

Translation from English to Garo.

English-oni A'chikkuona pe'ani.

DRAFT 1:

TANGKA- PAISA NI BIDINGO MA'SIE RA'ANI

Kamai-ara (income) maia? Tangka jekon an'ching dingtang cholrangoniko man'a jekai jaanti mangipa dormaha ba salo kamaigipa hajira, bagan bari dake ba badingchiwal dake mangipa tangkako dormaha ine aganna.

Kamai (Tangkako man'ani cholrang)	Amount
Dormaha ba hajira	Rs. 2000
Bagan bari/ badingchiwal	Rs. 3000
TOTAL	Rs. 5000

Koros-ara maia?

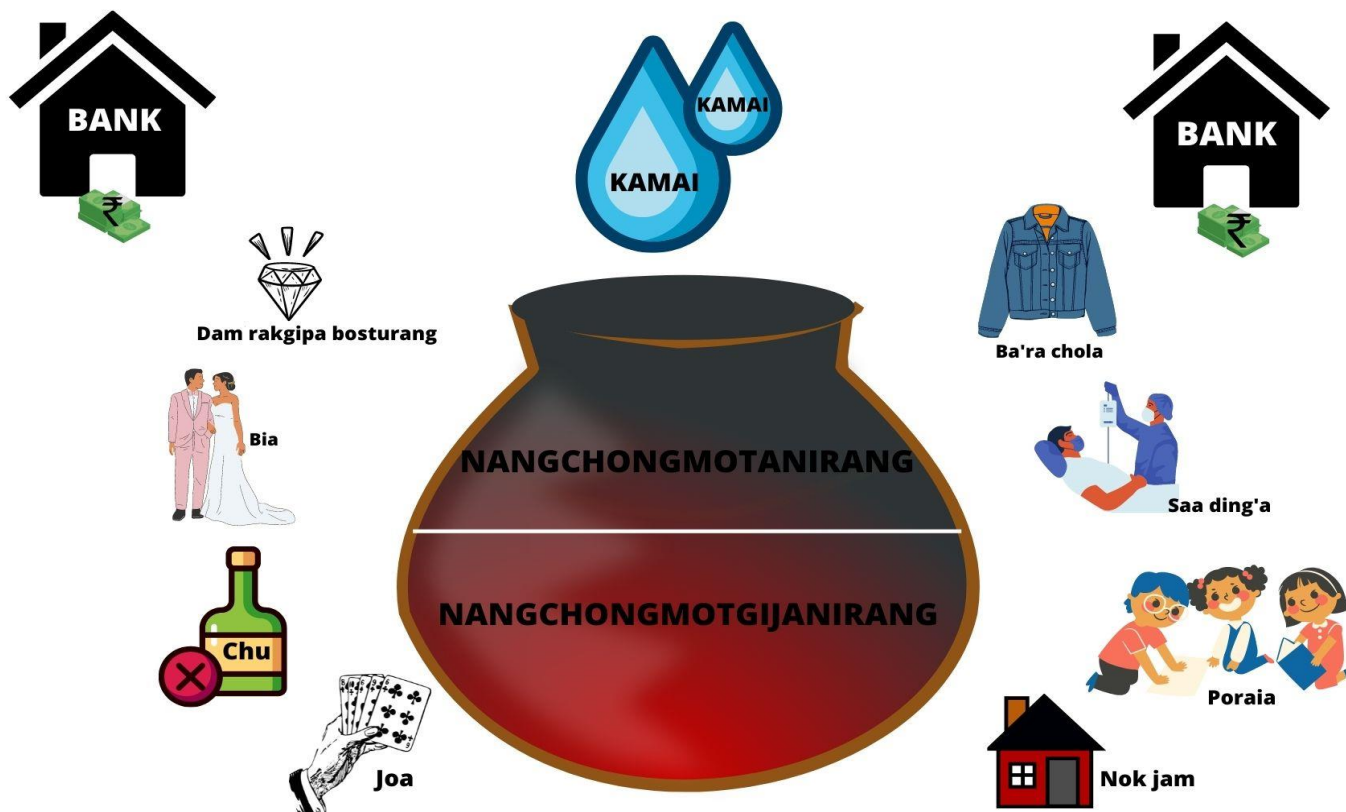
Tangka jekon an'ching bosturangoko brena ba je dingtang kamrangna jakkala ukon koros ine aganna. Ua tangka nangchongmotanirango ba nangchongmotgijagipa bosturangoba jakkalgipa ong'na man'aia.

Hai an'ching korosni gimin ma'sie ra'batna.

KOROS	DAM
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Cha'ani ringani, nok jam, ba'ra chola	Rs. 2000
Bida	Rs. 1000
Loan chotpilna	Rs. 700
Saa ding'a	Rs. 300
Chu, gutka	Rs. 500
Joa kal'a	Rs. 400
Bia, rorama ba dingtang dingtang manianirango koros	Rs. 1100
TOTAL	Rs. 6000

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Investment- ara maia?

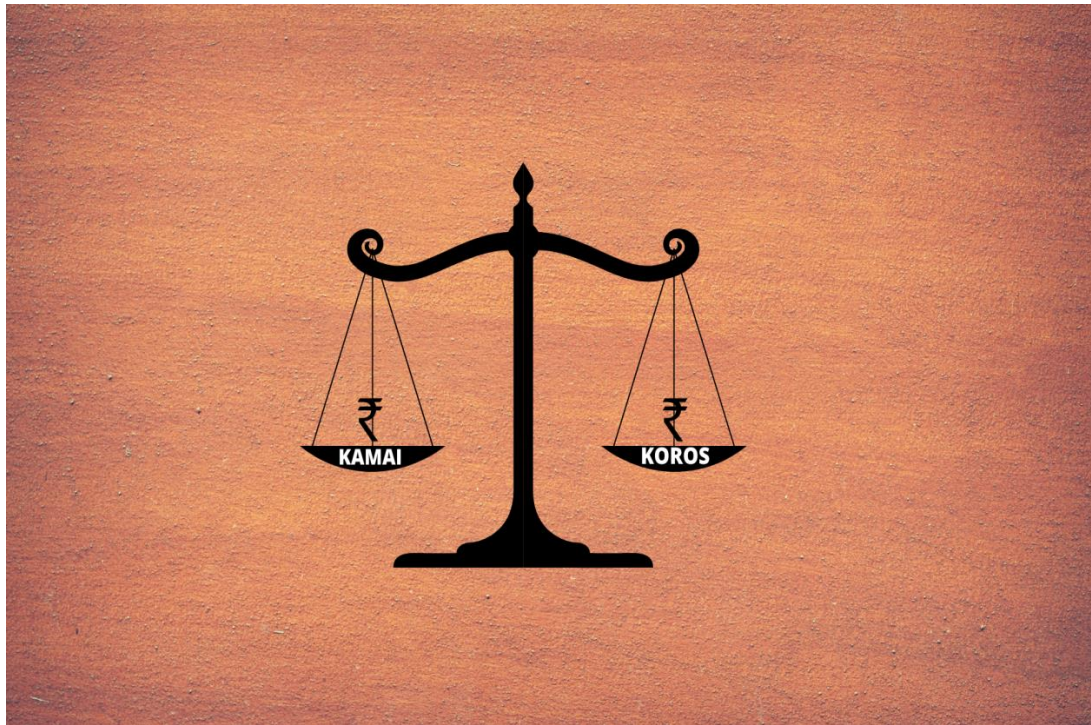
Je tangkon an'chingni chimonggiminoniko an'ching mandapaniko miksonge jakkala ba koros ka'a, uakon investment-ine aganna. Jekai a'a brea ba banko donna aro uandake dingtang dingtang cholo jakkalani.



Chimongani (savings)-ara maia?

Jensalo nang'ni kamai nang'ni korosna bata, unon nang baksa dongrikgipa tangkakon chimongani (savings) ine aganna.





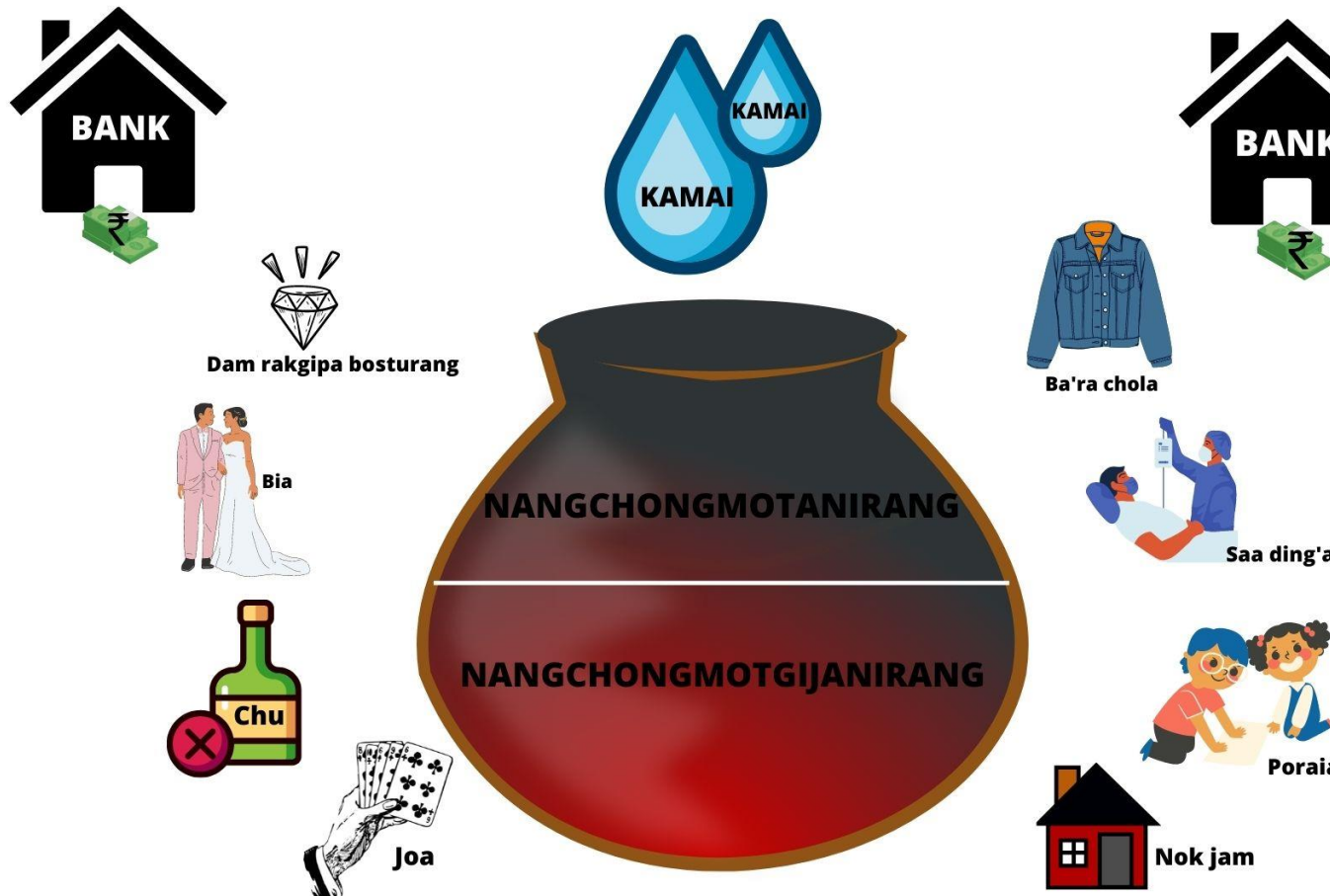
Gro-ara maia?

Jensalo an'chingni koros an'chingni kamaina bate bata unon tangka paisarang chu'ongjae jajrenganirang ong'kata. Indakgipa obostao an'ching nangchongmotani gimin tangkako sroa ba ra'chaksoa ong'ode an'chingo gro donga.

KAMAI	KOROS	ONG'ANI	DAKANI
Rs. 5000	Rs. 4000	Rs. 1000 gitchaa	Dakaibo
Rs. 5000	Rs. 5000	Gitchaja Komija	Chanchichengbo
Rs. 5000	Rs. 6000	Rs. 1000 komia	Dontongbo

Maidake gro ko komiatna mangel?

Je jaoba an'chingni koros an'chingni man'gni na bate maiba obosta ba a'sel ni gimin batode, batangimin jani chimonganiko an'ching jakkalskana man'gen. An'chingo chimongani dongja ong'ode an'ching tangkako ra'chaksoe dal'begipa gro dongnaba gnang. lara an'chingni salantio chiko maidake jakkala uaming apsanna. Basakobade municipal ni on'gipa chiara salgimik joka indiba basakobade jogan joksrangja. Indake ong'o anching chiko jakkalgija dongama? Ong'ja. An'ching jakkalaniko dontongja indiba chi bang'e jokani salo ba somoio an'ching ua chiko nangan saloba jakkalna ine chimonge donna. lan chimongani ong'a. An'chingni tangka-ara indaken municipalni on'gipa chi joka gita daken jokaia. Uni gimin tangkako simsake jakkalbo aro nangchongmotgipa kamrangnasan jakkalna jotton kabo.



Nangchongmotgipa koros aro nangchongmotgijagipa korosni dingtanganira maia?

Nangchongmotgipa korosara uan ong'a jeon an'ching tangkako nangchongmotgipa bosturangna ba kamrangnasan jakkalaia. Uni gimin an'ching nangchongmotgipa bosturang jekai cha'ani ringani, ba'ra chola, nok-jam, bi'sarangni poraiani, be'eni an'sengani aro uandake bang'a kamrangnade tangkako jakkalna nangtelaia. Indiba, nangchongmotgijagipa korosara uan ong'a jekon an'ching nangchongmotja indiba man'na sika. An'ching ua bosturanko man'na sika maina an'ching uaranko namnika indiba janggi tanganina nangchongmotade ong'ja.

Maidake an'ching tangkako simsake jakkalna man'gen?

An'ching tangkako simsake jakkalna man'gen jensalo an'ching chanchisamsoe jakkalna gita changgen. Chanchisamsoaniko dakna an'ching lekka o hisap ka'e see donsona nanga- maidake jakkalgen, maina aro mai somoio, ua gimikko see donna nanggen.

Mai tangka-paisa ni bidingo chanchisamsoani-ara?

Ian simsake tangkako re'baenggipa salrangna nangani kri jakkalna chachisamsoe hisap ka'e donnani ong'a. Ia indakgipa bewal-ara janggi tanga dipetnaba ong'na man'a jekai bi'sako atchiata, poraiata, nok brea, bia ka'a, bagan bari dakna bitchil brea, ba nangitikani somoiona jekai saa ding'a, rang'yugitik a'sel onganirangna, sia bon'a ba agilsakni gita ong'gipa a'selrang jekai banggrea, chi ban re'a, akal ong'a aro uandake bang'a nanggitikanirangna chanchisamsoe hisap ka'e donani ong'a.

Maini gimin an'ching tangka-paisarangko jakkalani bidingo chanchisamsoaniko dakna nanga?

Tangka-paisa jakkalani bidingo chanchisamsoaniara an'chingko an'chingni dormaha ba hajira man'nani kri sokbaenggipa salrangna hisap rakkisona dakchaka. Indake, ia bewal an'chingko minggni kamna dakchaka- 1.) Indakachi an'ching an'chingni man'gnioniko ontiprak dake salantin tangkako nangan somoio jakkalna chimongna man'gen, aro 2.) An'chingni nangchongmotgijagipa bosturango koros ka'aniko champengsona man'gen aro nanganirangna chimongsona man'gen. Iarangni gimin an'ching da'alonin chanchisoaniko dakode sokbaenggipa salrango an'ching gro rangko chote, nok

jam brena ba dal'a gadango poraina gita tangkako chimongna man'gen. **Nang'ni chanchisoanichi na'a nang'ni miksonganirangko chu'sokatbo.**

Maidake an'ching tangka-paisa jakkalanio chanchisoaniko dakna man'gen?

*Ua somoio nang'o baita donga uako hisap ka'e nibo.

*Nang'ni nanggnirangko ma'sie ra'bo- (na'a mai maiko man'na sika bilsa sa, bilsa sa ata aro bilsa bongna ni gisepe).

* Nang'ni man'na sikanirangko dam sandie aro mai somoio man'na sika uakoba chanchisoe hisap ka'e donbo. Name channe baita tangkako antiprako ba japrako chimongna nanggen uakoba hisapsoe donbo.

*Tangkako simsake jakkalbo. Nangchongmotaosan jakkalna jotton ka'bo.

*Salantin nisosae nibo nang'ni chimonganirangko- Na'a chanchisogimin hisap ko jarikama jarikjaenga. Jarikja ong'ode gipin cholchi nang'ni korosko komiatna jotton ka'bo aro chimonganiko bariatbo.

*Ja bonjokon nang'ni chimonggimin tangkako hisap ka'e donbo

*Chimonggimin tangkako man'ode banko chipe donbo.

Maini gimin an'ching tangka-paisana hisap lekka jakkalna nanga?

Hisap lekka an'chingko tangka jakkalanio chanchisoaniko dakna dakchaka. Iako rakkianichi an'ching baita tangka

nangchongmotgipa aro baita nangchongmotgijagipa bostu ba kamrango koros ong'a jao uako ma'sina man'a. Ian an'chingko koros komiatanio dakchaka. Jensalo an'ching hisap ka'na skia unon an'ching tangkako simsake jakkalna changbatgen. An'ching an'tangni tangkako simsake jakkale kanggala ba cha'a siaoni jokgen. **Pangnan tangka jakkalna skang changgni-chang chanchibo.**

Chanchichipe an'ching jao Rs. 5000 kamaia ongode hisap lekka rakkianichi an'ching jao baita nangchongmotgipa bosturango bon'enga uko ma'sina man'gen, jekai cha'ani, nok, ba'ra chola o Rs. 2000, bidao Rs. 1000, bhara o Rs. 700, saa ding'ao Rs. 300 aro uandake an'tangni man'na sikanirango jekai maiba manianirango ba roramanirango Rs. 500 aro chu, joa kal'anirango aro indake an'sengatanirango Rs.500. An'ching manianirango ba roramanirango koros ko Rs.500 oni Rs. 200 ona komiatna man'gen ba ringanirang aro joa kal'anirango koros kagijaba tangkako nambata kamna jakkalna man'gen. Gitchagipa Rs. 800 ko chimongna man'gen aro indaken an'ching hisap lekka jakkalanichi tangka chimongna man'a. Hisap lekka dongjaode an'ching jako donga tangka gimikkon jakkalman'aigen.



Maidake an'ching korosko komiatna mang'gen?

An'ching nangchongmotgijagipa bosturango tangka jakkalako komiate korosko komiatna man'gen. Indake chimongrikgipa tangkachin an'ching nangchongmotgipa bosturangko brena kamai barijaoba tangka bang'bate donggen. Iako ma'sina bilongen altua.

Chanchichiye an'ching salo cha cup bri ringa ong'ode, batanggimin sal 30 ba ja sao an'ching cha cup 120 ko ringaha. Cha cup sa ni dam Rs. 5 ong'ode jao Rs. 600 bon'gen. Dikdiksa chanchie nibo. Salo cha cup briko ringna nangchongmotama?

An'ching salo cup 2 san ringaia ong'ode jao Rs. 300 san bon'aigen aro Rs. 300 kode chimongna man'gen. An'ching cha cup 4 ringna siknaba donga indiba an'chingni nanganiara cup 2 an ongaia. Indakanichi an'chingni kamai ara Rs. 300 chi jao bariaha aro bilsio an'ching Rs. 3600 ko chimongna man'aha.
Chimongimin tangkaan an'chingni kamaigipa tangkaba ong'a.

TANGKAKO CHIMONGANI

Maini gimin an'ching tangkako chimongna nanga?

Tangkako an'ching man'a dipet chimongna nanga jedakode nangan somoio, jekai an'chingni koros an'chingni kamai na batani somoirango an'ching ua chimongimin tangkako jakkalna man'gen.

*Bi'sa atchian somoio, poraiatania, bia ka'anio, ba bagan bari dakna bitchil brena, nok brena aro uandake banga nanggitikanirango jakkalna man'gen.

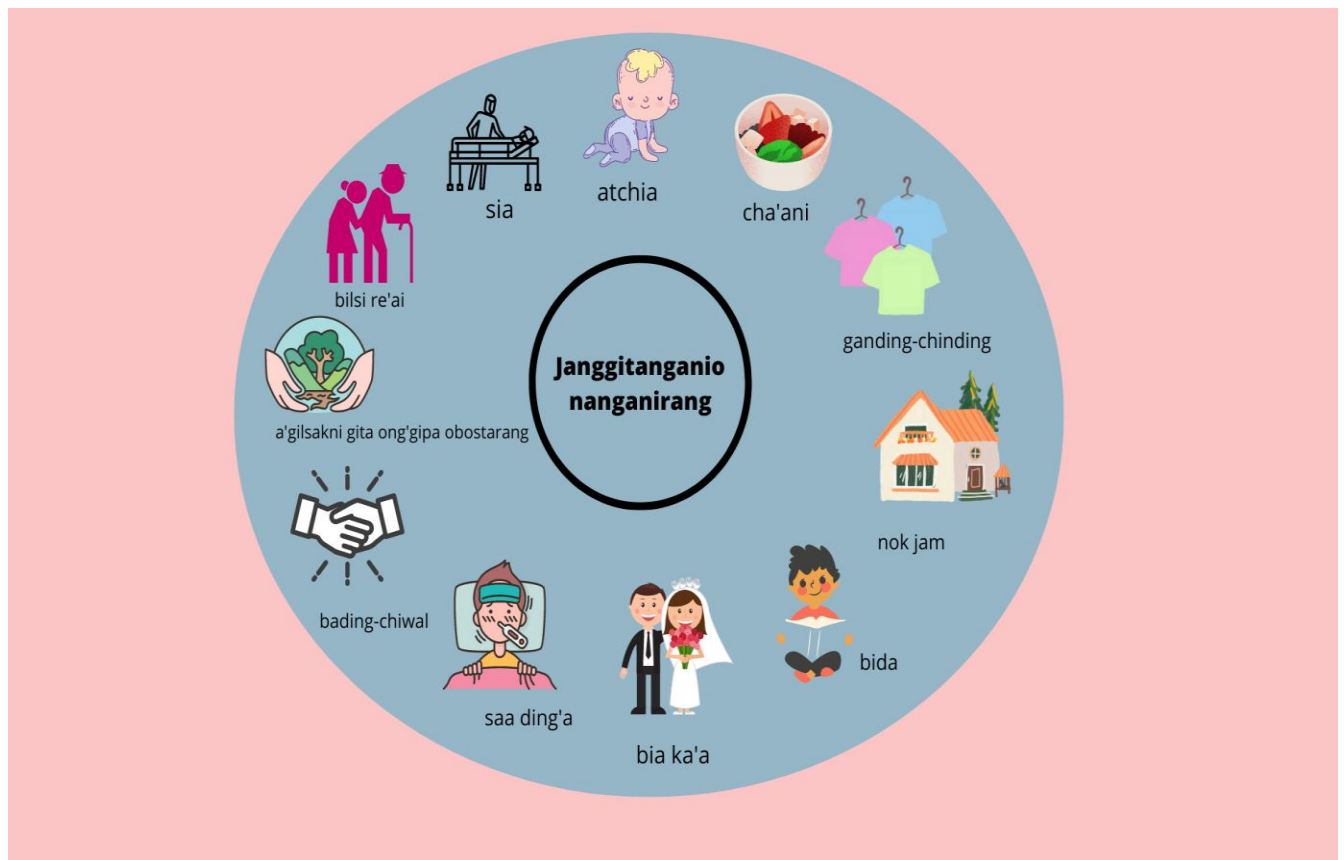
*Sagitik ding'gitiko, a'sel ba obosta onggitiko, sia-bon'a ba a'gilsakni gita a'selrang ong'o ia chimongimin tangkarang dakchakgen.

*Tangkako an'ching kamai donggijagipa somoirangoba nanga.

*Tangkako an'ching budepa ba butchuma ong'anga chipaknaba chanchisoe chimonge donna nanga.

*Tangkako an'ching mitam bosturang jekon an'ching kamai mangmangchide brena man'jachim uarangko brenaba nanga.

Kandike agannode, an'chingni koros ara an'chingni kamai na batronga. Uni gimin an'ching tangka chimongode nanganirango antangtangni tangkachin brena man'gen.



Maidake tangkako chimongna man'gen?

An'ching korosko komiate ba kamaiko bariate tangkako chimongna man'gen. Jaantin kamaide apsannaba gnang indiba anching tangkako nangchongmotgipa aro nangchongmotgijagipa bosturangoba koros ka'a. Nangchongmotgipa bosturangara uan ong'a jekon an'ching salantio janggi tangna gita nangtela jekai cha'ani, chola ba'ra, nok jamna, bagan bari dakna gita bitchil aro bosturang, bida aro be'eni gita ansengatanirang.

Nangchongmotgijagipa bosturangara uan ong'a jekon an'ching nangchongmotade ong'ja indiba namnikani gimin man'na sika. Ia indakgipa koros kode an'ching komiatna, dontongna ba jamanona donna manaia. Jekaichu, gutka, joa gita dakgipa ansengatanirango koros kagija, dam rakbegipa kamrangna jekai

bia ka'ani, manianirang, roramanirango koros ko komiate aro jawilwat (TV), scooter, gari, sona ba rupa dakgipa bosturanko ja'mano ra'na donskae an'ching tangka paisarangko namen chimongna man'gen. An'ching jegita komie ia nangchongmotgijagipa bosturango tangkako jakkalna man'gen ua gitaan nangchongmotgipa bosturango koros ka'na gita an'ching chimongbatna man'gen.

Maidake an'ching tangka paisarang chu'onge dongjaoba chimongna man'gen?

Tangka chu'onge dongjaode chimongna man'ja. lan bang'a manderangni chanchiani ong'a. Indiba kakketko agannode gimikan chimonganiko nanga aro chimongnaba man'aigen. An'ching dormaha ba kamai man'chengani salonin ontiprak dake dingtangmancha chimonge donna nanga. Bangijasan ong'oba an'ching dambeonin aro salantin chimonganikode ranta ka'na nanga. lan mongsonggipa dakbewal ong'a. Aro an'ching maibakai mandapanirangko man'ode ba kamaiode, bon'ekon chimongna nanga. la indakanichi an'ching rebaenggipa salrangko jajrengani gri janggi tangna man'a aro maibakai a'sel ba obostarang ongode tangka paisa ni gita jajjrenganirangkoba champengsona man'a.

An'ching salantio Rs.100 kamaia ong'ode, Rs. 20 ko chimongna man'gen aro Rs. 10 kamaiode Rs. 2 ko chimongna man'gen. Rs. 100 oni Rs. 20 ko chimonga ong'ode an'ching sal bonga ni gisepo salsani kamaiko chimonga ga'akenga. Sal 100 ode an'ching sal 20 ni kamaiko interest baksa chimongenga. lara dal.bea katta ongjama?

Salantini hajira	Rs. 100
Salantini koros	Rs. 80
Salantini chimongani	Rs. 20
Jao chimongani	20x30= Rs. 600
Bilsio chimongani	600x12= Rs. 7200
Bilsigimiko 8% ni interest baksa	Rs. 318
Bilsibon'nao man'ani	Rs. 7518

la amount-ara sal 75 ni kamai gita ong'a.

An'chingara baitana tangkako chimongna nanga?

Jegitan an'ching chimongna man'a ua gitaan an'chingni chimonggimin tangka baria. Aro baita bang'e chimonga ua gitaan an'ching sokbaenga salrangna aro nanggitikanirangna tarisamsoe dongna man'a. Bilsibriangachipak an'ching kam ka'jaoba darangoba nanganirangna pangchakani gri janggi tangka man'gen. Chimonganirang bariani kri an'chingni srona nanganirangba bon'a. Aro an'ching adita somoina chimonga ong'ode an'chingni chimonganirangba baririkrika maina unoni interest ba gadua.

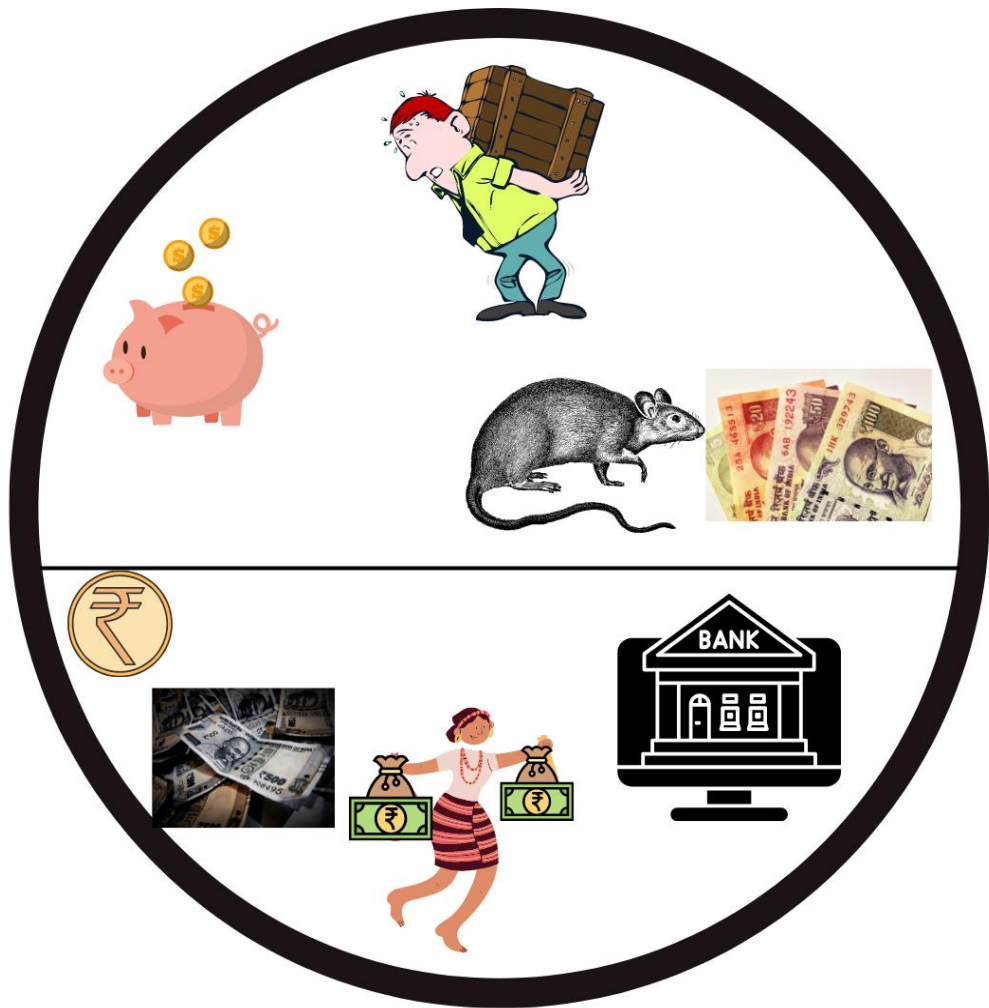
Bilsigimiko	25	35	45
Bilsio chimongani	1000	1000	1000
Je bilsirangnan chimongahachim	40	30	20
Chimonggimin amount	40000	30000	20000
10% interest bilsiprako man'ani ja'mano	422878	142033	39900
Bilsigimiko 65 ong'o man'gipa amount	462878	172033	59900

BANK-O TANGKAKO CHIMONGANI

Bano tangkako chimongna nanga?

An'ching an'chingni tangkarangko kodam mitapo ba dikteo chimongnaba donga. Indiba mai ong'gen? Gimana kenne jajrenge dokamaigen. Basakobade meserangba cha'e katnaba donga. Saoba cha'unaba donga ba an'ching jakkalna siknaba donga ba saoba srona am'naba gnang. Aro noko chimonggipa tangkade maming saloba dalrikrikja. Nambatgipa cholde bank o deposit ka'e donnanian ong'a. Bisilkode ba banggijakode dikteoba donnade manaigen indiba an'tangni chimonganirangkode banko donanian seng'ani kam ong'a.

Nang'ni neng'e kamaigipa tangkako gimaatnabe, pangnan banko chimonge donbo.



Maina tangkako bank-o chimongna nanga?

Tangka jekon an'ching banko donna uara bang'a simsakani gnanng dongipa ong'a aro a'dokni dal'roroaninaba ong'a. Simsakanina agreba bankrangara tangka chiipe donna maming fees koba ra'ja. Batesa tangkako chipaton ba deposit ka'on bankrang an'chingna interest ko gamma. Uni a'sel banko dongipa tangkade dalrikrika ba baririkrika. Bank o tangkako donnode an'ching je nangan somoioba uko bikote jakkalna man'a aro banko je kamkoba maming dondapani ba donruani gri

ka'na man'a. Bank rangara an'chingna dingtang dingtang dakgipa choloba dakchakaniko on'na. Banko deposit account donga ong'ode an'ching altuen loanrangko man'gen. An'ching sina bon'na nangode an'chingni bank o dongipa tangka paisarangko rarikskanaba mande saksako seoknaba man'a. Ua mandean an'chingni seokgimin ong'e an'chingni man'na nanganirangko man'rikskagen.

Maiko Nomination (seokani) ine minga?

Deposit holder-na maiba obosta ba a'sel onggitikna nangode an'tangni man'na nangnirang jekon bank o deposit ka'e donahachim uko manrikna gita mande saksako deposit holder seokna man'a. Indakakon Nomination (seokani) ine minga. Saksa an'tangni ka'dongnikbatgipa mandeko seoke donon jaman'o maming jajrengani gri kamrangko ka'na altubata.

Bank account donganichi mai namgnirangko man'a?

*Bank account donganiara an'chingna an'chingni gimin dingtangmancha ma'siataniko aro sakkiko on'na jechin gipin sorkarini kam kachakram biaprangoba ma'sina man'gen.

*Je kamkoba bank-ode deposit holderoni donrue ka'a. A'gimik kamkon deposit holder na uiatesa ka'a- tangka chipa, bikota, aro uandake dingtang dingtang kamrang gimikkon deposit holder-ni kri sa ka'a.

*Bankde darangkoba onia ka'jajedake dingtang dingtang gadangni manderangnaba bankni niamde apsan ong'aia.

*An'chingni banko chimonggimin tangka paisarang maming dakeba gimaani dongja.

*An'chingni nangnika gitan banko tangka paisarangko chimongna man'a jekai jaanti dormaha oniko ontisako chimongani, tarikko donne chimongani aro ugita.

*Bank account gitan an'chingni man'gni dormaharangko ba hajirarangkoba man'na ama.

*Dingtang dingtang cholrangchi man'dapgnirang jekai MGNREGA-ni hajira, chakkri ka'e nengtakani dormaha (pension), uarangko EBT-ni dakchakanichi an'chingni bank account-o man'na ama.

*Tangka paisarangko an'chingni nangnikagitan altue je somoioba banko chipatna ba bikotpilna man'a..

* Nangchongmotani somiode an'ching altue bankoniko tangka paisarangko srona (loan) man'a. Srogimin tangkarangna bang'gijakosan gamdapna nangaia. An'chingo bank account donggenchimode , bankoniko tangka paisarangko sroe jakkalna altubea.

Sakgipinna tangka watatna ba rachaksoaniko daknaba banko altuen dakna man'a.

Tangka paisarang chimongna gita savings account kulianian bang'a kamrangniba do'gachol ong'a.

EBT- ara maia?

EBT-ara Electronic Benefit Transfer ong'a. Ian sorkarini dingtang mancha MNREGA-o ka'e cha'gipa, buchuma budeparangna on'gipa pension, manderangna on'gipa pension aro LPG Subsidy-na on'gipa tangkarangko chipe on'na jakkalgipa plasti-niko

tarigipa card ong'a. Man'na nanggnigipa tangkarang an'tangtangni bank account-o darangni dakchakaniko nanggija somoi gita aro maming neng'nikani gri napna man'a. Ia EBT-ni gita see rakkianirango matchotninggijani aro dakgualanirangko champengna man'a. An'ching tangkako an'chingni nangani somoio okna man'gen.

Remittance- ara maia?

An'ching chel'a biaprangchi songdongenggipa manderangna tangkako bank gita watatna man'gen. An'chingni tangkako Bank maming neng'nikani aro jajrengani gri ta'rake biap damsaoni damgipinona transfer ka'atna man'gen. Uni gimin an'ching bank account dongode an'ching jean detangtangko chel'a biapo poraiatengachim, uamangna watatna man'gen. An'ching aro chel'a biapo donggipa noktangni manderangnikoba tangkako ra'chaksona gita man'gen.

Interest-ara maia?

An'ching tangkako bank o chimongon an'chingni chimongimin tangka baria aro an'ching tangkako ra'sroa ong'ode an'chingni srogimin amount baksa an'ching ontisa on'dapna nanganio ga'aka. Ua man'dapgipa ba on'dapna nanggipa amount-kon Interest ine aganna. An'chingni bank o chimonggipa tangkara mami

ng saloba tomtom ong'ja aro bank ua tangkakon gipin manderangna srona on'na. Je manderangan sroachim uamangde interest koba gamchapna nanga.

Chanchichipe an'ching Rs. 1000 ko banko chipode, bank ua tangkako gipinna srona on'skaa. Ua mande Rs.100 ko bankna

bilsi bon'achipak ondapnaba gnang. Uanoniko bank an'chingna Rs. 40 ko on'skagen. Ia man'dapani jekon an'ching banko tangka gong hajalsa (RS. 1000) ko donne man'ahachim, ukon interest ine aganna.

Tangka botgiparang (money lenders) rangba interest rate 3-5% ra'a ine aganna. Indaka ong'ode maidake an'ching tangka botgiparangniko tangka ra'sroa ong'ode interestko bankna gamana bate bang'bate on'na nanga?

Bank ni am'gipa interest rate ara bilsiprakna ong'a indiba bang'bata tangka botgiparangara japrak nasa am'ma. Uni gimin tangka srona on'giparang 3% interest rate-o on'ode, bilsi gimiko 36% (3x12) ong'gen. Indiba, bank 12% interest rate ine agannode uara bilsi gimiknan 12% ong'aia. Uni gimin bankara interest rate komibate ra'a aro an'ching tangka srona on'giparagoniko tangka ra'sroa ong'ode interest rate bang'bate on'na nanggen.

Dingtang dingtang dakgipa deposit account-rangara maia?

Bank an'chingna rokomari deposit account-rangko on'na-Savings deposit, Term deposit aro Recurring deposit. Ka'mao nang'ni ma'sianina nambate talatenga:

*Savings Deposit Account-ara uan ong'a jeon an'ching an'tangtangni man'dapanirangko ba gitchagipa tangkarangko chimonge donna. An'ching je somoioba an'chingni tangkako okna man'aigen. Ia indakgipa account ode an'ching loan koba nangchongmotani somiode bankoniko ra'na man'a.

*Term Deposit Account ara uan ong'a jekon an'chingni nangnika somoiona kingking chimonge donna man'a. Ia indakgipa account-ode savings account na bate interest rate batnaba donga maina term deposit-ode somoiko tik ka'soe donna. An'ching manchigimin somoina skangba tangkako bikotnaba manaia indiba indaka ong'ode interest rate komiskagen.

* Recurring Deposit Account-ode an'ching somoi-somoi gita tangkakon deposit ka'e donna man'gen, jekai salantin, antiantin ba jaantin dake adita somoirangona. IAko an'ching salantinni chimonganirangko donna jakkalna man'gen.

Maidake an'ching saving bank account ko kulina man'gen?

Anching account ko kuliani form ko gapate, an'chingni gital photoko on'e aro lekka ba documentrangko KYC (Know Your Customer) ni niamrangni kri, jekai, nang'ni identity card aro residence certificate.

Tangka jako dongja ong'ode an'ching maidake account ko kulina man'gen?

Da'oni chasongode an'ching account ko kulina jako tangka nangja. Reserve Bank ni on'gimin niam ni gitade gimik bank an savings account ko NIL balance, chongmotan RS. 0 chi kulina on'na nanga. Iakon Basic Savings Bank Deposit Account minga jekon an'ching mamung balance ko rakkiani gri kulina man'gen.

Basic Savings Bank Deposit Account-ora mai mai rokomrang donga?

Basic Savings Bank Deposit Account-ara saving bank account ong'a jekon an'ching NIL ba RS. 0 balance chiba kulina man'a. Bankrang an'chingoniko tangka deposit ka'anina dingtangmancha tangka kattina (fees) man'ja. Un baksana bankrang an'chingoniko changbri tangkako jao okkanade (withdraw) gong'saba kattina man'ja. Bank o account ko kulion an'ching Passbook aro ATM ba Smart card ko indin man'a. Ia Account-ko an'ching salantinni chimonganina, tangka okna, chel'ao donggiparangna tangka watna ba rachaksona, aro bang'a mangnirangna jakkalna man'a.

KYC (Know Your Customer) ara maia?

An'ching account kulina skang bank na an'chingni gimin gimik masiatanirangko on'na nanga. An'ching nangchongmotgipa lekbarang ba documentrangko bank na on'na nanga jekai-photo, sorkarini on'gipa ID card, PRC (Permanent Residence Certificate)a ro account kulina on'gipa form ko on'chengna nanga. Account ko an'ching Aadhar Card-chiba kulina man'gen. Je mangon agangimin document ba lekbarang dongjachim uamangde account ko dingtang dakgipa cholko jakkale, MNREGA job card ba dingtang masiatani cholo pangchake kuliskana man'gen. Indakgipa cholo account-ko kulia ong'ode nang'ni account o gimik dakgipa man'anirangko man'janaba gnang aro dal'kale ra'janaba gnang.

Songrango bank dongja ong'ode maikdake bank account ko kuligen?

Da'oni chasongode an'ching an'chingni dongchakram sambao ba songo bankni donganiko nangjaha. Bankrang da'ororode Business Correspondentrangko (BC) on'naha jean bank ni

manderang ong'a. Business Correspondent-rangara apsan songni ba jilla ni manderangan ong'a jean tangka paisa ni bidingo ua biapko name masie ra'a. Uamangan ua songni manderang aro sambao donggipa songni manderangnaba gimik bankni kamrangko dakna dakchake on'na. BC ko seokani somoio bank ni officer-rang songni manderangna uamangko masiate on'na. BC-rangni gimin an'ching songni nokma ba dilgipaoniko ma'sie ra'na man'a.

Mai BC ara aro uamang maidake kamko ka'a?

Je songon bank dongjachim, ua songrangona bankrang BC ko songni manderangonikon seoke on'a jedakode bank ni kamrangko ka'na gita uamang songni manderangko dakchake on'na man'gen. BC-rang Information and Communication Technology (ICT) ni on'gimin machine-rang jekai smartcard, mobile phone gita dakgiparangko jakkale bankni kamrangko ka'a.

An'chingni tangkarangara BC gita deposit ka'ode simsake dongama dongja?

BC-ara uan ong'a jean an'chingna bankni kamrangko an'chingni nokon ka'e on'na jedakode an'ching chel'e gipin songrangchi songrena nangjawa. Tangka paisarangko BC-ni gita chipataniara bankona an'tang re'ange chipataming apsanaia. Kam gimikkon ICT-ni on'gimin machine-rang gitasa ka'a aro mingantikon bankni lekkao see donna. An'ching tangkako BC-oni gita chipaton ba bikoton bikan sakki na lekka-ko (receipt) bankoniko BC- oniko man'a. Un baksana BC oni gita tangka paisarangko chipata ba bikotaniko dakon gimik kamkon biometrics ba PIN

number gitasa daka je dakode darang gipinba an'chingni account-ko dangtapna man'jawa.

BC-ni on'gipa dakchakanirangara maia?

BC-rang an'chingna chimongna gita deposit accountrang jeon an'ching tarikko donne chimongna man'a ba jaanti dormahaoniko bang'gijako chimongna man'a, uandakgipa dakchakanirangko on'na. BC ni gita an'ching tangka paisarangko sakgipinnaba watatna man'a aro uni receipt-koba man'a. Un baksanaba BCrang an'chingna on'dapanirang jekai sorkarini on'gimin Kisan Credit Card, jekon an'ching kamai on'gipa kamrang jekai bagan bari dakanina aro General Credit Card jekon an'ching bagan bari ong'jaoba gipin cholrangna jakkalna man'genchim uandakgipa man'nanirangkoba an'chingna on'na ama.

Mai Overdraft-ara aro ua maidake gipin loan-rangoni dingtanga?

Chonggipa Overdraft ara an'chingni chimongani bank account-on dongchapa jekon an'ching nangan somoio jakkalna man'a. An'ching tangkako Overdraft-oniko segimin on'naniona kingkingde bikotna man'gen, dingtangmancha gipin cholrangko ra'gija. Ian nangchongmotan somoirango tangkako srochengna on'gipa chol ong'a. An'ching gampilani somoio interest-koba gamna nanga maina iaba bankni on'gipa loan-an ong'a. Gipin loan-rang jekai KCC aro GCC –rangkode bankrang kamaidapna man'gipa kamrangnasan on'naia.

TANGKAKO SROANI

Maia income aro credit dingtanganiara?

Gimik credit ba loan ara on'pilna nanggipa ong'a. lakode an'ching kamai ine aganna man'ja. An'chingni dormaha ba hajiraoni man'gipa tangkade an'chingni kamai ong'a indiba credit ba loan de kamai ong'ja. Uan baksana, je tangkakon, chong'motan credit ko an'ching ontiprak dake gampilna nangachim, uan koros (expense) ong'a.

Mai somoio an'ching tangkako sroa ba ra'chaksoa?

Tangkako an'chingni koros an'chingni kamai na bate bato ba nanggitikan somoio sroa. An'ching tangkakon badingchiwalrangko a'bachengnaba sroa.

Tangka-paisa chu'ongjaon ba nengnikanirangko chagrongon, an'ching srona nangama?

Pangnaba an'senganina ba nangchongmotgijagipa kamrangna jekai manianirangko dakna, bia ko dal'e ka'na, sonarangko brena aro indake bang'a kamrangna tangkako sronabe. Ia indaka bosturangko brena sikode an'tangni kamaichi ba gitichagipa tangkachisa brebo. An'tangni kamaiko simsake jakkalbo. Tangkako ra'srona nangchongmotenga ong'ode baita an'tangni kamaioniko gampilna man'gen, uko chanchichengesa srobo. Cha'ani ringanio koros ka'aniara man'pilani dongja. Indaka ong'ode an'ching ra'gimin loan-ko maidake chotpilgen? Uako chotna an'ching gipin choloniko srogen aro indaken an'chingni grorang batgen aro an'ching bang'a nengnikanirangko chagronggen.

Nang'ni groko komiatna jotton ka'bo, ong'jaode nang'ni groan nangko nosto ka'gen.



Maina an'ching kamai on'gipa kamrangnasan tangkako srona nanga?

An'ching tangkakon sroon ua tangkako interest baksa on'pilnaba nanggen ine gisik ra'na nanga. Uni gimin sroani somoion an'ching baita on'pilna man'gen uko chanchiesa srona nanga. An'ching tangkako maiba badingchiwalrangko a'bachengnasa sroenga ong'ode, unoniko man'gipa kamaichi loan-ko chotpilna man'gen. Jekai' Rs. 1000 ko an'ching bank oniko bagan bari dakna bitchilrangko brena sroa ong'ode an'ching uni

me'surangko pale Rs.10000 rang kamainaba gnan. Unoniko an'ching Rs. 1000+ Rs.100 interest jean Rs. 1100 ong'achim, uko gampila man'gen aro gitcheenggipa tangkade an'chingni kamai ong'gen. An'ching an'chingna kamaidapaniko on'gipa kamrangnasa tangkako srona nanga jedakode an'ching srogimin tangka aro interest ko chotani ja'manoba chu'ongedongkugen, ong'ja ong'ode an'chingni gro pangnaba bon'jawa.

Kamaidapaniko on'gipa kamrangnasan tangkako srobo.



Tangkako kamai on'gipa
kamrangnasan srobo

Maini gimin an'ching banggijakosan srona nanga?

An'ching je loanko ra'engachim uako interest baksa chotpilna nanga. Pangnan ra'gimin loan ko chotpilna man'na gita chu'onge kamaina jotton ka'bo. Uako daknade an'tangni jaantini kamai, koros aro chimonganiko nisosaanian nambatgipa chol ong'a. An'chingni chimonganiara ra'gimin loan-oniko jaantin ontiprak gamna nangipa amountna batna nanga.

BANK-ONIKO SROANI

**Maini gimin an'ching songo tangka botgiparagoniko
ra'chaksoana batede bank-oniko loan ra'on nambata?**

Somoi bang'bate nanggenchim ong'oba Bank-ara nambatgipa chol ong'a. Ian ka'dongna man'batgipa dakchakani ong'a jean an'chingna segimin niamko ja'rikesa loanko on'na. Bankrangara Reserve Bank of India ni on'gimin niamrangkosa ja'rika. Aro bankrangara interestko komie kattiani gimin ian botgiparagoniko sroana batede nambatgipa chol ong'a. Un baksana, bankrangara pangnan segimin niamko jarika baksana name loan ni lekka-rangko, chong'motan document-rangko tarichengesa tangkako ra'na on'na. Aro maiba nengnikanirang ba masisretanirang ong'kata ong'ode Grievance Redressal Mechanism koba jakkalna man'a.



Bankode je kamkoba ma'siatesa ka'a, chong'motan maming donruani gri aro interestba komia.

Grievance Redressal Mechanism-ara maia?

Bankrangara on'gimin niamko ja'rikgipa biap ong'a. Gimik bank-an Grievance Redressal Officer donga, jenin minganti uiatanirangko bank branch ba website-rango donna. Maibakai bankni je mande baksa masisretanirang ba namnikgijanirang ong'kata ong'ode an'ching complaint ko ua bankni Grievance Redressal Officer ona sedoatna man'gen. Uani ja'manba an'ching mainaba Officer ni aganchakanirangko namnikja

ong'ode, complaint-ko Reserve Bank of India ni Banking Ombudsman ona sedoatna man'gen.

Ia indakgipa Grievance Redressal Mechanism gita dakgiparangko an'ching gipin tangka sroani cholrangoba man'genma?

Grievance Redressal Mechanism-ko an'ching gipin sroani cholrango man'jawa maina tangka botgiparangara segimin niamko jarikgiparang ong'ja. Iani a'sel indakgipa cholrangora uiatanirang komia, lekkao sea gita jarikani dongja aro bang'bata somoion srogipa aro srona on'gipani gisepo masigrikanirang komia.

Maini gimin bankrang basakobade tangka botgiparangna bate loan-ko on'na somoiko ra'bata?

Bankrangara chimongna deposit ka'gipa manderangonikosa tangkako loanna on'skaa. Chimongna dongipa manderangni tangka paisarangko simsake donna gita bankrangara srogiparangko name jakkalchina didina nanga. Uni gimin loan-ko on'na skang bankrang je mandenan loan-ko on'nengachjim, uko name sing'e ra'chenga. Indakanichi somoi bang'e ra'genchimoba, srogiparangna maming togiani ba jajrengani dongja maina gimikkon lekkao seesa donani gimin. Ia indakaniara chimonggipa aro srogipa gimiknan namgni ong'a.

Maidakgipa loanrangko bankrangara on'na?

Bankrang loan ko dingtang dingtang kamrangna on'na jekai nok rikna (Housing loan), Poraina (education loan), bagan bari dakna (agriculture loan) aro bang'a rokomari loan ko on'na. Uni gimin

bankrang je loan ko ra'na skang gimik nanganirangko loan name sandie ra'chenga.



Bank-ara pangnan nangni nanganirangna gimik dakgipa loankon on'na man'a.

Maidake an'ching bank-oniko loan ko ra'na man'gen?

Skanggipa an'ching loan application ko banko on'na nanggen aro ua application-o maini gimin loan ko ra'engachim ukoba janapna nanggen. Bank an'chingni gimin gimik ma'sina nanganirangko name sandie nichenggen aro uni ja'man an'ching

baita chotpilna man'gen an'chingni kamai ni kri, ua gimikkon name nie ra'chengesa loan ko an'chingna on'gen. Ua loan ko an'ching interest baksa gampilnaba nanggen.

Tangka sroa ba loan ra'ani dam-ara maia?

An'ching je interest kon srogipa amount-oniko gamma uan loan ra'ani dam ong'a. Je amount-kon ra'engachim, uni interest ni dam ko name ma'sie ra'chengbo. Bangbata somoion bankrang interest rate-ko bilsiprakna ra'a. Bilsu gimiko interest rate 12% ong'ode, 1% jaantini interest rate ong'enga. Mai hisapo interest ko ra'engachim aro maidake loan ko on'nengachim uaba nangchongmotgipa u'ina nangani ong'a. Tangka botgiparang gita ong'gija jean tangka sroani dam ko u'iatrongja, bankrangode interest rates, loan ra'ani dam aro uan dake dingtang dingtang nanganirangko gimiknan u'iata aro gimiknan ia nimarangara apsanna. Bankrangode gimiknan interest rate ko apsanne ra'a aro gipin on'na nanganirangkoba gimiknan apsanne ma'siata. Bankrangara baita ra'engachim uako gimiknan masiata aro apsan dakgipa loannade apsanen ra'a.

An'ching maiba sakkiko bankna loan ra'on on'na nangama?

Ian an'ching maidakgipa loan aro maini gimin ra'engachim uano pangchaka. Bang'bata somoion chonkalgipa loanrangnade mamingkoba on'na nangja. Indiba amount dal'kalon ba dal'kalbata loanko ra'on an'ching maibadakgipa sakki ko on'e ka'dongataniko on'na nanga. Iara an'ching loanko ra'e jekon rikenga ba tariengachim, uaba ong'na man'aia ba an'chingo donggimin gamchatgipa a'a, nok ba je bostuba ong'na manaia jeni gamchataniara ua ra'gimin loan-ming apsangen.

An'ching maini gimin ra'gimin loan-ko chotpilna nanga?

Bankrangara chimongna deposit ka'gipa manderangni tangkakosa loan-na on'skaa. An'ching ra'gimin loan-ko somoi gita chotpilja ong'ode bankni tangkarang komirikrikgen. Iani a'sel bankrang deposit ka'giparangna nangan somoio ta'rake on'pilna gita man'jawa. Loan ra'gipa gimikan indake daka ong'ode chimongna deposit ka'gipa gimiknan nengnikanirang sokgen aro uamangni tangkarangko banko donon ka'dongani dongja. Bank ia tangkako gipin loan ra'giparangnaba on'na gita nanggen. Aro un baksana, an'ching ra'gimin loan-ko somoi gita chotpilosa bank an'chingna loanko ambino gipin kamrangnaba on'taina man'gen.

An'ching ra'gimin loan ko chotpilja ong'ode mai ong'gen?

An'ching loan-ko chotpilja ong'ode je gamchatgipa bosturangkon an'ching botna bank na see on'nahachim, uarangko bank ra'skagen. Un baksana bank an'chingko niamko ja'rike je dakeba ra'gimin loan aro uni interest ko gamatna man'gen.

