

NANG BAN PYNIAID IA KA FINANCE / KAM PISA JONGPHI

Kaei ka jingioh pisa?

Ka pisa kaba la kama na kiba bun ki tyllong kum ka tulop, ki baibylla, ki jingkamai na kaba rep ne na ka kam lajong ki dei ki jingioh pisa jongngi.

Kaei ka jingpynlutpisa?

Ka pisa ba ngi pynlut ha kiba bun kiei kiei ka dei ka jingpynlutpisa jongngi. Ka kynthup ia ka jingpynlut iaka pisa ha kiei kiei ki badonkam bad kumjuh ruh ha ki bymdadonkam. Ai ba ngin sngewthuh ia ki jingpynlut jongngi.

Kaei ka jingthong/jingbet ?

Ka jingpyndonkam iaka pisa, kum na ka jingkynshew, da ka jingkhmihlynti ia ka jingiohkamai kaba kham heh katba nang ia id ka por ka dei ka jingthong/jingbet, kum ka nuksa ka jingthied jaka, ki fixed deposits ha Bank bad kiwei kiwei.

Kaei ka jingkynshew ?

Haba ka jingioh pisa ka kham bun ban ia ka jingpynlut pisa, ia ka pisa kaba tam la tip kum ka jingkynshew.

Kaei ka ram ?

Haba ki jingpynlut ki kham bun/tam ban ia ka jingioh kaba pynlong ba ngin ym ioh kynshewpisa shuh, ia kane ka jingduna pisa ngi hap pyndap noh da kaba pankylliang ha ka dur jong ka ram.

Kumno ngin leh ia ka ram?

Lada jia don u bnai ha uba ngi kham bun ki jingpynlut pisa ban ia ki jingkynshew, ngi lah ban pyndonkam ia ki jingkynshew kiba na ki bnai kiba hashuwa ban pyndap ia ka jingduna. Lada jia ba ym don jingkynshew, ngi hap ban pankylliang bad siew ia ka ram ha ka dor kaba heh. Kane ka iasyriem ia ka jingpyndonkam jongngi ia ka um ha ka jingim jongngi ba man ka sngi. Tengteng ka um ka mih baroh shi sngi bad tengteng pat kam mih. Hato ngin sangeh pyndonkam um noh ? Em! Ngin ym sangeh pyndonkam um hynrei ngi pynlang ia ka um haba ka pahuh ban ioh pyndonkam pat haba kyrduh. Kane ka dei ka jingkunai. Ka pisa jongngi ka long kum u khiewphiang uba don ka kor ban plié um ha trai. Ka um kaba tuid ha u khiewphiang ka dei ka jingiohpisa jongngi bad ka um batuid shabar pat dei ki jingpynlut jongngi.

Kaei ka jingiapher hapdeng ki jingpynlut bymlahkiar bad ki jngpynlut balahkiar ?

Ki jingpynlut bymlahkiar ki dei ki jingpynlut pisa ha ki jingdonkam bahakhmat eh ba ngim lah ban kiar kum ka bam ka dih, ka jaka sah, ki jain, ka jingpule ia ki khun, ka jingkoit jingkhiah bad kiwei kiwei. Ki jingpynlut balahliar ki dei ki jingkwah jongngi. Ngikwah ia kine kiei kiei namar ba ngi sngewtynnad bad sngewbang ia ki hynrei kim da dei kiba hap ban ioh ha ka jingim jongngi.

Kumno ngi dei ban pyniaid ia ka pisa jongngi?

Ngi lah ban pyndonkam bha ia ka pisa jongngi ha ka rukom kaba paka da kaba plan bha ne kumba ki ju ong ‘financial planning’. Ha ka sien jam ba nyngkong jong ka financial planning, ngi dei ban buh ka Financial Diary ne ka kot lyngkdop ha kaba ngin pynbiang ia ki jingkhein jingdiah jong ki jingiohpisa bad jingpynlut pisa na ka bynta, shu buh, kum shitaiew ne shibnai.

Kaei ka financial planning?

Ka dei ka jingpynmlien ban mang ia ki jingdonkam pisa jongngi bad kumjuh ruh ia ki lad ki lynti jong kitei ki jingdonkam baroh shi rta jingim, kum ka nuksa, ka jingka khun, ka jingpule, ka jingthied iing, ka jingthied ki symbai jingthung bad kiwei kiwei lane ha ki jingjia ba kyrkieh bad bympoipyrkhat kum ka pang ka shitom, ka jingmysaw, ka jingiap bad ki nemsniew ka mariang kum ka jingshleu um, ka jingrangrkhian bad kiwei.

Balei ba ngi dei ban leh ia ka Financial Planning?

Ka Financial Planning ka pynlah iangi ban pyrkhat kylluid por ia ki jingpynlut pisa jongngi kiba kat kum ka jingkamai jongngi. Ka iarap iangi ha ki ar bynta, kabanyngkong – man la ka por ngi lah ban kynshew shibynta na ka jingiohpisa jongngi na ka bynta ki jingdonkam hadien habud, bad kabaar – ngi lah ban pynduna ki jingpynlut ha ki jingdonkam balahkiar da ka jingthmu ban ngin lah ban pynlang ia ki jingdonkam kiba hadien. Te kumta ngi dei ban sdang noh ia ka financial planning khnang ba ngin kham lah ban siew dep ia ki ram jongngi bad ba ngin kham lah ban kynshew ban ioh shna iing lane ban bei pisa ia ki jingpule ba kham shajrong da ka pisa la jong. **Poi sha ka thong da ka financial planning.**

Kumno ba ngin leh ia ka financial planning?

- Ba ngin peitthuh ia ka financial position ha kaba ngi don.
- Ba ngin mang ia ki jingdonkam pisa jongngi – Katno ngi kwah ban ioh/poi ha ka por balyngkot (1snem), por bashupdeng (1-5 snem), bad por ba kham jrong (palat iaka 5 snem)
- Ban pynshongdor ia iwei pa iwei i tiar bad ka por ba ngi kwah ban poi/ioh ia kata. Ngin hap khein katno ngi donkam ban pynlang/kynshew man la ka taiew/bnai.
- Ban buh iaka Financial Diary – ban thoh man la ka taiew/bnai ia ka jingioh bad jinglut.
- Pynduna ia ki jingpynlut – pynlut da ka jingsngewthuh.
- Peitthuh ia ki jingkyshew/jingpynlang man la ka por – Hato la ka long kat kum ba thmu? Lada em, peit ia ki lad ban pynduna ia ki jingpynlut bad pynbun ia ki jingpynlang/ jingkyshew.
- Shim jingkhein ia ka pisa kaba ioh kynshew haba kut man la ka taiew/u bnai.
- Leit buh ia ka pisa ba ioh kynshew/pynlang ha Bank.

Balei donkam ban don ka Financial Diary?

Ka Financial Diary ka iarap iangi ha ka financial planning, ha kaba ngin tip haduh katno ka pisa ngi pynlut man la u bnai ha ki jingdonkam bymlahkiar bad ki balahkiar. Kane ka iarap iangi ban ithuh kino ki jingpynlut kiba ngi dei ban kiar ne pynduna. Wei ba ngi la tip, ngi lah ban pynbeit ia kine ki jingpynlut. Ngi ioh ban pynlang/ kynshew ia kane ka pisa bad pyndkut ia u kynjri ka jingduk.

Pyrkhat arsien shuwa ban pynlut.

Kum ka nuksa, shu buh ka tulop jongngi ha ka shibnai ka long Rs. 5000/-. Da kaba ngi buh ia ka Financial Diary ngi tip ba ki jinglut jongngi kum ha ka bam, jaka sah bad ki jain (Rs. 2000/-), ka jingpule ki khun (Rs. 1000/-), ka baiwai (Rs. 700/-) ki jingpang (Rs. 300/-) bad ki jingpynlut ha ki JINGKWAH kum ha ki lat, ki jingleitpilgrim (Rs. 500/-) bad ki jingpynlut ha ki jingdih, ki jingkhalai bad kiwei kiwei (Rs. 500/-). Ngi lah ban pynduna ia ki jinglut ha ki lat bad jingiaid pilgrim na ka Rs. 500/- sha ka Rs. 200/- bad kiar na kaba pynlut ha ki jingdih, jingkhalai. Iaka Rs. 800/- ba ngi la lait pynlut ngi la ioh ban pynlang. Namarkata, da kaba ngi don iaka Financial diary, ngi la ioh pynlang pisa. Khlem ka diary, ngin sa shu kum pynlut ia baroh ka pisa ba ngi don.

Kumno ngin pynduna ia ki jingpynlut?

Ngi lah ban pynduna ia ki jingpynlut ha katto katne ki tiar da ngi nang ka rukom pynlut. Kane ka pisa ba ngi lait ban pynlut ka kylla long ka jingioh tam jongngi ban pynlut ha ki jingdonkam khlem da kamai kham bun. Kane ka long kaba suk bha ban sngewthuh.

Kum ka nuksa, lada ngi dih sha 4 pela man ka sngi, te ha kine ki 30 sngi ba la dep, ngin jin da la dih 120 pela ka sha. Shu buh shi pela ka sha ka shongdor Rs. 5/-, ka dor baroh kan long Rs. 600/-. Shu pyrkhat hatu lada ngi donkam ne em ban dih 4 pela ka sha ha ka shi sngi. Lada ngi dih tang 2 pela shi sngi, ka jinglut kan long tang rs. 300/- bad ngin jin da la ioh kynshew katjuh ka pisa kaba mut Rs. 300/-. Hangne, ngi kwah 4 pela ka sha wat lada ia kata ka jingkwah jongngi la lah ban pynhun tang da 2 pela ka sha. Kaba mut ba ka jingkamai jongngi la pynkiew da Rs. 300/- shibnai bad ha ka 1 snem ngi la ioh pynlang Rs. 3600/-.
Ka Pisa kaba ngi ioh pynlang ka dei ka pisa ba ngi kamai.

KI JINGKYNHEW/JINGPYNLANG

Balei ba ngi dei ban pynlang/kynshew?

Ngi dei ban kynshew/pynlang man la ka por khnang ba ngin ioh ban pyndonkam ha ki por ba kham bun ka jinglut ban ia ka jingioh bad haba ngi kham donkam pisa.

- Ki jingpynlut ha ka jingkha, jingpule, jingiathoh, ka jingthied ki symbai jingthung, jingthied iing bad kiwei kiwei.
- Jingpynlut ha ki jingjia bympoipyrkhat kum ki jingpang, ki jingjiamynsaw, ki jingiap ki jinglynshop ka mariang. Ha kum kine ki por ba donkam kyrkieh, ki jingkynshew ki lah ban iarap iangi.
- Ia ka pisa ngi donkam ha ki por ba kyrduh, kum ka nuksa, ha ki por ba ngim lah kamai.
- Ia ka pisa ngi donkam ha ka por ka jinglong tymmen jongngi.
- Ia ka pisa ngi donkam ban thied ia kano kano kaba ngim lah ban thied naka jingiohpisa ryntih kaba ngi ju ioh naka por sha ka por.

Kum ban shu kren lyngkot, haba ngi hap ban pynlut kham bun ka pisa ban ia kaba ngi kamai, ngi lah ban leh kumta tang lada ngi don pahuh ka pisa kynshew/pynlang.

Kumno ban pynlang/kynshew?

Ngi lah ban pynlang da kaba pynduna ia ki jingpynlut lane da kaba kham pynjur/pynbun ia ka jingiohpisa. Shu buh ka jingiohpisa ka long katjuh, ngi pynlut pisa ban thied ia ki jingdonkam ki balahkiar lane bymlahkiar. Ki jingdonkam bymlahkiar ki dei kiba ngi donkam beit kum ki jingbam, ki jain, ka jingmaramot ia ka iing, ki symbai jingthung, ki tiar rep, ki jingpule ki khun bad ka jingkoitjingkhiah. Ngi donkam ia kitei haneng man la ka sngi ban im katba ki jingdonkam balahkiar pat ki dei kiba ngi kwah tang namar ba ngi sngewtynnad/lmun ia ki. Ia ki jingpynlut ha kiba kum kita ngi lah ban kiar lane pynduna lane buhteng shuwa. Kita ki long ki jingpynsyurwa pisa ei kum ha ki kynja jingdih pynbuid, u drok, gutka, ka jingkhilai ia kiba ngi lah ban kiar katba ki jingpynlut bapalat pud kum ha ki jingiathoh, ki kynja lat, ki jingleit pilgrim lah ban pynduna bad ki jingpynlut pat ha ki TV, scooter, ki kali ki kshar ki kshah bad kiwei lah ban buhteng shuwa. Katba ngi dang lah ban pynduna ha ki jingpynlut balahkiar katta ngin nang lah ban kynshew/pynlang ha ki jingpynlut bymlahkiar.

Kumno ngin pynlang haba ngim don pisa wat tang ban pyndap ia ki jingdonkam ba man ka por?

Ka daw ba ngi kham ai ka long ba ngim kamai bun kat haduh ba ngin lah ban kynshew. Ka jingshisha hi ka long ba man la u/ka briew ki donkam ban kynshew bad ruh ba ki lah ban kynshew. Ngi dei ban buh shibynta na ka jingkamai jongngi kum ka jingkynshew naduh ka sngi ba ngi sdang hi ban kamai. Ka long kaba donkam ba ngi dei ban sdang kynshew kham klo bad ryntih ha ka jingim jongngi, wat la i long I jingkynshew I barit ruh. Bad lada jia ba ngi ioh ka jingiohnong/jingtamkamai bympoipyrkhat, ngi dei ban kynshew lut bun lane baroh naka. Kane kan pynduna iaka jingkhuslai jongngi ia ki jingdonkam pisa ha ka lawei bad kan iarap ruh iangi ha ki jinglut ki bympoipyrkhat hadien habud.

Lada ngi kamai Rs. 100/-, ngi lah ban pynlang Rs. 20/- bad lada ngi kamai Rs. 10/-, ngi lah ban kynshew Rs. 2/- . Lada ngi lah ban buh sharud Rs. 20/- naka Rs. 100/- ba ngi kamai, ha ki 5 sngi ba ngi kamai, ngi la lah ban kynshew shi sngi kamai. Ha ka kamai ba 100 sngi ka mut ka jingkynshew ka lah kot sha ka jingkamai ba 20 sngi ryngkat bad ka sut ruh. Hato kam long kaba phylla!

Haduh slem katno ngi dei ban kynshew/pynlang?

Katba nang slem ba ngi kynshew, kata ruh ki jingkynshew jongngi kin nang bun/kharoi. Katba nang bun ba ngi kynshew, katta ruh ngin nang long kiba la khreh ha ki khep badonkam kyrkieh, ha ki por jinglongtymmen ba ngim trei shuh bad ruh ba ngin ym hap shaniah ha kiwei ia ki jingdonkam jongngi. Katba ngi nang bun ki jingpynlang, ngin ym hap ban pan kyliang na ka bynta ki jingdonkam jongngi.

Haba ngi kynshew kham slem, ki jingkynshew jongngi kin kharoi bun shah namar ba ngin ioh ruh ia ka sut.

JINGPYLLANG BAD KI BANK

Hangno ban kynshew/ pyllang?

Watla ngi lah ban pyllang ia ka pisa hapoh ka syngkhlieh ne ha u khra, hynrei ngin sa shu khuslai la kata ka long shngain ne em. Ki khnai ne ki khniang ki lah ban bam noh ia ka pisa kaba ngi lah kamai shitom. Ngil lah ruh ban shah tuh ha ki nongtuh nonglute bad ngi lah ban shah pynshoi ban pyndonkam noh lane kiwei ki lah ban kum pankylliang noh. Kumjuh ruh ka pisa ba pynlang ha iing kam kharoi. Ka lynti babha tam ka long ban pynlang ia ka pisa ha Bank Account. Ia ka pisa ba khyndiat khyensoit lah ban buh ha u khra, kan kham bha pat ban kynshew ia ka pisa jongngi ha ka Bank.

Wat nym pynsyrrwa ia ka umsyep jongphi, barabor kynshew ha bank account.

Balei ban kynshew ha Bank?

Ka pisa ba la kynshew ha ka bank ka long shngain namar ba ki bank la pyniaid ryntih bad ki ai bynta pat ia ki jingkyshew ha ka jingkytiew/jingpynroi ia ka ri. Nalor ka jingshngain, ki bank kim buh dor ruh ia ki jingkyshew pisa jongngi. Ha kawei ka liang, ki siew sut iangi halor ki jingkyshew, te ka pisa jongi ha bank ruh ka nang kharoi. Da kaba ngi buh ia ki pisa jongngi bank ka mut ba ngi lah ban pyndonkam i aka ha kano kano ka por ba ngi donkam ia ka. Ki jingsei jingthep pisa ha bank ruh ki long ki bashai bakhuid. Ki bank ki tyrwa iangi ia bun ki jingshakri badonkam. Haba ngi don ka account kynshew pisa ha bank, da k aba suk ngi lah ban iohbynta ha kiba bun ki jingmyntoi kum ha kaba shim ram bad ki lad thep pisa ha ka dork aba biang. Ngil lah ruh ban buh kyrteng iano iano ki ba lah ban kam kynti i a ka pisa jongngi hadien ka jingiap jongngi.

Ka mut aiu nomination?

Ka nomination ka dei ka lad kaba pynlah ia u /ka nongthep pisa ban aibor iano iano ban kam kynti ia pisa kaba dang don ha account jong u/ka hadien ka jingiap noh jong u/ka trai account. Ka long kaba donkam ban leh ia ka nomination ha ka ban account khnang ba uta/kata ka priew ba shah nominate/tyrwa kin ioh i aka pisa da kaba suk.

Kiei ki jingmyntoi jong ka jingdon account ha bank ?

- Ka Bank account ka iarap ban ai iangi ia ka jingithuh ba pdiang da kiwei ki tnat treikam ka sorkar.
- Ki jingthep/jingsei pisa ki long kiba khuid ha ban account. Kum ka nuksa, ngi tip bad iohi lut ia ka jingthep jingsei pisa bad kumjuh ruh ia ka sut.
- Ki Bank kim niew shilliangkhmat. Ki ain ki long kumjuh ia kijuh ki jait jingdonkam.
- Ki Bank ki ki ai lad ia ki savings, recurring bad ki fixed deposit accounts kat kum ki jingdonkam jongngi bad ki siew sut ruh kat kum la ki deposits.
- Ngil lah ban ioh ia ki baibylla/tulop jongngi ban pynpoi beit sha ki bank account jongngi.
- Ngil lah ban ioh ia ki babun ki jingmyntoi paidbah kum ki baibylla na MGNREGA, ki baibamtymmen bad kiwei kiwei ban pynrung beit sha ki bank account lyngba ka Electronic Benefit Transfer.

- Ngi lah ban thep ne sei ia ki pisa jongngi na bank ha kano kano ka por ba ngi donkam.
- Ngi lah ban shim ram na bank ha ka por badonkam. Ki ban ki airam ia ki jingdonkam jongngi ha ki dor sut ki babiang. Lada ngi don ka ban account, ka jingairam pisa ka kham suk.
- Ngi lah ban siew kylla lyngba ka bank.

Ka Savings account ha bank ka long u shabi/ka lynti na ka bynta kiwei pat ki lad aijingiarap.

Kaei ka EBT ?

EBT lane Electronic Benefit Transfer ka mut ka jingpynpoi/jingpynrung ia ki jingmyntoi kum ka bylla MGNREGA, ka baibam tymmen, ka baibam ia kiba la iap lok, ka jingpynrung pisa na ka LPG subsidy bad kiwei kiwei. Ka pisa ka rung sha ki bank account khlem da iaaid lyngba jongno jongno. Kumta ka khanglad ia ki jingpynslem bad lehse ka jingkhate pisa, lada ka kam ka iaaid lyngba ki briew kumba ju long baroh shikatta. Ngi lah ban sei pisa na ki account jongngi katba ngi kwah bad ha kano kano ka por ruh. Ngi lah ruh ban pyndonkam ia kiwei kiwei jingaijingmyntoi naka bank.

Ka jingsiew/jingphah pisa ?

Ngi lah ban phah pisa sha ki briew kiba sah ha ki jaka bajngai kylleng ka ri lyngba ka bank. Ki bank ki pynphah ia ki pisa jongngi na kawei ka jaka sha kawei pat bad na uwei u briew sha uwei ha ka lynti ka bashngain, bakloi bad bapaka. Kumta lada ngi don ka bank account, da kaba suk ngi lah ban phah pisa sha account u/ka khun jongngi wat lada u dang pule ha kawei pat ka shnong. Ngi lah ruh ban ioh pisa ha ki bank account jongngi na ki bahaiing kiba trei ha ki jaka kiba jngai.

Kaei ka sut ?

Ka sut ka dei ka jingkharoi ba ngi kamai naka pisa jongngi haba ngi kynshew/pynlang lane ka lah ruh ban dei ka pisa ba ngi hap siew tam ia ka dor jong ka pisa ba ngi shimkylliang ha ka dur jong ka ram. Ka pisa ba ngi pynlang ha bank kam shu sahkut hangta. Kito kiba shim ram pisa na bank ki siew ruh ia ka sut.

Shu buh, ngi thep Rs. 1000/- ha bank. Ka bank ai kylliang ia kata ka pisa sha uwei pat u briew. Shu buh u hap siew Rs. 100/- kum ka jingohdor na ka bank ha kaba kut jong ka shisnem. Ka bank ka ai iangi ka bhah kaba, shu buh, Rs. 40/-. Ia kane ka pisa (Rs. 40/-) ba ngi ioh tam na kaba pynlang/kynshew Rs. 1000/- na ka bynta 1 snem ha ka bank la tip kum ka sut.

Ka sut ba la oh dor da u nongairam ruh la ong ba ka long 3 haduh 5%, te kumno pat ngi hap ban siew sut kham bun sha u haba ianujor bad sha ka bank ?

Ka dor jong ka sut ba la buh da ka bank ka long ha ka shisnem katba ki nongairam pat ki khein ia ka dor sut ha ka shibnai. Kumta, lada u nongairam u buh 3% ka sut, ka mut 36% (3 x 12), katba ka bank pat, lada buh dor 12% ka sut, ka mut 12% ha ka shisnem. Namarkata ka sut ba ohdor da ka bank ka duna haba ianujor bad ka sut ba buh ki nongairam te kumta ngihap siew ka sut kaba kham heh sha ki nongairam.

Kiei ki rukom kynshew/pynlang pisa (deposit accounts) bapher bapher ?

Ki bank ki tyrwa lai jait ki rukom kynshew/pynlang – Savings deposit, Term deposit & Recurring deposit ia kaba yn pynshai kumne harum :-

- **Savings deposit account** ka dei kaba ngin pynlang ia i jingioh iba ngi khein ba ngi ioh tam na kaba ngi ju ioh man la ka sngi. Ngi lah ban sei pisa ha kano ka por ba ngi donkam. Ngi lah ruh kumjuh ban sei pisa tam (Ram haba ngi donkam kyrkieh eh) na ka saving account jongngi.
- **Term deposit account** ka dei ba ngin pynlang/kynshew ia ka pisa jongngi na ka bynta ka por ba la buh kat kum ki jingdonkam jongngi. Kane kan kha sut ha ka dor kaba kham heh ban ia ka saving account namar ba ngi hap kynshew ia ka pisa kat kum ka por ba la iakut. Ngi lah ruh ban sei ia ka pisa shuwa ia ka tarik/por ba la iakut, hynrei lada ka long kumta, ka sut ba ngin kama ruh kan kham duna/rit.
- **Recurring deposit account** ka dei ban thep pisa ryntih, shi buh man la ka sngi ne man la ka bnai n aka bynta ka por ba la iakut/iapynbeit. Ia kane lah ban pyndonkam ia ki jingkynshew kiba ioh ryntih/thikna.

Kumno ngi lah ban plié ia ka saving bank account ?

Ngi lah ban plié account da kaba pyndap i aka form plié account da kaba ai lang ka dur ba dang shen, ryngkat ki kot ki sla kat kum ka jingdonkam ka kyndon “ Know Your Customer (KYC), kaba mut, ka jingpynshisha ia u/ka briew bad ia ka jaka sah.

Kumno ngin plié account lada ngim don pisa halade ?

Mynta ngim da hap shuh ban don pisa ban plié account. Ka reserve Bank ka la bthah ia baroh ki bank ban plié ia ki saving accounts khlem da don pisa. Ia kane la tip kum ka Basic

Savings Bank Deposit Account bad ia kaba lah ban plié dano dano khlem da hap ban donkam ban don katta katta ka pisa ha account jong ki.

Kiei ki dur ki dar jong ka Basic Savings Bank Deposit Account ?

Ka Basic Savings Bank Deposit Account ka dei ka saving bank account khlem da hap don pisa ha account. Ki bank kin ym oh dor lada teh pisa katno katno sien ruh. Shuh shuh, ki bank kin ym ohdor na ka bynta saw sien ki jingseipisa ha ka shibnai. Ngín ioh ruh i aka Passbook bad ka ATM/Smart Card khlem da hap siew pisa. Ngi lah ban pyndonkam ia kane ka account n aka bynta ki jingdonkam jongngi ba man ka sngi kum ka jingthep pisa, jingsei pisa jingsiew pisa bad ruh ka jingioh pisa ba ngi dei ban ioh na ki tyllong bapher bapher.

Kaei ka Know Your Customer (KYC) ?

Ki bank ki donkam ia ki jingtipbniah shaphang jongngi shuwa ban plié ia ki account jongngi, kat kum ki kyndon KYC. Kumta ngi hap ban ai ki kot ki sla KYC badonkam sha bank kum ka dur, ki jingpynshisha iangi bad ki sakhi ka jaka sah, ryngkat bad ka form plié account. Ia ka account lah ruh ban plié ha ka nongrim jong ka Aadhar Card. Ki briew ki bym don ia kitei ki kot ki sla haneng ki lah ruh ban plié ia ki account jong ki ha ki kyndon ba la kham pynjem jong ka KYC kum kaba pynshongnongrim na ka MGNREGA job card ne da kaba pynshisha dalade. Ia ki account ba la plié ha ki kyndon ba kham pynjem yn niew/shim kum ki account barit bad ba kin don ruh ki jingteh/jingpyrkhing.

Lada jia ba ym don tnat bank ha shnong, kumno ngin plié bank account ?

Mynta ym da donkam shuh ban don ka tnat bank ha shnong jongngi ba ngin iohpyndonkam ia ki jingmyntoi ka bank, namar ba ki bank ki la thung da ki Business Correspondents (BC) kiba long kum ki nongtrei jong ka bank. Ki dei ki trai shnong kiba don jingsngew ha kaba iadei bad ka ioh ka kot jong ka shnong. Kin pynbiang lut ia ki jingdonkam jongngi ha kaba iadei bad ka bank, ha ka shnong jongngi bad kumjuh ruh ia ki shnong bamarjan. Ha ka por ba thung ia kine ki BC, ki nongtrei na bank kin pynithuh ia ne ki BC sha ki nongshongshnong. Ngi lah ruh ban ioh jingtip saphang ki BC na Gram Panchayat.

Kiei ki BC ? Kumno ki treikam ?

Ia ki bank la shah ba kin thung na ki trai shnong bad kiwei ia ki BC ba kin trei n aka bynta ka bank. Ki BC ki pyndonkam ia ki tiar kat kum ka Information and Communication Technology (ICT) kum ki mashin ba bat ha kti, ki tiar ba lah ban pyndonkam smart card, ki mobile phone bad kiwei kiwei ban pyndep /trei ia ki kam bank.

Mynta ka bank ka la poi hakhyrdop iing jongphi.

Hato ka shngain ba ngin thep pisa lyngba u/ka BC ?

Lyngba ki BC la pynpoi ia ki jingshakri ka bank ha khyrdop iing haba ka tnat bank ka jngai na ka shnong jongngi. Ka jingthep pisa lyngba ki BC ka long kumjuh hi kumba thep pisa ha tnat bank. Ia ki jingthep/jingsei pisa la leh lyngba ki tiar kat kum ka ICT bad la pynrung ruh ha ki jingkhein jingdiah jong ka bank. Ki trai account ruh ki ioh mar mar ia ki jingpynshisha jong ka jingthep/jingsei pisa jong ki namar ba ia kane ki BC ki lah ban ai risit na ka bynta ka bank. Shuh shuh ruh, ia ki jingthep/jingsei pisa bad kiwei kiwei la leh ha ki nongrim jong ji biometric jongngi ne u PIN number te kumta ym don mano mano ruh ba la lah ban leh ia kata ha ki account jongngi.

Kiei ki jingshakri ba la ai da ki BC ?

Ki BC kin pynbiang ki jingdonkam jong ki saving deposit accounts da ki inbuilt overdraft, fixed deposit bad recurring deposit. Kin ailad ruh ia ki jingsiewpisa na ki account jongngi bad jingioh pisa ha ki account jongngi. Kumjuh ruh, kin ailad ruh ia ki jingshimshah na ka bynta ki kam pynmih pisa lyngba ki Kisan Credit Cards na ka bynta ki kam rep bad lyngba ki General Credit Card na ka bynta ki kam bym iadonbynta bad ka rep.

Kaei ka OVERDRAFT, kumno ka iapher na kiwei ki ram ?

Ka Small Overdraft ka la don lypa ha Saving Bank Account ban iarap ha ki jingdonkam bakyrkieh jongngi. Ngi lah ban sei pisa kat haduh ba long ban sei lyngba ka overdraft khlem da hap ban ia id lyngba ki jingdonkam ban sei ia ka pisa ba khyndiat khyndiat. Kumta, ka iarap ban pynioh pisa biang por ha ki khep bakyrkieh. Donkam pat iangi ban siew sut halor kane ka pisa ba sei overdraft namar ba ka dei ka ram ba la ai da ka bank. Kiwei pat ki ram kum ka KCC bad GCC la ai da ki bank na ka bynta ka jingpynmih/kamai pisa thik kat kum ka jingthmu ba la buh.

KI JINGPANKYLLIANG

Kaei ka jingiapher hapdeng ka jingiohpisa bad ka jingshimshah ?

Man la ka jingshimshah ne ka ram hap ban siew dep. Ym dei ban shim ia ka kum ka pisa ba ioh baitrei ne ka jingkamaipisa. Haba ngi kamai ia ka pisa na ka tulop ne na ka baibylla bad kumta ter ter, ka dei ka jingioh ia ka pisa jongngi, katba ka jingshimshah ne ka ram pat kim dei hok ki pisa jongngi. Ha kawei ka liang, ka jingsiewdep khyndiat khyndiat ia ka pisa ba shimshah ka dei ka jingpynlut.

Ha kano ka por ngi shim kylliang ?

Ngi shim kylliang pisa haba ki jinglut jongngi ki kham bun ia ka jingioh ne jingkamai pisa lane haba ki don ki jingdonkam kyrkieh. Ngi pan kylliang ruh haba ngi donkam pisa na ka bynta ban sdang kam lajong.

Hato ngi dei ban pan kylliang barabor haba ngi duna pisa ?

Wat nym pan kylliang/pan ram na ka bynta ki jinglut kum ha kba rakhe ia ki jinglehniam, ki jingiathoh baheh, kaba thied ki jingdeng remdor lane ki tiar rem. Lada ngi hap pynlut pisa ha kitei haneng, ngi dei ban pynlut na ki jingkamai/jingiohpisa jongngi ne na ki jingkynshew ba la lang. Lada ngim banse ban shim kylliang/ram, nyngkong ngi hap ban khein shuwa haduh katno ngi lah ban siew noh n aka jingiohpisa jongngi kaba mynta. Ki jingpynlut kiba la kdew kim don jingmih, te kumno ngin siew dep ia ka ram ? Ha kawei ka liang, ngin nag shim ram shi shim ram na ki tyllong bapher bapher ban pyrhnag siew dep ia ki ram ki shah kiba hashuwa bad ngin nang kham ngam jylliew ha ki jingriam/shangkhawiah ka ram.

Hikai ba phin lah ban pyniaid beit ryntih ia ka ram jongphi, lymkumta ka ram kan sa pynjot iaphi.

Balei ka shongnia ban simkylliang/shimram tang n aka bynta ki kam kiba don jingmih ?

Hap ban buh jingmut, ba, haba ngi shim ram, ngi hap ban siew dep ryngkat bad ka sut. Kumta haba ngi shim ram, ngi dei ruh ban khein ia ka bor/jinglah jongngi ban siew dep. Haba ngi shim kylliang/ram ban sdang kam lajong, kan pynheh ia ka jingkamai jongngi, te kumta ngi lah ban siew dep ia ka ram na ka jingkamai jongngi. Kum ka nuksa, haba ngi shim ram/kylliang Rs. 1000/- na bank ban thied symbai jingthung, ia ka jingmih na ka jingrep kaba ngi lah ban die haduh Rs. 10,000/-, ngi lah ban siew dep ia ka bank Rs. 1000/- ryngkat bad ia ka sut Rs. 100/-, kaba mut (Rs. 1000/- + Rs. 100/-) lane Rs. 1100/- bad ngi dang ioh kamai tam sa (Rs. 10,000/- - Rs. 1100/-) lane Rs. 8900/-. Ngi dei ban shim ram/kylliang tang ia ki jait kam kiba ai kamai/jingmih kham bun ban i aka sut ba dei siew lym kumta ngi hap ban iai shim ram ban siew dep ia ki ram ba hashuwa.

Shimkylliang/shimram ia ki kam ki ban pynkiew iaka kamai/jingiohpisa jongphi.

Balei ban shim kylliang da u pud ?

Ia kano kano ka ram ba ngi shim, ngi hap ban siew dep ryngkat bad ka sut. Ngi dei ban pynthikna ba la kumno kumno ngin lah ban kamai ban siew dep ia ka ram. Ka lynti kaba suk ka long ban peitthuh ia ka jingkamai, ka jingpynlut bad ka jingkynshew/jingpynlang ha man la u bnai. Ka jingkynshew/jingpynlang ka dei ban kham bun ban ia ka jingsiewdep shibnai shibnai jongngi ia ka ram.

KI JINGSHIMRAM NA KI BANK

Balei ngin shim ram na ka bank haba kiwei pat ki lad kum ki nongairam ki la don lypa ha shnong ?

Ka bank ka long ka lad airam pisa kaba kham biang ban ia ki nongairam shimet bad ruh ban ia kiwei kiwei ki tyllong, wat la ka lah ban kham shim por. Na bank, nalor ka rukom ai ram pisa ha ki kyndon ba shongnia, ka long ruh kaba shngain, kaba lah ban shaniah bad kaba khuid. Ia ki bank la pyniaid ryntih da ka Reserve Bank of India. Kaba sngewtynnad tam

ka long ba ki bank ki shim kham duna ka sut ban ia na kiwei pat ki tyllong kum na ki nongairam shimet, ki bahaiing, ki paralok bad kumta ter ter. Shuh shuh, ki bank ki da pynbiang bad buh record lut ia baroh ki jnit ki jnat ha kaba iadei bad ka ram ha shuwa ba kin airam. Lada jia ba don ka jingbymiashingewthuhjingmut/jingbymiabeit ka don ka Grievance Redressal Mechanism ban pynbeit.

Ki bank ki trei hok/khuid bad ki shim baisut duna.

Kaei ka Grievance Redressal Mechanism jong ki bank ?

Ki bank ki dei ki jaka trei ba la pyniaid ryntih. Man la ka bank ka don la u Grievance Redressal Officer, ki jingtipbniah ia kiba la buh ha baroh ki tnat trei kam bad kumjuh ruh ha website jong ki. Lada don ka jingiakajia, ngi lah ban uxor ha u Grievance Redressal Officer jong kata ka bank. Lada jia ba ngim pat hun ia ka jingpynbeit ia kata ka jingiakajia, ngi lah pat ban uxor sa ha u Banking ombudsman jong ka RBI.

Hato don mo ka ban iasyriem ia ka Grievance Redressal Mechanism ha kiwei pat ki tyllong airam ?

Ym don Grievance Redressal Mechanism ha kiwei pat ki tyllong namar ba kim dei ki jaka trei ba la pyniaid ryntih. Dei na kata ka daw ba ki ain bad kyndon kim long ki ba shai bad ruh kam da don ka jingbuhjingkhein kaba paka ia kaba iaai iashim pisa.

Balei don ki khap ba ki bank ki kham shim por ban ai ia ki ram haba ianujor bad ki nongairam shimet ?

Ki bank ki lum ia ki jingtheppisa na ki paidbah bad ki ai kylliang pat ia kane ka pisa paidbah sha ki briew kiba donkam. Khnang ban iada ia ka pisa ki nongthep, la khmih lynti ia ki bank ba kin pynthikna i aka jingpyndonkam hok i aka pisa da ki nongpanram. Na kata ka daw, ki bank ki da khmihthuh shuwa ia ki jingpanram shuwa ban ai. Wat la ka lah ban kham shim por, ka jingiohnong jong/ia ki nongshimram ka long ba kin ym shah thok namar ba la buh record/jingkhein nadong shading. Ka kham dei pynban na ka bynta ka jingiohnong jong ki nongthep pisa bad ia ki nongshimram ruh kumjuh.

Kiba kum kino ki jait ram la tyrwa da ki bank ?

Ki bank ki airam na ka bynta kiba bun rukom kum kaba shna iing, ka jingpule, ka rep ka riang, kaba sdang seng kam lajong bad kiwei. Kumta ki bank ki ai ia baroh ki jingdonkam ram.

Ka bank ka pynbiang ia baroh ki jingdonkamram jongphi.

Kumno nga lah ban ioh ram na bank ?

Ngi hap ban phah aplikeshon ram sha ka bank da kaba kdew shai ia ka jingdonkam. Ka bank kan sa peitthuh ban pynshisha ia ki kot ki sla, ki jnit ki jnat, kan antad ia ka jinglah siew dep jongngi bad mang pat ia ka ram kaba ngi hap ban siew dep ryngkat bad ka sut, ha ki katno katno sien ba la buh da ka bank.

Katno ka jinglut jong ka jingshimram na ki bank ?

Ka sut ba la ohdor halor jong ka pisa ba la airam ka dei ka dor jong ka jingshimram. Sngewthuh ia ka dor jong ka sut kaba ngi siew halor ka ram jongngi. Ki bank bunsien ki ju pyntip ia ka dor sut ha ka shisnem, shu buh, ka sut kaba 12% ha ka shisnem ka mut 1% shi bnai. Ka jingpynhehsut na ka por sha ka por ruh ka long kaba donkam ha ka dor jong ka ram. Ym kumba long kiwei pat ki tyllong airam ki bym pynpaw hangi ia ka dor shisha jong ka ram, ia ka dor sut bad kiwei kiwei ki jinghapsiew ba la oh da ka bank n aka bynta ki kam bapher bapher la pynpaw paidbah bad ka long ryntih kumjuh ia baroh bad na ka bynta baroh ki kam. Ki bank ki pyntip paidbah ruh katno ki oh dor bad ki ohdor ryntih ruh ia ki nongshimram n aka bynta kijuh ki jait kam, ym kum kiwei ki tyllong.

Hato ngi da hap ban tyrwa jingbahkhlieh na ka bynta ka ram ?

Kane ka shong ha ka rukom bad ka jait ram ba ngi shim. Kyllum na ka bynta ki ram kiba rit ym da donkam jingbah khlieh. Hynrei ia ki ram pisa ba kham heh, donkam jingbahkhlieh. Kane ka lah ban long ha ka dur jong ka tiar/jingshna kaba ngin pynwandur na ka ram jong ka bank lane ha ka dur jong kiwei kiwei ki jingbuhbynda kum ka jaka, ka iing bad kiwei kiwei, ka shong ha ka jait ram.

Balei ngi dei ban siew dep ia ka ram ?

Ki bank ki pyndonkam ia ka pisa jong ki nongthep pisa ban ai ram/kylliang. Lada ngim siew dep ia ka ram, ka jingdon jingem pisa jong ka bank kan sa shah ktah bad ran noh. Kan ktah ia ka jinglah jong ka bank ban siew pateng ia ka pisa ki nongthep pisa ha ka por ba biang. Lada baroh ki nongshim ram ki leh kumne, ha kum kata ka por, ka pisa ba la thep da ngi bad ki bahaiing jonngi ka lah ban don ha ka jingma. Shuh shuh, ka bank ka donkam ia ka pisa ban siew dep da ngi ban ai kylliang/airam sha uwei/kawei pat u/ka briew. Kumjuh ruh, tang lada ngi siew dep, ia ki ram kiba hadien habud ruh yn lah banai iangi.

Kumno lada ngim siew dep ia ki ram ba la shim na ka bank ?

Lada jia ba ngim siew dep ia ki ram, ka bank ka don hok ban knieh noh ia ki jingbuhbynda ba ngi la buh na ka bynta ka ram bad ka bank ka lah ruh ban iaaid sha ki kyndon ain pyrshah iangi ban ioh biang ia ka dor jong ka ram ha ryngkat ka sut.

