leadership Training an dawng vek	1	
	Pawl OB pathum ten Pawl Kaihhruai dan Training an dawng vek	1	
	Total Marks	60	

Mark 50 chin chung lam hmu chu Grade A pek tur

Mark 49 atanga 30 inkar hmu chu Grade B pek tur

Mark 29 chin hnuai lam hmu chu Grade C pek tur

SHG thla tin endikna hi nihianthla atana neih a ni a.

Thla hmasa a an mark hmuhzat atanga chhut in tun thla chungin he Pawl hian hmasawna an nei / nei lo .

Endik tu

Hming (I hming chungah sign ang che)

Nihna

CO/RP/RO hming

II.Format II – Grading for Revolving Fund

Kan SHG te thla thum (3) a upa an nih hnu a DAY-NULM hnuai a Revolving Fund chu Annexure V hmang a an rawn dil in Revolving Fund dawng tlak an nih leh nih loh chu he Grading Sheet hmang hian kan teh dawn a ni.

A hma ami ang bawk in kan teh tur chi hrang hrang te chu **“Endik tur te”** tih hnuai ah hian a inziak thla vek a. A dawt leh ah chiah tehfung hrang hrang kan hman tur te chu **“Tehfung tur te”** tih hnuai ah hian a leh vek bawk. Heng tehfung zawn ah zel hian chu tehfung in a **‘Mark’** a ken zat chu a awm zel a, kan SHG ten chung tehfung an mil dan a zir chuan **‘Mark scored’** chu kan ziak lut mai dawn a ni. Chung an mark hmuh zat zawng zawng chu kan belhkhawm sak leh vek ang a. Kan belhkhawm atanga chhuak zat a zir chuan Grading kan pe leh ang. Revolving Fund dawng pha tur chin chu Mark 30 aia tlem lo Grade A hmu pha chin an ni tur a ni.

Hriattur pawimawh: Revolving Fund hi Kum 2020 atang chuan Central atangin Online in SHG te Bank Account ah a pek an nih tawh dawn avangin, CO/RP/RO te hian SHG te an in din atang Training an pe kim thap tur a ni a, chumi bakah SHG Panchasutra te zawmkim vek turin an enkawlin an kaihruai ngei tur a ni.

Revolving Fund dawng thei tur a tehfung hrang hrang SHG ten an paltlang hnu ah, heng a hnuai ami ang hian Revolving Fund dil tur a ni:

1. SHG ten Revolving fund Grading ah “A” an score chuan, Revolving fund Dilna form an thehlut tur a ni.
2. Heng SHG ten Revolving Fund dilna an thehluh te hi City Mission Manager i/c SM&ID chuan lo dawng khawmin a compile ang a, State Mission Directorate ah thehluh leh tur a ni.
3. Paisa Portal atanga SHG ten thla 3 an tlin a revolving Fund pekchhuah mai anih loh nan, SHG te chu Revolving Fund dawng tlak an ni em tih leh portal data enfel leh peihfel ngai te City Mission Manager i/c SM&ID chuan a enkawl tur a ni.

Format II
Revolving Fund dawng thei tur a SHG endikna

SHG hming Registration No.
Veng District

SHG in din tan hun Bank Account No.

Sl. no	Endik tur te	Tehfung tur te	Marks	Mark hmuh
1	<i>Thla thum chhung a Pawl inhmukkhawm dan</i>		10	
		Hun leh hmun ruatsa ah thla khat chhungin vawi hnih emaw a aia tam an in hmukkhawm thin	10	
		Pawl member te remchan dan a zir in thla khat ah vawikhat an in hmukkhawm thin	5	
		Pawl inhmukkhawm mumal lo inhmukkhawm chhun a hun leh hmun ruat lawk a inhmukkhawm	1	
2	<i>Thla thum chhung a Pawl inhmukkhawm a kal that dan</i>		10	
		Inhmukkhawm apiangin za a sawmriat leh a aia tam kal	10	
		Inhmukkhawm apiangin za a sawmriat atanga sawmruk inkar kal	8	
		Inhmukkhawm apiangin za a sawmruk atanga sawmli inkar kal	6	
		Inhmukkhawm apiangin za a sawmli aia tlem an kal	0	
3	<i>Thla thum chhung a Pawl a pawisa khawl dan</i>		10	
		Mumal takin Pawl ah pawisa khawl vek	10	
		Mi thenkhat chauhin Pawl ah pawisa khawl	5	
		Pawisa khawlkhawm lo	0	
4	<i>Pawl chhung a pawisa inpuk chungchang</i>		10	
		Pawl chhung ah pawisa inpuk kual tir thin a ni	10	
		Pawl chhung ah pawisa inpuk kual tir a ni ngai lo	0	
5	<i>Pawl chhung a pawisa inpuk tir rulh let dan</i>		10	
		Pawisa puk chhuah zat atanga chhut a za a sawmkua aia tam hmuh let	10	
		Pawisa puk chhuah zat atanga chhut a za a sawmkua atanga sawmsarih inkar hmuh let	5	
6	<i>Thla thum chhung a Pawl lehkhabu vawnfel dan</i>		10	
		Meeting Minute Bu	2	
		Pawl Hminglamna Bu	2	
		Sum lut leh chhuak ziahna Bu	2	
		Sumkhawl ziahna Bu leh Sum Puk rulh dan ziahna Bu	2	
		Mimal Pass Bu	2	
		Total Marks	60	

Hriattur : Mark 45 chin chunglam hmu te chu Grade A pek tur a ni.

Grading result - Grade A / Pass lo

Recommendation

He Grading hi ni ah neih a ni a. He SHG hi DAY-NULM hnuai a Revolving Fund dawng tur a thlan tlak an ni / ni lo.

Endik tu te :

Hming leh Signature

RO/RP atangin:

UD&PA Office atangin :

CO/Manager

Self Help Group te Revolving Fund Dilna

Self Help Group Hming	RF Dil ni/thla/kum	Dilna No.(Office lam ziah luh tur)
Pawl Address kimchang	Landmark leh Pin code	Phone No.
Pawl in din ni/thla/kum	Pawl Bank Account No.	Account hawnna Bank Hming
Account hawnna Branch Hming	Account hawnna Branch Address kimchang	

Pawl Hruaitu (Office Bearers) te -

Hruaitu	Hming	Hming sign	Phone No.
Organizer			
Secretary			
Treasurer			

DAY-NULM MIZORAM

(Hemi chin hi Dilna thehluh hnu ah Office lam in an ziahluh tur a ni)

Revolving Fund diltu Pawl/SHG endikna –

1. Resource Organization/Urban RP aiawh -

Remarks			
Hming	Signature	Contact number	Date

2. UD&PA Department aiawh (Manager emaw CO)

Remarks: He Self Help Group in NULM hnuai a Revolving Fund an dilna hi Pawm / Pawm loh a ni.			
Hming	Signature	Contact number	Date

Revolving Fund **Rs 10,000(Cheng Singkhat)** chu an Bank Account No ah hian ni ___/___/___ ah thun luh tur dil a ni.

Approved by:

(Name & Signature of CMMU Competent Authority)

**City Mission Management ten SHG te tan a Revolving Fund mamawh thehluh na tur
Format**

SHG Name	SHG Code	Date of Formation	Bank A/C No	No of Member	Name of Members	% of Urban Poor	Application received date	RF Application No

III.Format III – Grading for Bank/Credit Linkage

He Grading sheet hmang hian kan SHG ten DAY-NULM hnuai a Interest Subsidy Loan (SEP component) te pek tlak an nih leh nih loh kan endik tur a ni . Bank ho hnen ah he Grading sheet hi thehlut in an Interest Subsidy Loan dilna ah kan thil tel sak a tha hle ang.

A hma ami ang bawh in kan teh tur chi hrang hrang te chu **“Endik tur te”** tih hnuai ah hian a inziak thla vek a. A dawt leh ah chiah tehfung hrang hrang kan hman tur te chu **“tehfung tur te”** tih hnuai ah hian a leh vek bawh. Heng tehfung zawn ah zel hian chu tehfung in a **‘Mark’** a ken zat chu a awm zel a, kan SHG ten chung tehfung an mil dan a zir chuan **‘Mark scored’** chu kan ziak lut mai dawn a ni. Chung an mark hmuh zat zawng zawng chu kan belhkhawm sak leh vek ang a. Kan belhkhawm atanga chhuak zat a zir chuan Grading kan pe leh ang.

Bank hnen a Loan pek tlak Pawl ang a thehchhuah tur chuan kan SHG te hian he Grading Sheet ah hian Grade A hmu in Mark 30 aia tam an hmu ngei ngei tur a ni. Mark 30 aia tlem hmu chu SHG rintlak tawh ah ngaih theih an ni rih lovang.

Format III

Bank Loan la thei tur SHG tha tehna

SHG hming Registration No.

Veng District

SHG in din tan hun Bank Account No.

Sl. no	Endik tur te	Tehfung tur te	Marks	Mark hmuh
1	<i>Pawl member zat</i>		5	
		6 -20	5	
		6 tling lo	0	
2	<i>Pawl member inan tlan na</i>		2	
		Sum leh pai dinhmun in ang tlang	2	
		Sum leh pai dinhmun in ang lo	1	
3	<i>In hmun lo ram chungchang</i>		5	
		An zing a za a sawmsarih aia tam chu mahni in hmun nghet a cheng an ni	5	
		An zing a za sawmsarih tling lo te chu mahni in hmun lova cheng an ni	2	
3	<i>Pawl inhmukhawm dan</i>		4	
		Kar tin vawikhat	4	
		Kar hnih dan ah vawikhat	3	
		Thla khat ah vawikhat	1	
4	<i>Pawl inhmukhawm a kal that dan - Member zawng zawng atanga chhut in</i>		5	
		Za a sawmriat aia tam kal thin	5	
		Za sawmriat atanga sawmruk in kar kal thin	3	
		Za a sawmruk atanga sawmli in kar kal thin	2	
		Za a sawmli aia tlem kal thin	0	
5	<i>Pawl a pawisa khawl dan</i>		5	
		Member zawng zawngin Pawl ah mumal takin pawisa an khawl	5	
		Member thenkhat chauhin Pawl ah mumal takin pawisa an khawl	3	
		Member in Pawl ah pawisa an khawl lo	0	
6	<i>Pawl chhung a pawisa inpuk chungchang</i>		2	
		Pawl chhung ah pawisa inpuk kual tir thin a ni	2	
		Pawl chhung ah pawisa inpuk kualtir a ni ngai lo	0	

7	<i>Pawl chhung a pawisa inpuk tir rulh let dan</i>		2	
		Pawisa puk chhuah zat atanga chhut a za a sawmkua aia tam hmuh let	2	
		Pawisa puk chhuah zat atanga chhut a za sawmkua atanga sawmsarih inkar hmuh let	1	
8	<i>Thla ruk chhung a Pawl lehkhabu vawnfel dan</i>		10	
		Meeting Minute Bu	2	
		Pawl Hminglamna Bu	2	
		Sum lut leh chhuak ziahna Bu	2	
		Sumkhawl ziahna Bu leh Sum Puk rulh dan ziahna Bu	2	
		Mimal Pass Bu	2	
		Total Marks	40	

Notes - Mark 30 hmu chin chu Grade "A" ah chhiarin SHG Bank Linkage Loan dil thei tur a ngaih an ni.

Grading result - Grade A / Fail

Recommendation

He Grading hi ni ah neih niin he SHG hi SEP hnuai a SHG Bank Linkage Loan dil thei tur a ngaih an ni.

Endiktute -	Hming & Signature
RO/RP	
CMMU Representative	

Hriattur pawimawhte:

- i. SHG Loan dil thei tur a tehfung a Grade A hmu te chu SEP loan dilna SHG Bank Linkage form thehluk tir tur.
- ii. SHG te tan hian Bank Linkage loan hi kum tuan in dilna a thehluk theih.
- iii. SHG te Bank Linkage loan hi Dose system a kalpui tawh tur a ni.
- iv. SHG Bank Linkage dilna thehluk hma in Business Plan (an loan an hman dan tur ruahmanna) siam pui vek a, Loan application thehluk rualin thehluk tel ve tur.

Format IV
SEP-Loan Application Form for SHG -Bank Linkage, DAY-NULM
20.....-20..... FY

To

Date/...../.....

The Project Director/DUDO/DPO, DAY-NULM
 Urban Dev. & Poverty Alleviation Department
Mizoram

Sir/Madam,

DAY- NULM hnuai a Loan & Subsidy hi kan Pawl/SHG tan kan rawn dil ve e. (Our Group would like to apply for Loan & Subsidy under DAY-NULM providing the information below).

1. Diltu Pawl Hming (Hawrawppui in)
 (Name of SHG In capital)
2. Contact No.
3. Pawl sum neih zat (Cash + Bank) Rs.....
 (Amount of corpus fund)
4. Loan dil zat
 (Amount of Loan applied) Rs.....
5. Pawl Bank Account Number
 (SHG Bank Account Number)
6. Pawl Account hawnna
 Bank & Branch hming
 (Name of Bank Branch)
7. Dilna recommend tu 1.SHG 2. ALF 3. Bank 4. Self
 (Application recommended by)
8. Recommend tu hming
 (Name of recommending agency)
9. Pawl hmingin Loan in la tawh em?
 (Does your SHG take any other Loan?)
 1) Lak chuan khawi Bank atangin nge?
 (If yes, name of Bank)

- 2) Loan lakzat?
 (Amount of Loan)
- 3) Inrul zo tawh em?
 (Have you repaid all loans?)
- 4) Rulh hmabak engzatnge la awm?
 (Outstanding Loan Amount)

A chung a kan tarlante hi dik leh rintlak vek ani a. Loan & Subsidy hi kan hmu ve anih a, kan rul tha thei leh lo anih chuan Bank ten kan inchung bungrua/thilneihte engpawh lak kan remti e.

(Information provided by us is credible in all account. If the Loan is not repaid by us we therefore permit the Bank to ceased all our household belongings as a penalty.)

I rintlak,

DAY-NULM MIZORAM
 Hming
 Date

Pawl/SHG aiawh in Organiser Signature leh Pawl Sealchhut tur

Hriattur pawimawhte

- i. SHG pakhatah member 6 aia tlem lo an awm tur ani.
- ii. Group Member tin te hi kum 18 chunglam an ni ngei tur a ni.
- iii. SHG-Bank Linkage hnuai loan diltu SHG te chu UD&PA Department/Resource Organization in Credit Linkage Grading a neih ah **Grade A** tling an ni ngei tur a ni.
- iv. Grading a tling SHG te chu Bank Account an neihna Branch ah an dilna thawn an ni ang.
- v. Hmeichhe hlang Group a hundik taka loan rul zo thei te tan DAY-NULM hnuai atangin hamthatna dang (3% interest subvention)an dawng thei ang.
- vi. CO/RP/RO/ ALF ten SHG Bank Linkage Grading he Pawl/SHG tan a an neihna sheet/phek Xerox copy thil tel tur.

Format V
DAY-NULM HNUAI A SHG TEN REVOLVING FUND LEH BANK LINKAGE LOAN DIL DAWN A SUM HMAN DAN TUR RUAHMANNNA
BUSINESS PLAN FORMAT

NAME OF ULB : _____

SHG HMING	SHG CODE	SHG ADDRESS	MEMBER AWM ZAT	SHG BANK AC NO	BANK HMING LEH BRANCH HMING	SHG SUM KHAWL MEK ZAT			
Sl. no	Member hming te	Eizawn nan a hmalak tumna	Bul tan nan a pawisa mamawh zat pumpui	Mahni tum ve tur	SHG atanga pawisa puk tur zat	SHG atanga pawisa puk hi vawi engzat ah nge I rulh zawh ang?	SHG atanga pawisa puk rulh dan tur		
							Principal	Interest	Total
Market chungchang		Khawi Bazar hmun atangin nge bungrua lak tum anih?			Eizawna tur a hmalakna te khawi Bazar/hmun ah nge zawrhchhuah tum anih?				
BANK LINKAGE		SHG Bank linkage loan khawi Bank ah nge dil in tum?			Bank Branch hming				

Submitted by:

Checked by:

Name & Signature of Organiser

Name & Signature of Manger(SM&ID)

Approving Authority:

(DUDO/DPO)
DAY-NULM
Urban Dev. & Poverty Alleviation Dept.
Government of Mizoram

IV. Format VI - Final Evaluation for entry into ALF

He Grading sheet hmang hian kan SHG ten DAY-NULM hnuai a Area Level Federation (ALF) an zawm theih leh theih loh kan endik tur a ni. He Grading sheet hi RO ten uluk tak a kan SHG te an enkawl a an kaihhruai hnu thla 15 atanga thla 24 chhungin kan hmang tur a ni.

A hma ami ang bawk in kan teh tur chi hrang hrang te chu **“Endik tur te”** tih hnuai ah hian a inziak thla vek a. A dawt leh ah chiah tehfung hrang hrang kan hman tur te chu **“Tehfung tur te”** tih hnuai ah hian a leh vek bawk. Heng tehfung zawn ah zel hian chu tehfung in a **‘Mark’** a ken zat chu a awm zel a, kan SHG ten chung tehfung an mil dan a zir chuan **‘Mark scored’** chu kan ziak lut mai dawn a ni. Chung an mark hmuh zat zawng zawng chu kan belhkhawm sak leh vek ang a. Kan belhkhawm atanga chhuak zat a zir chuan Grading kan pe leh ang.

He grading sheet ah hian SHG chuan Grade A hmu in Mark 80 chin chunglam a hmuh chuan chu SHG chu Area Level Federation (ALF) ah tel turin Pawl inlungual leh chak an ni tih a hriat theih.

DAY-NULM hnuai a Area Level Federation inkaihhruai dan tur Training Modules chu Bu hran a buatsaih a ni.

Format VI

ALF a lut thei tur SHG Endikna (Thla 24 aia upa SHG tan)

Name of SHG..... Registration No.

Veng..... District

Date of formation Bank Account No.....

Sl. no	Endit tur te	Tehfung te	Marks	Marks scored
1	<i>Pawl inpumkhatna</i>		6	
		Tha lutuk	6	
		Tha	4	
		Tha lo	1	
2	<i>Pawl inrelbawl dan</i>		8	
		Pawl din chhan an hre chiang	2	
		Pawl inkaihhraina Dan an hre chiang	2	
		Hruaitu nihna an chelh kual vek	2	
		Pawl a pawisa khawl leh pawisa inpuk kual tir chungchang an hrechiang in mahni mawhpurhna an hre chiang	2	
3	<i>Thla 15-24 chhung a Pawl inhmukhawm dan</i>		8	
		Hun leh hmun ruat ah thla khat a vawikhat aia tam in hmukhawm thin	8	
		Remchan dan angin thla khat ah vawikhat in hmukhawm thin	6	
		Pawl inhmukhawm mumal lo, inhmukhawm chhun ah chuan hun leh hmun ruat lawk thin	4	
		Mumal taka inhmukhawm nei lo	2	
4	<i>Thla 15-24 chhung a Pawl inhmukhawm a kal that dan</i>		8	
		Meeting zawng zawngah 90% kal	8	
		Meeting zawng zawngah 70 % - 90% kal	6	
		Meeting zawng zawngah 50% - 70% kal	4	
		Meeting zawng zawngah 50 % aia tlem kal	0	
5	<i>Pawl chhunga sum chet vel dan kalphung</i>		8	
		Pawisa thawh dan , pawisa hmanna tur ngaihtuah leh Pawl pawisa in puk chhuah tir te Pawl Meeting ah chauh rel thin a ni .	8	
		Pawisa thawh dan, pawisa hmanna tur ngaihtuah te Pawl meeting ah ngaihtuah thin niin Pawl pawisa puk tir erawh Meeting kher lova ngaihtuah thin a ni.	6	
		Pawisa thawh dan tur Meeting lova ngaihtuah thin a ni a mahse Pawl pawisa puk chhuah tur chungchang erawh Meeting a ngaihtuah thin a ni.	5	
		Pawisa thawh dan leh Pawl pawisa hmanchhuah dan tur te meeting kher lova rel thin a ni.	0	

6	<i>Pawl pawisa hman dan hriat tlan dan</i>		8	
		Member zawng zawngin Pawl sum luh dan leh hmanchhuah dan an hre vek.	8	
		Member zing a 75% chauhin Pawl sum luh leh chhuah dan an hre ve.	6	
		Member lem te chauhin Pawl sum luh leh chhuah dan an hria.	4	
		Pawl hruaitu nilo member dang ten Pawl sum luh leh chhuah dan an hre lo.	0	
7	<i>Pawl chhung a pawisa khawl dan kalphung (thla 15-24 inkar ah)</i>		8	
		Member zawng zawngin Pawl sum thawh tur zat leh thawh hun ruatah an thawh thlap thlap	8	
		Member zing a 90% in Pawl sum thawh tur zat leh thawh hun ruatah an thawh	6	
		Member zing a 70% leh 90 % inkarin Pawl sum thawh tur zat leh thawh hun ruatah an thawh	5	
		Member zing a 70% aia tlemin Pawl sum thawh tur zat leh thawh hun ruatah an thawh thei.	3	
8	<i>Pawl sum Pawl chhunga in puk kual tir dan kalphung</i>		8	
		Mamawhna milin member zawng zawng ten loan an la.	8	
		Mamawhna milin thenkhat chauhin loan an la.	6	
		Member zawng zawng ten a zat in angin Loan an insem	3	
		Member thenkhat te hnenah chauh loan pekchhuah a ni.	0	
9	<i>Pawl pawisa in puk kual tir tawh dan (Loan pek chhuah tawh zawng zawng kha Pawl pawisa khawl khawm tawh zawng zawng zat a sem tur. Chumi sem chhuah mil chuan a hnuai a mark hi pek tur a ni)</i>		6	
		12 chung lam	6	
		1 atang 12 inkar	4	
		1 aia tlem	0	
10	<i>Pawl sum puk rulh let dan</i>		6	
		Thla tin ulh tir thin a ni	6	
		Thla 3 danah rulh tir thin a ni	4	
		A hlawmin hun bithliah nei a rulh tir thin a ni	2	
11	<i>Pawl sum puk rulh let tir dan kalphung neih dan</i>		8	
		Thla tin - Sum lu leh a pung belh khawm	8	
		Thla tin- Sum lu thenkhat leh a pung pumpui belh khawm	4	
		Thla tin - Sum lu pumpui leh a pung thnekhat belh khawm	2	

12	<i>Member zing a Pawl sum puk rul let tha duh lo awm zat</i>		8	
		Member 2 aia tlem in an rul tha lo	8	
		Member 2 atang 5 inkar in an rul tha lo	4	
		Member 5 aia tam in an rul tha lo	0	
13	<i>Pawl pawisa rulh that loh zat percent (Thla 3 chhung a pawisa puk chhuah rulh let loh belhkhawm chu Pawisa puk chhuah tir tawh zawnz zawnz zat a sem a 100 a puntir leh tur)</i>		8	
		10 % aia tlem	8	
		10% - 20 % inkar	4	
		20% aia tam	0	
14	<i>SHG lehkhabu vawn that dan</i>		10	
		Palw dan leh dun te tha tak a zawm a ni.	1	
		Pawl pawisa chet vel dan Meeting minute ah an ziak lang thlap thin	1	
		Meeting Minute tha takin an vawng	2	
		Attendance Register an ziak ziah	1	
		Cash Book an ziak fel tha	2	
		Group Savings & Loan Pass Book an ziak lut tha	1	
		Individual Pass Book te Member zawnz zawnz tan an ziak	2	
		Total Marks	100	

Notes - Mark 80 chin chunglam hmu chin Grade "A" pek tur an ni a, chungte chuan ALF an zawm thei ang.

Grading result - Grade A / Fail

Recommendation

He Grading hi ni ah neih niin he SHG hian ALF an zawm thei a ngaih a ni.

Endiktute-	Hming & Signature
RO/RP	
CMMU Representative	

Bung-12-na

SEP HMANG A MULTIPLE DOSAGE BANK LINKAGE LOAN KALPHUNG

DAY-NULM Mizoram hnuai a Community Institutions te tan a Bank Linkage loan kalpui dan tur:

Mizoram bik ah DAY-NULM hnuai a kan Community Institutions te tan a Bank lam a Loan lak a awlsam zawk nan leh nu ho ten eizawna bul an tanna kawng a DAY-NULM hmang a awmze nei zawk a hma kan lak pui ve theihna anih beiseiin Self Employment Programme (SEP) component hnuai a Interest Subsidy Loan chu kan Community Institutions te vawikhat mai nilo, vawi tam tak an lak nawn ve theih nan **“Multiple Dosage System”** chu DAY-NULM:Mizoram chuan kalpui ve tan a tum a.

Multiple Dosage System in a tum ber chu heng kan Community Institutions te hian tum khat ah Loan tam tham tak dil nghal lova, a bithliah awm a loan an dil a, tangkai tak a loan hman dan an zir leh loan tha tak a rulh an zir hi a ni ber a.

Community Institutions tupawh an Loan lak hmangtangkai a rul tha bawk te tan chuan a hma a na Loan lak aia tam lak belh zel dan he Multiple Dosage System hian a rawn chhawpchuak a ni.

Multiple Dosage System kalphung tur leh a kalpui dan tur tlangpui te chu a hnuai ami ang hian a ni ang:

A. **Tute nge Community Institutions te chu** : DAY-NULM hnuai a in din Self Help Group (SHG), Area Level Federation(ALF) leh City Level Federation(CLF) te an ni.

B. **DAY-NULM hnuai a Interest Subsidy Loan (SEP hnuai) a dil thei te :**

- i. SHGs/ALFs/CLFs thla 6 – thla 12 inkar aia upa, DAY-NULM hnuai a Revolving Fund dan dik tak a dawng tawh te.
- ii. SHG bikah thla 12 aia naupang lo, anmahni Pawl chhung a Pawisa inpuk kualtir (SHG Internal Lending) thla 10 hma lam atanga tha tak a lo kalpui tawh te.
- iii. ALF bikah thla 6 aia naupang lo, anmahni Pawl chhung a Pawisa inpuk kualtir (ALF Internal lending) thla 5 hma lam atanga tha tak a lo kalpui tawh te.
- iv. CLF bikah kum 3 aia naupang lo, anmahni Pawl chhung a Pawisa inpuk kualtir (CLF Internal Lending) kum 2 chhung tal lo kalpui tawh te.

C. Multiple Dosage Interest Subsidy Loan kalpui dan tur :

i. Self Help Groups-te tan a hnuai ami ang in:

Doses of BL	Target	Loan dil theih zat	Eligibility
1 st Dose	SHG	Rs 50,000.00	Thla 12 aia upa & RF dawng tawh leh Pawl chhung a Internal Lending thla 10 tal lo kalpui.
2 nd Dose	SHG	Rs 1,00,000.00	1 st Dose loan rul tla tawh leh an loan lak hmang a Internal lending kalpui.
3 rd Dose	SHG	Rs 1,50,000.00	2 nd Dose loan rul tla tawh leh an loan lak hmang a Internal lending kalpui.
4 th Dose	SHG	Rs 2,00,000.00	3 rd Dose loan rul tla tawh leh an loan lak hmang a Internal lending kalpui.
5 th Dose	SHG	Bank in an rem tih chuan Rs 2,00,000.00 chunglam	4 th Dose loan rul tla tawh leh an loan lak hmang a Internal lending kalpui.

ii. Area Level Federations-te tan a hnuai ami ang in:

Doses of BL	Target	Loan dil theih zat	Eligibility
1 st Dose	ALF	Rs 2,00,000.00	ALFs thla 6 aia upa, Revolving Fund dawng tawh leh Internal lending thla 5 tal lo kalpui tawh.
2 nd Dose	ALF	Rs 4,00,000.00	1 st Dose loan rul tla tawh leh an loan lak hmang a Internal lending kalpui.
3 rd Dose	ALF	Rs 6,00,000.00	2 nd Dose loan rul tla tawh leh an loan lak hmang a Internal lending kalpui.
4 th Dose	ALF	Rs 8,00,000.00	3 rd Dose loan rul tla tawh leh an loan lak hmang a Internal lending kalpui.
5 th Dose	ALF	Rs 10,00,000.00	4 th Dose loan rul tla tawh leh an loan lak hmang a Internal lending kalpui.

iii. City Level Federations-te tan a hnuai ami ang in:

Doses of BL	Target	Loan dil theih	Eligibility
1 st Dose	CLF	Rs 4,00,000.00	CLFs kum 3 aia upa, Internal lending kum 2 tal lo kalpui tawh.
2 nd Dose	CLF	Rs 10,00,000.00	1 st Dose loan rul tla tawh leh an loan lak hmang a Internal lending kalpui.

D. City Mission Management Unit te mawhphurhna

- i. Community Institutions tupawh Bank Linkage Loan kan tih mai SEP hnuai a Interest Subsidy Loan hi an dil duh emaw dil thei (SHG BL Grading Pass tawh) dinhmunah an ding anih chuan Mission Directorate in a duan chhuah “Business Plan” format hmangin an pawisa/loan an hman dan tur ruahmanna siampui phawt tur a ni. *(Format chu Training Manual Bung-10 an Format V ah a awm)*
- ii. He Business Plan hi District Manager i/c SM&ID ten an Community Institutions te uluk takin an siampui thin ang.
- iii. Bank Linkage loan atan hian dilna thehluk hun biktuk a awm lova, Bank Linkage Grading an Pass hun hun leh a dil theih zat thla/kum bithliah kan Community Institutions ten an tlin hun hunah an mamawh ang zelin an dil thei ang.
- iv. Bank Linkage dilna Application form thehluk rualin he Business Plan hi thil tel thin tur a ni.
- v. Bank Linkage dilna form leh Business Plan te tihfel anih hnu ah diln chu District Manager i/c Sep te hnenah hlanhhawng a ni ang.
- vi. Bank Linkage dilna form leh Business Plan te in hlanhhawn anih hnu ah SEP kalpui dan phung pangaiin District Manager i/c SEP te hian hma an la chhonzawm ang a. Community Insitutions te Bank dawrpui ngai a awm anih chuan an tawiawm chhonzawm ang.