





Ka jingai jinghikai ban pynsngewthuh paidbah ha kylleng ka Ri

Kane ka jingai jinghikai ban pynsngewthuh kaba la lamkhat da ka Reserve Bank ka Ri India da ka jingiatrei lang bad
ki kynhun kiba la ithuh da ki bor sorkar
(Naiwieng 01, 2022 haduh Naiwieng 30, 2022)



Ka jingbuh ryntih ia ki lynnong

S. No.	Lynnong	Ki sla buh jingkhien
1	Ka jingpynbeit ban weng ia ki jingeh tang hapoh ka Bank	3-4
2	Kiwei pat ki lat ban ia pynbeit ban weng ia ki jingeh	5-6
3	Ka jingshngian ban pyndon kam ia ka Digital Banking	7-11
4	Ki lat jingiaida na ki nongshukor	12-14
5	Ka don ka polisi ban iada ia kiba kynshew pisa ha Bank	15
6	Ka jingpyndon kam ia ki kor ki bor ha kaba pyniaid ia ki Bank	16-17
7	Ka jingai jingshakri ka Bank ia ki tynmen ki kro bad ia kiba don jingdukan ha ki dkhotmet kan long ha ki iing	18-19
8	Ka jingai jingshakri jong ka bank kan long ia kiba ioh ia ka MSME bad ki kynhun ia treilang	20



Phim sngewthuh kumno ban leh ?





Ka jingpynbeit ban weng ia ki jingeh tang hapoh ka Bank

Ka jingujor ha ka kyrdan kaba nyngkong

- ✓ Ha ka shnat / ATM
- ✓ Mardor pyntip / Ai jingtip sha ki Agent
- ✓ Kren sha ngi / kren sha jakaban pyntip
- ✓ Pyntip lyngba ka mail

Ka jingujor ha kyrdan kaba Ar

- ✓ Thoh sha u ophisar ba dei peit jong ka Bank
- ✓ Sei ia ka phom jingujor bad phah sha ka address ia kaba la kdew hangto
- ✓ Haba ia dei bad ki jingujor pyrshah ia ka shnat, pyntip sha u ophisar ba dei peit ia kato ka thain

Ka jingujor ha ka kyrdan kaba lai

- ✓ Phah ia ka jingujor sha u Prinsipal Nodal Ophisar
- ✓ Leit sha ka website ban phah ia ka jingujor sha u PNO da ka Email
- ✓ Sei ia ka phom jingujor bad phah sha ka address ia kaba la kdew hangto



Reserve Bank - Integrated Ombudsman Scheme



Single window for complaints against entities regulated by RBI

- Complaints not resolved within 30 days or not resolved satisfactorily by banks/NBFCs/system participants regulated by RBI, can be filed with the Ombudsman
- Lodge your complaint from anywhere, anytime
- Get acknowledgement and track status of your complaint on the Complaint Management System (CMS) portal
- For more information or to file a complaint, visit <https://cms.rbi.org.in>



For more details, visit <https://rbikehtahai.rbi.org.in/>
For feedback, write to rbikehtahai@rbi.org.in



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RESERVE BANK OF INDIA
www.rbi.org.in

Ujor sha ka RBI's Banking Ombudsman – kaba dei ka nongpeit ia baroh ki Bank

1. Lada ka Bank kam pynbeit ia ki jingeh ka ban pynhun ia phi hapoh shibnai phah ia ka jingujor sha ka RBI's Banking Ombudsman
2. Ban ujor sha ka Banking Ombudsman Skhim ym don kam ban siew ei ei ban pynbeit ia ki jingujor
3. Ka Banking Ombudsman Skhim ka peit ia ki jigneh kiba don ka jingduna ha ka jingtrei kam ki bnak



Kawei pat ka lat ban pynbeit ia ki jingeh haka Reserve Bank – ba kynthuplang haka Ombudsman Skhim, 2021

Ki lynti kumno ban weng ia ki jingeh lada phi don ka jingujor ia kano kano ka Bank lane NBFC ?

Banks / NBFCs



Bym lah ban pynbeit ia ki jingujor hapoh shibnai ne phim hun ia ka jingpynbeit

Ka Ophis ka RBI Ombudsman



Bym lah ban pynbeit ia ki jingujor hapoh shibnai ne phim hun ia ka jingpynbeit kaba ki ai

Ka jaka ban ujor



Kyrdan 1

- Ai ia ka jingujor da ka jingthoh ha ka shnat ka Bank/NBFCs Lodge a written complaint at Banks/NBFCs lane ha Website
- Ap 30 sngi ia ka Banks/NBFCs ban pynbeit ia ki jingeh.
- Lada phimhun ia ka rai ba ai na ka Bank/NBFCs, ujor sha ka kyrdan kaba 2

Escalation Matrix

Branch Manager → Zonal Office → Head Office

Kyrdan 2

- Ujor pyrshah ia ka Banks / NBFCs sha ka Management System Portal ha ka <https://cms.rbi.org.in>. Lane ; phah ia ka jingujor da ka jingthoh sha ka adres haka Centralised Receipt & Processing Centre, Reserve Bank of India
- Ban ioh jingtip shan ban ujor phoen ha u number phim don kam ban siew 14448

Kyrdan 3

- Ki nongkynshew pisa kila ban ujor sha ki bor ba halor hapoh ka 30 sngi. Kane ka long lada phin hun ia ka rai ba ai na ka Ombudsmen
- Ka bor ba halor ba phin ujor dei, Deputy Governor ka Reserve Bank ka India (RBI)

Ka jingshngian ba pyndon kam ia ka Digital Banking

- Wat iathuh ia ka passwords, PIN, OTP, CVV, bad kiwei kiwei, bad kiwei ha ka online lane ha ka phone
- Wat juh klik ia kano kano ka link kaba isuba kaba phi ioh ha ka SMS, ha email lane ha ki sosial Media





Ka jingshngian haba pyndon kam ia ka Digital Banking



Kie ban leh ban shngain ka Digital Banking

- ✓ Bara bor leit sha ka website jong ka bank/ kiba ai jingshakri bad pyndon kam ia ki website ba shngian, kum ka nuksa , <https://> - kiba pynthikna ba dei ki website ba shngain
- ✓ Haba la dep ban siew da khang ia ki app ba pyndon kam ban snew na mobile / laptop/ PC la ki don kano kano ka jignthud haba phi sei ia ka App
- ✓ Da peit bha ia ka jingspel dak ki websites/URLs ka phi leit ban lait na ka jingshah shukor namar ki lah ban iasyriem bad jong ka Bank lane ka ba dei ia jaka ia die e-commerce
- ✓ Peit bha ia ki jingspeldak bad da peit bniyah na kei ka email ka wan ban pynthikna ba ka wan ka ki brieuw kiba thikna
- ✓ Husiar haba leit sha ki ba thoh lyngkot ia ka URLs / kiba wan na google lyngba ka SMS/ Whatsapp/ email, bad kiwei kiwei .
- ✓ Khang ia kiba phi khlem subskrife/ shim ba ki dei ki mail bym dei la da ki ong pyniasoh sha ka banks/ ecommerce/ ka engine websites
- ✓ Husiar haba die bad thied ia ki tiar online, haba phi pdiang pisa lyngba ka UPI ym don kam ban thep ia u PIN/password
- ✓ kren mardor sha kiba pyniaid ia ki kompnei mobile lada ym don netowork ha ka phone jong phi lada ka long kham kato katne por la dei ha ka juh ka jaka
- ✓ Peit ia ki SMS/emails man ka por ban pynthikna ba kannym don ka jingpan ia u OTP khlem ka jingtip ka jong phi
- ✓ Shuwa ban phah pisa sha ki kompnei pynthikna la ki dei kiba la register bad ki bor ka ain
- ✓ Leit sha ki ar tylli ki jaka ban lap ia ka jingpynshisha lada ka don ka lat
- ✓ Haba pyndon kam ia ka ATM, da da ka kti jong phi haba phi nion ia ki PIN number
- ✓ Lada ka pisa kam mih, nion sha kaba thoh 'Cancel' ha ka ATM bad sa mih ym da ka paw biang ka dur ka mashin
- ✓ Peit ia u number ba dei na ka bynta ki nongkynshiew pisa um dei da ki number mobile
- ✓ Haba phi thep pisa na ka mashin CDM, pynthikna ba ka pisa kala rung lut baroh shuwa ba phin mih na ka jaka
- ✓ Man ka por phi dei ban peit hato don kano kano ka jingbuuh ha jan jaka ba thep ia ka kard ne ha ka mashin ATM



Ka jingshngian haba pyndon kam ia ka Digital Banking

Ki ban kiar ban shngian haba pyndon kam ia ka Digital Banking

- ❖ Wat juh pan jingiarap na ki brieuw bym ithuh kiba don lang ha ATM ioh shah toh ki jingtip
- ❖ Wat juh ai iaka SIM kard mobile number ne toh ia u PIN ha ATM kard , ne buh ia ki jingbtip ha website ne ka laptop ba pyndon kam paibah ne ha desktops
- ❖ Wat ngop ha ki jingtyrwa ki brieuw ba Kidei na Bank, na ki Insuran ne tnad sorkar kiba pan na phi ia ka kyrteng ba phi pyndon kam, kum u PIN, Passwords//CVV/OTP, sngi kha ha, Aadhaar number, kyrteng kiba ha iing ba dkiwei kiwei.
- ❖ Wat juh wat ia ki number jong ki nongai jingiarap na ka website kiba wan na ka SMS, social media, emails, bad kiwei kiwei.
- ❖ Wat juh nion sha kano kano ka jingpyniasoh kaba khlem da tip ne ha kino kino ki brieuw kiba phim ithuh
- ❖ Wat shah ba ia ka bank akount / ATM kards banpyndon kam da kiwei la ka long ha kano kano ka rukom ioh phin shah tohkit ha ki pulit ioh don kiba pyndonkam bakla ia ka bank akount ban phah pisa.
- ❖ Wat juh jubab haba don ba phone, phah email, SMS kiba pan ia ka KYC jong phi, kiba pan ia ka Akount, ATM, PIB, CVV, OTP ruhkum juh.
- ❖ Wat juh shaniah ia kiba tyrwa ia khlai lottery kiba pan ia ka email lane kin phone ia phi
- ❖ Wat juh jubab ia kito kiba ong ba ka don shibun ka pisa ha RBI bad donkam ban phah katto kane ka pisa ba hap ban sei na Bank
- ❖ Wat juh siew pisa sha kiba ong ban pynioh ram ia ka bai pyndap phom da ka pisa
- ❖ Wat juh jubab ia kito kiba tyrwa khusnam ia pphi da ka pisa, ne jingiarap na ka sorkar haba pynthymmai ia u KYC ban ioh pisa lane thep mobile ban ioh kam
- ❖ Wat juh phah kine kino ki jingtip sha kito kiba tyrwa ram online ha ka sut ba rit bad ba phin ioh ia ka ram mardor
- ❖ Wat juhpyndom kam iaka screen sharing apps ha ka juh ka mashin kaba pyndon kam ban pyniaid ia ka pisa
- ❖ Wat juh skan ia u QR kodes ban pyndon kam haba siew namar ki lah ban pyndonkam ban phah pisa hada ki la ioh ia u UPI bad u PIN
- ❖ Wat pyndon kam ia ka internet paibah lane ki Wi-Fi bym tip ha kaba ki lah ban phah ia ki malware bad ban shim ia ki jingtip na ka phone jong phi.

Ka Electronik Banking



Ba dei ban leh

- Man ka por type ia u URL ka bank da kaba pyndon kam tang ia u browsers bad HTTPS jong ka websites ba thikna ban siew jingsiew peit ia ka dak kaba don ban pynthikkan ba ka don ka jingshngian ha kata ka dur ka Window URL
- Shna ia u passwords ba shitom ban pyrthuh , da kaba pyndon kamia ki dak bad ki sign (#.", @. \$ etc.)
- Pynthikna ba phi kylla man ka teng kateng ia ka password jong phi
- Man ka por pynthymmai ia ki App ba phi pyndon kam ban siew jingsiew da ki App kiba thymmai (banks, non-banks, Wallets etc)
- Pyniasoh ia u number mobile jong phi bad ka email ID bad ka bank akount ban ioh ia ka SMS, OPT, Email bad kiwei ki jingpyntip.
- Lada don ba pyndon kam ia ka akount khlem ka jingtip jong phi pyntip mardor sha ka Bank.

Bym dei ban leh

- Wat juh leit sha ka bank jong ki da kaba wat online
- Wat juh buh kano kani kaba don kam ki jingthoh hapoh phone, wat juh mlien ban thep ia kiba don ha ki partal bad kiba ai jingiarap kiba phim tip
- Kiar na ka jingsiew pisa da kaba pyndon kam ia ka internet ba pyndon kam paidbah , na cyber cafes bad na ki Wi-Fi ba ioh ei
- Wat juh ai u pin ba phi pyndon kam ia ka internet banking ID bad ka password u OTP bad kibriew kytnthup ia kiba trei ha Bank

Unified Payment Interface (UPI)



Ba dei ban leh

- Man ka por pynthymmai ia u UPI App
- Da kylli bythew ia kiba phi mut ban ia dei kam dei kam shuwa ba phin pdiang ia ka jingtyrwa jong ki
- Da peit bniah bad pynthikna kat no ka pisa sha kito ki nongioh kiba phi dei ban phah

Bym dei ban leh

- Wat juh ai ia u PIN jong phi sha kiwei
- Kiar na ka jingphah pisa khlem da pynshisha shuwa bad pynthikna shuwa bad u dei ban ioh ia ka pisa.

Ka jinghikai ia ki nongkynshew pisa – Ka jingma ka Syber bad ki nongshukor



Ki nongleh kam sniew ki pyrshang ban ioh ia ki jingtipbniah kum ka ID ba phi pyndon kam/ ka paswords ba phi juh siew tda, OTP kaba phi pyndon kam shisien/ debit/ credit card ki jingtip ba bniah kum u PIN, CVV, ka sngi ban kut bad ia ki jingtip kaba ia dei bad u ne ka shimet, kine ki dei ki kam kaba le leh na ki nongleh kam sniew bad ki riew shukor –



Shim na phone – ka phone kaba ki leh mynleh ba dei na bank / byn dei na ki bank kum kiba pyniaid ia ki e-wallet, kiba pyniaid ia ki phone kine ki long ban khring ia ki nongthep pisa ba kin ai ia ki jingtip ban pynthymymmai ia u KYC, ban khang ia ka akount/ Sim kard, ban thep ia ka pisa bala sei sha ka amount bad kiwei kiwei.



Ban sei ia ka pisa - ka jingphah ia ki email / SMS kiba la shna ban shukor ia ki nong kynshew pisa ba kin ngeit ba la phah na Bank / kiba pyniaid ia ki e-wallet da kaba buh ia ka jingpyniasoh ban ioh sei ia ki jingbtai bniah.



Ban ioh jingtip lyngba komputer – Ka jingphroh ia ki nong kynshew pisa ban sei ia ki aplikoshon haka mobile phone jong ki ne ka ki komputer ba ki don da kane ka buid kin ioh ban sei ia ka jingtip ba bniah ki nongkynshew pisa kaba ki ioh ia ka jingshakri .



Ka jingpyndon kam bakla ia u UPI da kaba kyrapad ban iarap phah pisa kiba phah kum kine ki jingthoh kaba phah nion ia u UPI Pin ban ioh pdiang ia ka pisa.



Ka number jong ka bank kaba shu ai thok / kiba pyniaid ia ka e-wallet kiba ki buh ha ki Social media bad ki buh ha ka jaka ban wat, bad kiwei kwei.

Ki sien jam ban shim lada sha shukor



Pyntip sha ka Bank jong phi/NBFC bad phah khang noh ia ka Akount / ka kard phah da ka jignthoh mardor ban ujor



Ujor da ka ejahar (FIR) bad ka Indian Cyber Crime Coordination Centre lane phone sha u number ka cybercrime 1930



Leit ia kynduh ia u bank ba phi don akount bannym phah ia ka pisa sha ka akount u ba dei ban ioh ia ka pisa



Pyntip sha ka RBI Ombudsman lada ka Bank /NBFC kim lah ban pynbeit ia ka jingeh kaba phi la ujor.



Don't let anyone score against you

Never share your Password, PIN, OTP, CVV,
UPI-PIN, etc., with anyone



Rasika Raje
Indian Badminton Player and
RBI Employee

Poorvisha S. Ram
Indian Badminton Player and
RBI Employee

Ka jingiada na ki nongshukor lyngba ka Online

- Register ia u mobile number jong phi bad ka email sha ka bank ba phi don akount ban ioh ia ka jingpyntip
- Wat juh buh hapoh phone ia ki jingtip ba bniyah, ne emlai bad ia dei bad ki bank
- Pyndonkam tang ia ki website kiba thikna ban pyndon kam ia ka Online Banking.
- Kiar ban pyndon kam ia ka Online Bnaking na ki jaka internet paidbah
- Pynkylla ia ka Paswords Online Banking bad ia u PIN man ka por
- Khang ia ka ATM Card, Debit Card, Credit Card, Prepaid Card jong phi mardor lada jah ne sha tuh.



Ka Polisi ban iada ia ki nongkynshew pisa

Ka jingpynkhain ia ka rukom pyniaid bad ki kyndon- Ka rukom pyniaid ba dki kyndon ban ai ka jingsngew shngian sha ki nongkynshew pisa ban pyndon kam ia ka electronic banking ban pyniaid ia ka pisa

- Ka don ka jingpeitngor bad kaba khlain bha bad ban lap bad ban iada na ki nongshukor ;
- Ka rukom ban tip ia ki jingma (Kum ka nuksa ki jingdun kiba don ha ki Bank) kaba mih na ka jingpyniaid ia ka akount khlem ka jingtip bad kaei ka jingeh kaba lah ban mih na kata ka ban jia;
- La shim baroh ki lat ki lynti ban iada na kata ka jingma bad ban iada ia lade lada jia kum kita ki jingjia kaba lah ban mih nangta ;
- Ka don ka rukom phah jingtip sha ki nongkynshew pisa ban pynkymaw ia ki kumno ban iada na ka jingshah shukor ha kaba siew ne thep pisa.
- Ka jingtip kaba shai, khlem shah shiliang bad ka don ka rukom ban shiew sha ki nongkynshew pisa lada ka don ka jingsiew pisa khlem ka jingbit lyntgba ka electronic banking

digital transactions
Transact anytime,
anywhere

Pyndon kam ia ka Tehknoloji ha kaba kam bank

- Ka Digital Banking ka long kaba lah ban pyndon kam bad kaba shngian ban sei bad thep pisa ha kano kano ka por bad ha kano kano ka jaka.
- Ka jingpyndon kam ia ka bank ka don ha kti jong phi, ba phi lah banleh na iing
- Kannym pynlut ia ka por bad kaba kloiban siew
- Phi lah ban siew bun jait ki jingsiew na ka bynta ka jingsiew kaba bun jait
- NEFT, IMPS, UPI bad BBPS phi lah ban pyndon kam 24x7



Phim don ia ka smartphone ne phim ioh ?

Pyndon kam iaka Digital da kaba pyndon kam *99#

Kane ka dei ka bynta kaba shah ban phah pisa hapdeng ki ar tylli ki bank Akount da kaba pyndon kam ia phone/smartphone khlem don internet da kaba phone ia u USSD code (*99#)



- Pyndon kam ia u UPI Pin jong phi , phi lah ban phah ia ka pisa sha ba phi mut ban phah tng da kaba phi don kam ban tip ia ka address u nongioh.
- Lada u nongioh ia ka pisa um don ia ka address ba biang phi lah ban phah ia ka pisa da kaba pyndonkam ia u IFSC bad akount number ban pyniasoh hapoh ka bank.
- Da "998, u ne ka lah ban phahia ka pisa sha u nongioh da kaba register ia u UPI bad #998

Don kam ban register tang shisien

1 Phone sha u *99# bad jied iaka ktien

2 Thep ia ki 4 tylli ki number IFS Code ka bank jogn phi.

3 Jied ia ka bank akount

4 Ka jingshiew kaba phi mut ban siew sha ka address (VPA) ne UPI ID ba don bad ka mobile @upi

5 Shna ia u UPI PIN da kaba phone *99*7*1# bad ki 6 tylli ki dak ba don ha ka ATM kard kaba don ia u bnai ka snem bad ka ATM kard kan kut.

Hato phi don ia ka smartphone ha kaba phi lah na ioh Internet?

Letit sha ka Digital da kaba pyndon kam ia ka jingsiew da kaba pyndon kam Unified Payments Interface (UPI)

Kane ka dei ka jaka kaba shah ban phah pisa hapdeng ki ar tylli ki bank ha pdeng ki ar tylli ki account da kaba pyndon kam ia ka mobile phone da kaba leit sha ka Internet.



- Pyndon kam ia u UPI PIN jong phi, phi lah ban phah pisa sha kiba phi thmu ban phah da kaba tip ia ka address u nongioh ia ka pisa, lada um don ia ka addres phah ia ka pisa lygba ka IFSC kaba don ha ka Akount number kaba don.

Don kam ban register tang shisien

1 Phi dom kam ban sei ia ka BHIM App

2 Plie ia ka app, kan wan ka SMS ban phi lah ban register lyngba jong ka.

3 Shna ia ka login passcode bad jied ia ka bank akount ha dien ba phi la login

4 Ka jingshiew ia ka pisa da kaba phah sha ka address (VPA) ne UPI ID ba don ha mobile @upi

5 Shna ia u UPI PIN da kaba pyndon kamia ki 6 tylli ki number jong ka ATM kard kaba don ia u bnai ka snem bad ka por ba ka ATM kard kan kut bad ia u OTP ba phi haka mobile jong phi.

Ha khyrdop iing ka bank kan wan na ka bynta ki nongshnogn hsnong ia ki riew tynmen bad kiba duna dkhot met

Ka RBI kala bthah ia baroh ki bank ban pynsuk ia ki riew tynmen ha kaba ia dei bad ki kam bank

- Lada phi la palat 70 snem phi ioh ia ka jingshakri na ki ban ha iing jong phi
- Ka Bank kan sa pynklla ia ka KYC jong phi shaka 'Senior Citizen Account' katkum ka sngi kha ba don hapoh Bnak
- Ka bank ka buh ia ka jaka thep bad sei pisa kaba kyrpang na ki riew tynmen ha ki bank ba kin ioh kloia kaei kaba ki don kam.

Ease of banking for senior citizens

RBI has asked banks to make banking convenient for senior citizens



Umesh Yadav
Indian Cricketer and
RBI Employee

Ka jingai jingshakri ka Bank ia kiba duna dkhot met



- Ka Ban ka pynthikna ba kan ai ka juh ka jingshakri kum kaba ai ia ki cheque book kyntup ia kiwei ka kynhun, ka ATM, ka Net banking, ka jika buh ba skhem, ka ram, ka Credit Card bad kiwei kiwei khlem da niew shiliang.
- La kumno kumno ka ei ban don kawei ka ATM kaba lah ban kren da kaba don ia ki **Braille keypad** kiba juh don kawie ha man ki dong naka bynta ban suk ban pyndon kam kiba don jingduna ha ki dkhot met.



- Ki bank ki pynthikna ba baroh **ki ATM bad ki ATM ban dang buh kin don iaka rynsan ban iaid** ki shuki ban shu khyniat ban pyndon kam ki brieuw ba don jingduna ha ki dkhot met bad ka ATM kam dei kaba jrong ban lah banpyndon kam.
- **Ki Bank ruh ki shim ia ki lat ki lynti ban buh ia ka rynsan ha khmat jong ka bank ban rung sha bank**, khnang ba ki brie wkiba don jngduna ha ki dkhot met ba hap ban iaid da ki shuki ba shu khynoiat kin leit sha ban pyndep ia ki jingdon kam jong ki khlem kano kano ka jingeh.

Ki lat jingiarap ba ka bank ka don ban ai sha MSMEs/ Kynhun treilang



Ka KYC ia ki Akount kynhun treilang:

- Ban pynthikna ia baroh ki dkhot SHG ia ka KYC hap ban leh ha ka por ba plie ia ka akount ka SHG ha bank.
- Ka jingpynshisha ia baroh ki nongkit kam haka KYC kan long kaba bha.
- Wat la kata, ka rai jong ka SHG kaba pyni ia ki kyrteng jong ki nongkit kam ka dei ban don bala ai bor ban plie ia ka Akount ha Bank don kam ban suhlang.

Margin and security norms

- Kam don kam jingbah khlieh ban shim na ka SHGS ban ioh ia ka ram.
- Ka ram lah ban ai sawshah ia ka pisa kaba kila don lypa ha Bank lada kata ka kynhun treilang ka trei bha la bun snem. Ka kynhun treilang kala dep siew ia ka ram ba la dep, ka kynhun treialgn kala pyndon kam ia ka pisa ha ka rukom ba dei.

Voluntary Savings

- Ka jingkynsheiw da ka mon sngewbha lah ban leh ha ki ki ar bynta:
 - ❖ Kane kam dei ka bynta ka jingkynshew na ka kynhun
 - ❖ Kum shi bynta ka pisa jong ka kynhun lah ban pyndon kam ban sha ki para dkhot
- Ka jingkynshew mon lade lah ban khien sha ka ram jong ka kynhun ha kaba kan pynmyntoi ia ka SHG ha kaba ka SHG ka lah ban ioh kam bun ka ram na bank. Ki dkhot ka SHG kim hap banshim lang ia ka rai kato katne ka bhah na ka sut ne ka jingioh myntoi na ka kynhun.

