TG – FAME Series
(Target Group Financial Awareness Messages)

KA JINGNANG-JINGSTAD HALOR KI KAM PISA-PILAIN na ka bynta

KI NONG-SENG-KAM / NONG-TREI-KAM-LAJONG

Financial Inclusion and Development Department, RBI

Ka jing tip 1

Ka Ram khlem ka jingbuh bynda? Hooid, ka lah ban long!

Ka jing tip 2

Ka rukom apply Ram

Ka jing tip 3

Ka Por ba la buh da ka BCSBI na ka bynta ban Pyllait ia ki Ram ba la Apply

Ka jing tip 4

Phi dei ban tip tikna ia ki kyndon ai ram na ka bynta ki nongseng-kam/ nongtrei-kam lajong.

Ka jing tip 5

Long kiba Shlur bad Shim-Khia ban leit mih sha Bank lada don ha kano-kano ka jing-eh

Ka jing tip 1: Ka Ram khlem ka jingbuh bynda? Hooid, ka lah ban long!

Credit Guarantee Trust

Ka jingiatrielang jong ka Ministry of Micro, Small and Medium Enterprises (MSME), Sorkar jong ka India, bad ka Small Industries Development Bank of India (SIDBI) da ka jingthmu ban ai ram ia ki MSE sector khlem kano kano ka jingbuh bynda bad ki nong-bah-khlieh (third party guarantor).

Ka Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) kan ai jing bah khlieh haduh. 200 lak tyngka.

cgtmse

www.cgtmse.in

Ka bai jingbah khlieh bad ka bai siew snem ba pan ka CGTMSE dei ban siew da ki nongshim ram lane da ka member lending institution

Ki jingbthah na ka RBI sha baroh ki bank ba kim dei ban pan jingbuh bynda (security) ia ki ram haduh 10 lak tyngka ba la ai sha ki MSE sector

General Credit Card (GCC)

Ki nongseng-kam nongtrei-kam lajong kiba hap hapoh ki kam ki bym iadei bad ki kamrep-kamriang (Non-farm) ki lah ban ioh ram na ka bynta baroh ar ki 'working capital' bad 'term loan' da kaba shim ia ka General Credit Card(GCC) na ka bank.

Ia ka GCC yn ai ha ka rukom jong ka smart card/debit card (biometric smart card ka ba long ban pyndonkam ha ki ATM/handheld swipe machine bad kaba lah ruh ban pynrung ia ka kyrteng bad kiwei kiwei ki jingtip jong u nongseng-kam nongtrei-kam lajong). Bad lada ia ki account ym pat pynrung ha ki computer, lah ban ai ia ka GCC kum ka card/passbook lane ka credit card-cum-passbook kaba don ia ka kyrteng, jaka sah, dur jong u nongbad, ki jingtip halor ka ram ba lah ban shim, ka tarik ba ka card kan yn nym trei kam shuh, bad kumta ter ter, na ka bynta shipor ba kan trei kam kum ka identity card kumjuh ruh kum ka Jinglum jingtip (facilitate recording) ia ka jingsei ne thep pisa kaba man la ka sngi.

Ia ka limit jong ka card yn buh da ka bank bad ia kane yn pynshong nongrim halor ka rukom-rukom long ha kaba iadei bad ka 'risk assessment'. Ka sut jong ka ram kaba shim lyngba ka GCC yn pynbeit na ka bank. Kum u nongseng-kam nongtrei-kam lajong, phi dei ban tip katno ka bank ka shim sut naka bynta ka ram ba phi shim.

Ka jing tip 2: Ka rukom apply ram

SIENJAM 1

Pynkhreh ia ka 'business plan' bad ka jingdonkam pisa

Phi lah ban peit na ka website jong ka Udyami Mitra, lane leit beit beit sha bank.

UdyamiMitra

SIDBI

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

Apply Online na ka https://udyamimitra.in/

BANK

SIENJAM 2

Phi dei ban tip ia u loan application number bad ka acknowledgment ia ka application jong phi.

SIENJAM 3

Jubab bha ia baroh ki jingkylli na ka bank lane website ha kaba ia dei bad ka application; ap ia ka rai jong ki.

SIENJAM 4

Bud dien ia ka application jong phi ban tip lada la pyllait ia ka ram lane ki khlem pdiang ia ka application jong phi.

Ka jing tip 3 : Ka jingshim por ba la buh da ka BCSBI naka bynta ban pyllait ia ki ram ba la apply

Ka Banking Codes and Standards Board of India (BCSBI) ka la buh ia ka jingshim por ban pyllait ia ka ram ba la apply kiba la biang lut ha baroh ki liang bad ia kiba ki kot ki sla la pynbiang lut katkum ki jingdonkam ba la bthah ha ka 'checklist'. Ki bank kiba dei member jong ka BCSBI ki hap bud ryntih katkum ki kyndon harum:

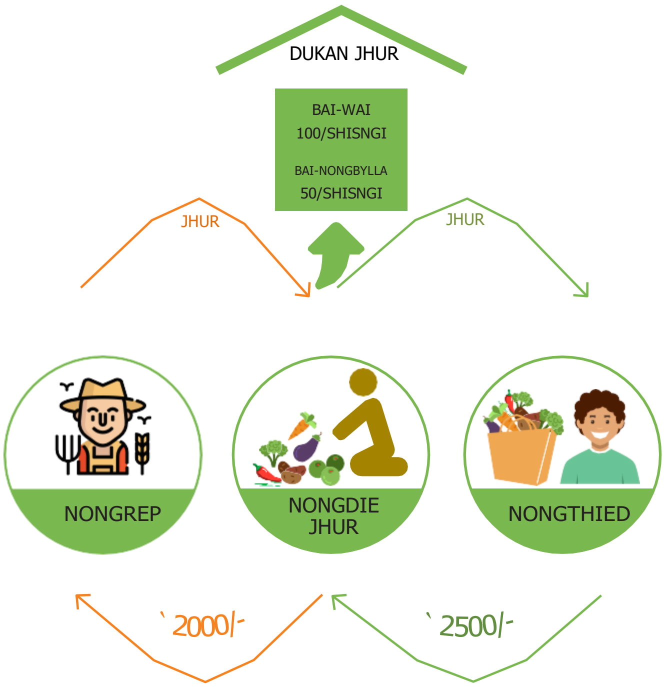
→ Ia ki application kiba hap hapoh ki ram MSE na ka bynta ki ram (credit limit) lane ban pynkiew ia ki ram (credit limit) ba la buh, haduh 5 lak tyngka: 2 taiew

→ Ia ki ram (credit limit) kiba 5 lak tyngka shaneng bad hapoh 25 lak tyngka: 3 taiew

Kine ki kyndon, kin nym kylliang lade pynduhnoh ia ki kyndon lane ki jingbthah ba la pynmih da ka (supersede regulatory or supervisory instructions) Reserve Bankof India (RBI) bad ki bank ki dei ban bud ryntih ia ki jingbthah jong ka RBI na ka por sha ka por.

Ka jing tip 4: Ki kyntien ba Dei-Ban-Tip ha ki kam Pisa-Pilain na ka bynta ki Nongseng kam/ Nongtrei kam Lajong

Nuksa 1: Financing with Own Capital



U nongdie jhur u sei da ka pisa lajong 2,000 tyngka ban thied jhur na u nongrep. Ia kane ka 2,000 tyngka la tip kum ka '**Cost of Goods Sold**'. Nangta u siew bai-wai dukan 100 tyngka shi sngi bad 50 tyngka shi sngi ia u nong bylla. Ia kane ka 100 tyngka bad 50 tyngka la tip kum ka '**Operating Expense**'. Ia une u jhur ba u thied u die 2,500 tyngka bad ia kane la tip kum ka '**Selling Price**'.

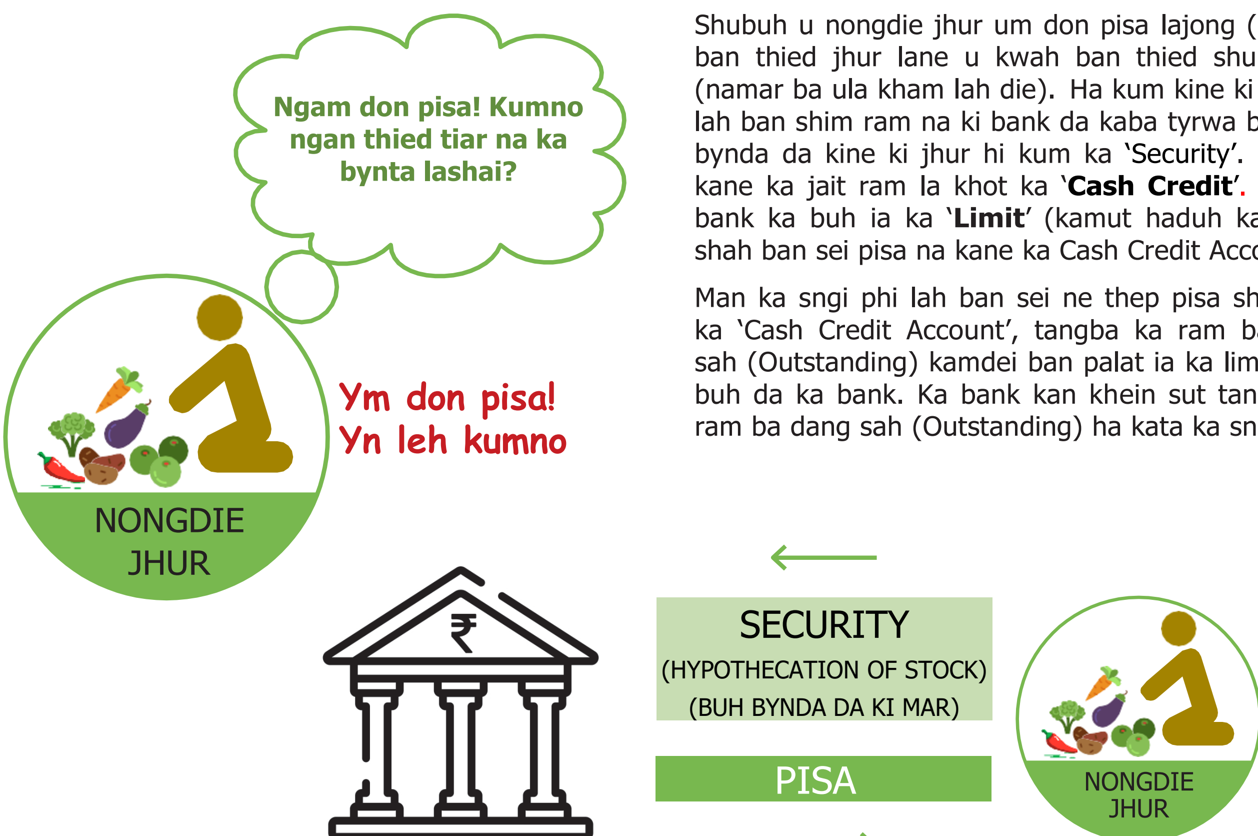
Ia ka jingiohnong (**Profit**) la khein kumne harum:

Profit = Selling Price – Cost of Goods Sold – Operating Expenses = Kata ka mut ka jingiohnong ka long 2500 – 2000 – 150 = 350 tyngka

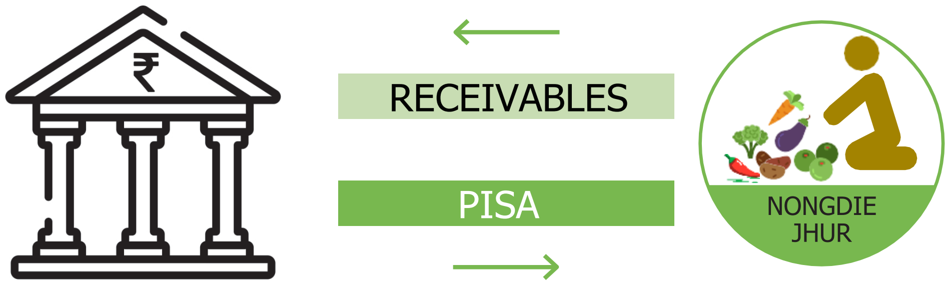
Nuksa 2: Cash Credit against Hypothecation of Stock

Shubuh u nongdie jhur um don pisa lajong (capital) ban thied jhur lane u kwah ban thied shuh shuh (namar ba ula kham lah die). Ha kum kine ki khep,u lah ban shim ram na ki bank da kaba tyrwa ban buh bynda da kine ki jhur hi kum ka 'Security'. Ia kum kane ka jait ram la khot ka '**Cash Credit**'. Bad ka bank ka buh ia ka '**Limit**' (kamut haduh katno yn shah ban sei pisa na kane ka Cash Credit Account).

Man ka sngi phi lah ban sei ne thep pisa sha kane ka 'Cash Credit Account', tangba ka ram ba dang sah (Outstanding) kamdei ban palat ia ka limit ba la buh da ka bank. Ka bank kan khein sut tang ia ka ram ba dang sah (Outstanding) ha kata ka sngi.



Nuksa 3: Receivables Financing



Ha ki kam lajong, ka ju kham jia bunsien ba hap ai shah sha ki nongthied, kaba mut ki nongthied kin siew sha u nongdie kham hadien kat kum ka jingpynbeit. Haba ka jia kumta, u nongdie bunsien um dap pisa shuh pat ban thied tiar na ka bynta lashai bad ruh ban siew ia kiwei ki jingsiew kum ka bai-wai bad bai-nongbylla. Ka jingsiew ba dei ban ioh hadien katkum ka jingpynbeit ki khot ka '**receivables**' bad u nongthied uba shim shah uba dei ban siew pisa hadien ki khot u '**debtor**'.

Ha kum kine ki khep, haba ka pisa na ka jinglahdie ka slem ban wan, ka kam, kam dei ban sangeh tang na ka daw ba ymdon pisa. U nongdie jhur u lah ban leit sha bank ban kyrpad ram na ka bynta ki 'receivables'. Ka bank ka ai ram kat kum ki 'receivables' hadein ba la ot noh ka jingiohnong. Ka sut ia kum kine ki ram yn khein tang na ka bynta ka pisa ba sah na ka ram.

Nuksa 4: Purchasing Fixed Assets and Accounting for them

Mynta ba ka jingiohnong ka la kiew, u nongdie jhur u rai ban thied miej bad shuki na ka bynta ka dukan. Shubuh u thied ka miej bad shuki ha ka dor 200 Tyngka.

Mynta um sngewthuh shuh. Un shim ia kane ka 200 Tyngka na ka jing iohnong ba la khein lang shisnem, wat lada un pyndonkam ia ka shuki bad ka miej haduh 10 snem? Lada u leh kumta, ka jingiohnong jong u kan duna haduh 200 Tyngka. Hynrei, u nongdie jhur u rai, namar ba ka shuki bad ka miej kin neh haduh 10 snem, mynta u snem un ot pisa kawei na ka shiphew (1/10) ia ka dor jong ka shuki bad ka miej. Kum kane ka rukom khein jong u, ia ka pisa ba u hap siew na ka bynta ka shuki bad ka miej ha une u snem ki ong ka 'depreciation'.

Ki jingthied ba thied na ka bynta ban pyniaid ia ka kam bad kiban pyndonkam palat shisnem ki ong 'Fixed Assets'. Ka nuksa jong ki 'fixed assets' ki kynthup ia ka jaka, ka iing, ki kor, ki tiar-trei bad kumta ter-ter.

Katkum ka jingneh jong ka 'fixed asset', man u snem ka dor jong ka 'fixed asset' kan hiar. Kane ka jing hiar dor kan urlong da kaba buh noh la kajong ia ka dor kum ka dor ba siew kaba ki khot 'depreciation'.

Nuksa 5 : Long-term Loans

Kat dang kiew ka kam jong u, u nongdiejhur u sngewthuh ba u jhur u dei u mar pyut, bunsien u hap ban bret noh ia u jhur bym lah die. Kane ka ktah ia ka jingiohnong jong u. U sngew ba lada u don ka jaka buh jhur ba pyndaitthah (freezer) un lah ban pynduna ia ka jingpyut ki jhur bad ruh kin duna ki jhur ba hap bret. U wad jingmut bad jingtip ia ka jing pynpjiah jhur (freezer); ka jaka buh jhur kan shong dor 20,000 Tyngka ei ei. U nongdiejhur u tip ba u lah ban shim ram lyngba ka http://udayamimitra.in bad kumta u apply na kane ka site. Ia ka ram jong u, ka bank kan khein sut 10% ha ka shisnem. U thied jaka buh jhur ban pynpjiah da kane ka ram bad u la lah ban buh ia ki jhur bym lah die khnang ba kin nym sinew la kumno kumno haduh 2 sngi. Kane ka wanrah ia ka jingkiew haka jingiohnong ia u nongdie jhur.

Kyntien: Term Loan

Ka ram ba shim na ka bynta kano kano ka jingdonkam bad ba lah ban siew ha ka por ba kham jlan (shi snem shaneng) ki khot ka '**Term Loan**'.

Business Summary

Lada u nongdie-jhur u die (total sales figure) 10 lak Tyngka bad ka bai trai (cost of goods sold) ka long 8 lak Tyngka. U nongdie-jhur u iohnong 2 lak tyngka. U siew 36,000 Tyngka sha ka bai wai dukan bad 18,000 Tyngka sha ka bai bylla (lada ngi shim 360 sngi ha ka shi snem). Ka ram ba sah ynda la kut snem ka long 2,000 Tyngka. Na ka bynta ban suk ban sngewthuh, ngin shu shim ba kaba sah ka long beit 2,000 Tyngka man ka sngi jong u snem, u siew sut pura 200 Tyngka ia ka ram (Cash Credit Account) ba sah. U siew 6,000 Tyngka sha ka 'term loan' ha ka sngi khatduh jong u snem bad ka ram ba sah katkum ka 'balance sheet' ka long 14,000 Tyngka. Ha utei u snem, u hap siew 2,000 Tyngka kum ka sut sha ka 'term loan'. Baroh ka sut ba siew na ka bynta utei u snem ka long 2,200 Tyngka. Ka 'depreciation' ba 2,000 Tyngka ia ka 'freezer' bad 20 Tyngka ia ka shuki bad ka miej la khein kum ka jingpynlut na ka bynta utei u snem bad la khein kyllum ia ka 'depreciation' kan long 2,020 Tyngka (ka 'depreciation' la buh ba ka long 10% lada ngi shim ba ka shuki, ka miej bad ka 'freezer' kan neh 10 snem). Hadein ba la shim 'depreciation', ka fixed asset ka long 18,180 Tyngka (kaba mut 20,000 Tyngka – 2,020 Tyngka).

Jingiohnong bad jingduhnong (Profit and Loss Statement)		Ka jing don pisa ha kti (Balance Sheet)	
Jinglahdie (Sales)	: ₹ 10,00,000	Assets	
Bai trai (COGS)	: ₹ 800,000	Pisa (Cash)	: ₹ 1,39,100
Jingiohnong (Gross Profit)	: ₹ 200,000	Pisa ba dei ban ioh na ki nongthied (Receivables)	: ₹ 2,500
		Fixed Assets	: ₹ 18,180
		Jingdon jingem baroh (Total) Assets	: ₹ 1,59,780
Ki jinglut ban pyntreikam (Operating Expenses)			
Bai wai (Rent)	: ₹ 36,000	Ki Jingsiew (Liability)	
Bai Nongtrei (Wages)	: ₹ 18,000	Ram (Cash Credit)	: ₹ 2000
Jingiohnong kyllum (Operating Profit)	: ₹ 146,000	Ram (Term Loan)	: ₹ 14,000
Sut (Interest)	: ₹ 2,200	Ka pisa ba u hap siew sha lade (Owners Capital)	: ₹ 2,000
Jinghiardor (Depreciation)	: ₹ 2,020	Jingiohnong kaba sah (Retained Profits)	: ₹ 1,41,780
Jingiohnong shuwa ban siew khajna (Profit before Tax)	: ₹ 141,780	Ka Jingsiew baroh (Total Liability)	: ₹ 1,59,780

Ka jing tip 5: Long kiba shlur bad shim-khia ban leit mih sha bank lada don ha kano kano ka jingeh

Ka kam jong phi ka la kynduh jingeh bad phi sngewthuh ba kan sa duhnong.

Phim sngewlah ban siew ki ram jong phi.

Ka don ka jing-hiar ha ka jingdong jingem mynta u snem haduh 50% na ka jingdon jingem ba myn shem snem na ka daw ka jingduhnong baroh shi snem.

Ha kum kitei ki khep, phi lah ban buh ia ki jingeh jong phi bad pyntip ia ki sha ka branch jong ka bank lane sha ka committee ba don ha district/divisional/regional ba la ithuh da ka bank.

Ka bank lane kane ka committee kan wad lad kumno ban ai jingiarap ia phi ha kaba iadei bad ka jingeh jong phi.

RECTIFICATION

Ka bank lane ka committee ka lah ban pan ia ka jingkular na phi da kaba buh ia ki kyndon ba phi dei ban shim bad buh ia ka por ban pynbha (regularize) ia ka account jong phi. Ki lah ruh ban tyrwa ram shuh-shuh lada don ka jing donkam.

RESTRUCTURING

Phi lah ruh ban shim ia ka lad ban pynjynsur (restructure) ia ki kyndon siew ia ka ram jong phi lada don kum kata ka lad bad hadien ba phi la pynshisha ba phim die ba leh khnang (wilful defaulter) (kata ka long ba phi khlem pyndonkam bakla ia ka pisa ba phi ioh kum ka ram).

RECOVERY

Lada ka bank lane ka committee ka sngew ba ki tei ki ar tylli ki lad kin nym iarap, ki lah ban knieh noh ia ki jingbuh jingsat ba don ha ka kam jong phi.

*Ki kyntien ha kaba ia dei bad ka kam Pisa-Pilain

Profit & loss statement :	Ka jingpyn-i lane ka statement kaba pyn-i ia ka jingioh bad ka jinglut jong ka company lane ka kam. Kane ki ju pynkhreh man u snem (bunsien kan hap naduh 1 April haduh 31 March).
Balance sheet :	Ka jingpyn-i lane ka statement kaba pyn-i ia ka jingdon jingem 'assets' bad ki jingsiew 'liabilities' jong ka company lane ka kam ha kano kano ka tarik ba phi kwah.
Revenue :	Ka pisa ba ioh na kaba die jingdie ne na ka jingkamai jong kano kano ka kam. Kane ka kynthup ia ka pisa ba la ioh bad ia ka pisa ba dei ban ioh na ki nongthied.
Cost of goods sold :	Kane ka dei ka pisa ba thied ia ki mar lane ki tiar ba donkam ha ka kam ban shna jing shna lane ban thied ia ki tiar ki mata ban die pateng.
Gross profit :	(Gross profit = Revenue - cost of goods sold). Kan nym kynthup ia ka jinglut kaba pyniaid ia ka kam (operating expenses) kum ka bai-wai, bai-nongbylla, bad kumta ter ter.
Operating expenses :	Ki jingpynlut ki bym iadei bad ka jingpynmih ia ki mar ki mata, kum ka bai-wai, bai-siew-nongbylla bad ki SG&A (selling, general and administrative expenses).
Interest :	Ka sut ba siew sha ki nongai-ram halor ka ram ba dang sah.
Depreciation :	Ka jingsiew snem ba buh halor ki fixed assets kaba pynshong nongrim ha ka jing-neh jong ka mar. Ia ka 'depreciation' la shim ba ka dei ka jingpyn-lut ha ka jingkhein 'profit and loss'.
Profit before tax :	Ka jingiohnong shuwa ban shah ot tax = Gross Profit – Operating Expenses – Interest – Depreciation
Assets :	Ki current asset: jingdon-jingem kum ka pisa, ki mar ki mata kiban sa die. Ki non-current asset lane ki fixed asset: ka jaka, ka iing, ki kor bad ki tiar machine.
Liabilities :	Ki jingsiew ba hap siew kum ki Shareholder capital, (current liabilities) kum ki ram bad ki 'short-term loans' ba hap siew hapoh shi snem bad ki 'term liabilities' (ki ram ba hap siew hadien shisnem shaneng).
Receivables :	Ka jingsiew ba dei ban ioh na ki nongthied kham-hadien katkum ka jingpynbeit.
Current assets :	Kane ka kynthum ia ka pisa, ka pisa ba dei ban ioh na ki nongthied (Receivables) bad kiwei-kiwei ki pisa kiba don ha account lane kaba don ha ki share, kaba suk ban sei (liquid assets).
Fixed assets :	Ki jingdon-jingem kiba pyndonkam kham-jlan ka por (long term) bad ki bym dei ban die noh katba dang iaid ka kam (business).
Cash credit :	Ka ram ba shim ban pyniaid ia ka kam man ka sngi (Working capital loan).
Term loan :	Ka ram ba shim ban thied 'fixed asset' bad ka ban siew pat iaka ha ki installment katkum ka por ba la buh.
Equity capital :	Ka pisa ba la buh lang na kiwei ki nongiarap seng kam (Shareholder's capital) kane ka pyn-i ia ka jing long trai lang ia ka kam lane ka company.

Ki kam kiba shen jong ka MSMEs

Trade Receivables Discounting System (TReDS)	Hato phi kynduh jingeh ha kaba ki pynslem ka jingsiew na ki nongthied? Lada hooid, phi lah ban pynduna dor ia ki receivable jong phi lyngba ka TReDS. Ki lai kynhun kiba la ithuh da ka RBI: kita ki: 1. RXIL 2. Mynd Solution bad 3. A.TReDS, ki pyniaid ia ka TReDS.
Certified Credit Counsellors	Hato phi artatien ban pan ram na ki bank na ka bynta ki ram MSME naka daw ba phim da tip tikna kumno ban shna business proposals, ban pynbiang ki kot ki sla 'financial documents', bad kumta ter-ter.? Phi lah ban leit mih sha ki Certified Credit Counsellors (CCCs) kiba la ithuh da ka SIDBI. Ka list jong kum kita ki counsellors lah ban ioh na: https://udyamimitra.in/Home/CCC. Kine ki counsellors ki lah ban iarap ia phi ha kaba iadei bad ki jingrai jong phi ia ka kam (business decisions).

*Ki jingbatai jong kitei ki kyntien haneng ka long katkum ki nuksa ba la buh. Kan iapher na kawei ka kam sha kawei pat bad yn hap pynshong nongrim katkum ka kam.

KI JINGTHOH SHAPHANG KA JINGNANG-JINGSTAD HALOR KI KAM PISA-PILAIN BA LA PYNMUT NA KA BYNTA KINO-KINO KI KYNHUN

TARGET SPECIFIC FINANCIAL LITERACY MATERIAL

Kawei na ki jingai jingmut jong ka Committee halor ka Medium-term Path on Financial Inclusion bala long chairman da u Shri.Deepak Mohanty, Executive Director, Reserve Bank of India, u ong ba 'Ka lynti 'one sizefits all' na ka bynta ka Financial education ka lah ban nym sei soh namar ki kynhun bapher-bapher kin donkam ha ka rukum bapher na kawei pat ka kynhun ia ka financial education. Kumta, la donkam ban shna ki jingthoh baiahap katkum ki kynhun bapher-bapher'.

Ka Financial Inclusion and Development Department jong ka Reserve Bank of India ka la pynmih da ki jingthoh financial literacy bapher-bapher katkum ki kynhun bapher-bapher, kita ki long: farmers,small entrepreneurs, school children, self-help groups (SHGs), bad senior citizens. Kane ka kot ka dei kawei na kine ki san tylli ki jingthoh halor ka financial literacy.

Ka Jingbym bah Khlieh (Disclaimer)

Kane ka kot bad ki jingthoh ha ka la shon na ka bynta ban pule bad ban hikai da ka jingthmu ban pyntip bad pynsngewthuh shaphang ka financially literacy ia ki nongpule. Khlem pynwandur ia ka ban pynngop ia ki nongpule ba kin shim ka rai ne ban leh kano kano ha kaba iadei bad kino kino ki scheme/ ram/ product lane service.

La thoh bad la pynmih da

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Mumbai

Jingdonbynta:

Design: Kaushik Ramachandran

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