





# Chatlak lova Rampum huapa Inzirtirna Beihpui

**Reserve Bank of India leh a thawhpui pawl dang te nena tangkawpa huaihawt inzirtirna  
(November 01, 2022 to November 30, 2022)**

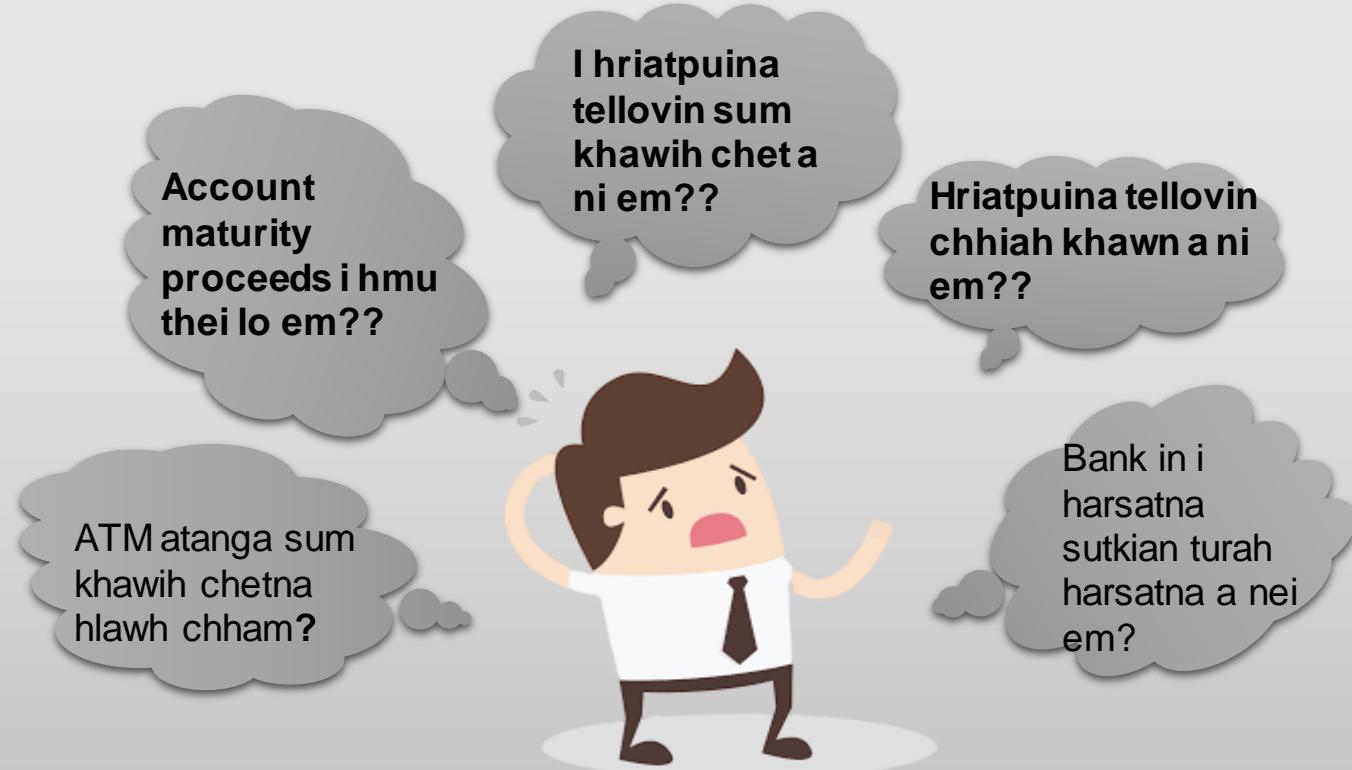
# A chhunga Thu awm te



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## Tihtur ber hre lovin i awm em?



# Lungawilohna Thawidamna tura Ruahmannna



## Lungawilohna Thawidawmna tlar hmasa ber

- ✓ Branch / ATM
- ✓ Chawp leh chilha inbiakna / A thawntu te nena inbiakna
- ✓ Min bia ang che / Call Centre
- ✓ Email hmanga biakpawhna

## Lungawilohna Thawidawmna tlar hnihna

- ✓ Bank Nodal Officer hnenah ziakin thlen ang che
- ✓ Lungawilohna thlenna tur form download in form a address inziak hnenah thawn tur
- ✓ Branch chungchange lungawilohna a nih chuan Circle Nodal Officer i thawn dawn nia

## Lungawilohna Thawidawmna tlar thumna

- ✓ Officer Principal Nodal Officer hriattir thuai ang che
- ✓ PNO hnena email thawn turin website a luh tur
- ✓ Lungawilohna thlenna tur form download in form a address inziak hnenah thawn tur



# 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](mailto:rbikehtahai@rbi.org.in)



Issued in public interest by  
भारतीय रिजर्व बँक  
RESERVE BANK OF INDIA  
[www.rbi.org.in](http://www.rbi.org.in)

**RBI Banking Ombudsman pan ang che – Bank lam chungchag thu a endiku pathumna**

1. I lungawina zâna bank lam atanga chhanna i dawn loh chuan RBI Banking Ombudsman i pan dawn nia.
2. Banking Ombudsman Scheme hi a thlâwn leh harsatna awm lova bank lama i lungawi lohna chingfel tura duan a ni.
3. Banking Ombudsman Scheme hian bank hnathawh hlawhchhamna hrang tam tak a huam a ni

# Grievance Redressal Mechanism danglam tak a ni Reserve Bank– Integrated Ombudsman Scheme, kum 2021 chhunga siam chhuah a ni



Eng bank emaw NBFC te chungah lungawi lohna i neih thulha a sutkian dan tura ruahmanna

Bank/ NBFC hrang hrangte



Thla khat chhunga harsatna  
sutkianna a awmlo emaw  
harsatna sutkianna lungawithlak  
loh tak pek

RBI Ombudsman Office-ah a awm a



Thla khat chhunga harsatna  
sutkianna a awmlo emaw  
harsatna sutkianna lungawithlak  
loh tak pek

Thuneitu



## Step 1

- Bank/NBFC branch emaw website ah te lungawilohna ziaka thlen
- Bank/NBFC ten i harsatna an sutkian nan ni 30 nghak ang che
- Bank/NBFC ten i harsatna an sutkiannaah i lungawi lo a nih chuan step 2 ah kal ang che

### Ainchhawrdawh dan

Branch Manager → Zonal Office → Head Office

## Step 2

- Complaint Management System Portal <https://cms.rbi.org.in>. ah Bank/NBFC te chunga i lungawi loh thu ziak in i thehlut thei a, emaw
- Lungawi loh thu kutziakin Centralised Receipt & Processing Centre, Reserve Bank of India ah i thawn thei ang
- Toll free number 14448 ah lungawilohna lam thu i thlen thei ang

## Step 3

- Customer chu a lungawi loh chuan thu neitu sang zawk hnenah ni 30 chhungan thubuai a thehlut thei ang.
- Deputy Governor of the Reserve Bank of India (RBI) hi thu neitu sang zawk chu a ni.

## Digital Banking him

- I PIN, OTP, CVV, etc., chu online in emaw phone in tumah hrilh suh ang che
- Link rinhlelhawm, SMS, email hmanga i dawn emaw social media a i hmuh te chu hmet suh ang che.





# Digital Banking hman dan him tak



## Him taka Bank kalphung zawm thei tura i tih tur te

- ✓ Banks/service provider te official website hmang la, website him tha hmang ang che. Entirnan, <https://> 's' hi website him (secured) tihna a ni.
- ✓ Khawl lam chiankuan loh vang emaw apps download laia harsatna a awm chuan payment/financial apps te chu i mobile/laptop/PC atangin log out ang che
- ✓ Bum i nih loh nan te, bank emaw e-commerce platform website lem pumpelh nan website/URL a spelling te endik ang che
- ✓ I email dawn te chu a thawntu alem a ni lo a ni tih chian turin email a spelling leh header te chu endik ang che
- ✓ URL kaih tawi/google form, SMS/Whatsapp/email, etc, i dawn te chu i hmeh hmain ngaihtuah hmasa ang che
- ✓ Bank/ecommerce/search engine website link i dawnna mail chu block/unsubscribe/spam angin report ang che
- ✓ Online a thil lei leh hrallh thuah fimkhur ang che. UPI kal tlanga pawisa dawng turin PIN/Password chhutluh a ngai lo
- ✓ Khawchin pangngaih rei tak chhung mobile neywork i neih loh chuan mobile operator te bepawp vat thin ang che
- ✓ I hriatpuina tellovin OTP siam a ni em tih hriat nan SMS /email te endik fo ache
- ✓ Eng company hnenah pawh sum i thawn hmain register an nih leh nih loh leh license an nei em ti chian ache ch
- ✓ Two factor authentication hman theihna laiah chuan on thin ang che
- ✓ ATM i hman laia PIN i chhutin i kut lehlamin keypad hliah thin ang che
- ✓ Pawisafai alo chhuah loh chuan 'Cancel' hmet la, home screen a lan hnu ah chauh ATM chu kalsan ang che.
- ✓ Customer care number te hi mobile number te nen a in ang ngai lo tih i chhinchhiah dawn nia
- ✓ CDM a pawisafai i dah laiin khawlin pawisafai chu a lalut ngei a ni tih i fiah hnuah chauh a hmun chhuahsan a ng che
- ✓ ATM khawla Card rawlh luhna emaw keypad bul velah khawl dang vuah a ni em endik fo thin ang che



# Digital Banking hman dan him tak



## Him taka Bank kalphung zawm thei tura i tih loh tur te

- ❖ ATM ah hmeliat loh te atangin tanpuina dil suh, thuruk pawimawh an ruchhuak thei.
- ❖ SIM Card leh mobile number chungchang tumah hrrilh lo la, AtM card ah PIN ziah loh tur emaw website ah te/dkhawl thilah te/laptop inhman tawmah/desktop ah te eng thu kimchang mah ziak suh.
- ❖ Call centre a thawk ten bank te, insurance te leh sorkar etc., kal tlanga thilpek itawm tak pek an tumna ah che i hming, password, card a thu kimchang/PIN/CVV/OTP, date of birth, Aadhaar, chhungkaw hming te hrilh hre ngai suh ang che.
- ❖ Service petu thu kimchang te chu search engine te, SMS te, social mediate, email hmang te in zawng suh ang ce.
- ❖ Link hriatchian loh hmet lo la, hmeli hriat ngai lohvin apps down load tura an rawn che avanga a lakna hriat loh apps download suh
- ❖ Pawisa hlawh tur emaw hlawh lo tur pawh nise, i bank account te/ATM card te hman tir suh ang che, hei hian pawisa rukna atana bank account chu hmangin police chhuizuina a thlen thei.
- ❖ KYC chungchang/account chungchang/ATM card chungchag/PIN/CVV/OTP chungchang an zawnha che call/email/SMS te chu chhang let suh ang che.
- ❖ Pawisa tam tham tak lottery a man anga an tihna che hi ring lo la, chutiang email/call chhanna atan secure credentials share thin ang che
- ❖ RBI ah sum tam tham tak a awm a, lak chhuah nan sum engemaw zat transfer a ngai tih message-te chu chhang suh ang che
- ❖ A sum faia loan processing fee loan hmahuai atana pe turin in bumtir suh
- ❖ Pawisa dawng tur/sumfaia lawmman dawn tur, sorkar tanpuina leh pawisa dawn/mobile recharge leh hna hmuhna tura KYC updation pek/tiamna message te chhang suh.
- ❖ Interest rate hniat/ secure instant loan-a online offer-a loan pekte lakah pawisa pe suh emaw, secure credentials ziak suh ang che
- ❖ Financial apps hmanna device pakhatah screen sharing apps hmang suh ang che
- ❖ UPI PIN dah luh a nih hnua pawisa transfer-na atana hman theih tur pawisa pekna app hriat loh hmangin QR code scan suh ang che
- ❖ Malware transfer nan leh phone atanga data control nan hman theih a nih avangin public charging point emaw, Wi-Fi secured lo emaw hmang suh, ang che

# Electronic Banking hmanga tih a ni



## Tih tur te

- I bank URL chu verified leh rintlak browser leh HTTPS secured website chauh hmangin pawisa pekna atan hmang thin ang che (S chu Secure tihna a ni). URL window (image) ah secure sign (lock) zawng rawh .
- I password chu rinthiam harsa tak a ni tr a ni a, alphanumeric leh special characters (#.", @. \$ etc.) ang chi te hi hmang thin ang che.
- I password thlak fo thin ang che
- Sum khawihchetna atan i hman App (banks, non-banks, Wallets etc) te chu tithar fo thin ang che.
- I mobile number leh email ID te chu bank account te nen tlun zawm la, SMS/e-mail hmanga hriattirna dawn theihna thlang ang che
- I hriatpuina tellova sum khawihchetna a awm chuan bank hriattr thuai ang che

## Tih loh tur te

- Online search atangin i bank website ah lut ngai suh ang che.
- Phone-ah login credentials dah ngai suh, portal/service provider rintlak lohah pawh credentials dah/store suh ang che
- Public device, cyber cafe leh public/free WiFi ang chi unsecured/open network-a sumdawnna lam thil reng reng tih loh tur
- I mobile banking PIN emaw Internet banking ID , password leh OTP midang hrilh suh ang che (bank a thawk te pawh telin)



## Tihtur te

- UPI App te chu tihtar reng thin ang che
- Sumdawng / mimal pawisa dilna chu pawm a nih hmain ennawn fo ang che
- Pawisa thawn tur zat leh a dawngtu tur te chu thawn an nih hmain ennawnin chian ang che.

## Tih loh tur te

- Tu hnenah mah i PIN hi hrilh suh ang che
- A lo dawngtu tur te fiah/nemnghet nawn hmassa lovin pawisa thawn suh ang che



# Mipui te inzirtirna – Cyber Threat leh Inbumna

Mi bumtu te hian user id, login / transaction password, OTP (one time password), debit / credit card details PIN, CVV, expiry date leh mimal chanchin ang chi thuruk te lak an tum thin. Mi bum hmangte'n an hman thin modus operandi pangngai thenkhat te chu – .



**Vishing** - bank / non-bank e-wallet providers / telecom – a hawk anga insawiin phone call hmangin customer te KYC tinung tha turin an hrilh thin a, account tihtawp lailawk te/Sim card tihtawp te account a pawisa thun tur ang tein an hrilh thin a ni.



**Phishing** - spoofed email/SMS te chu an bank / e-wallet provider atanga inbiakpawhna lo chhuak nia ngaihtuah tura bumna atana ruahman a ni a, thuruk details lakchhuahna tur link a awm bawk a ni.



**Remote Access** - customer chu an mobile phone / computer-a application download tura hrilhin a, chu chuan chu customer device-a customer-te data zawng zawng chu a hmu thei a ni.



UPI a ‘collect feature’ hman khawlohma te chu payment request pawisa dawng turin ‘Enter your PIN’ (I PIN chhulut rawh) tih message an thawn thin.



Webpage/social media-a bank/e-wallet provider number lem leh search engine, etc.-a tarlan te.



# Inbumna a thleng a niha hmalak dan tur te

I bank / NBFC bepawpin i account/card chu tihtawp lailawk tir thuai la, ziakin i harsatna thlen ang che



Indian Cyber Crime Coordination Centre-ah i harsatna / FIR theh lut ang che emaw cybercrime helpline number 1930 ah bepawp ang che



I branch te chu alo dawngtu account a pawisa dahluh a nih loh nana dang hrigh turin hrilh ang che



Bank/NBFC in i harsatna an sukiang thei lo a nih chuan RBI Ombudsman ah zualko ang che



# 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

## Digital/Online Inbumna laka Invenna

- Inralrinna tur i dawn vat theih nan i mobile number leh email te chu bank ah ziak lut ang che
- Mobile, email emaw purse ah te banking data pawimawh te dah suh
- Online banking atan website chian tawh sa, him leh rinkai te chauh hmang thin ang che
- Tlang hriat, mitin hman theih emaw a thlawna hman theih network te atangin banking pumpelh ang che
- I online banking password leh PIN thlak fo thin ang che
- I ATM Card, Debit Card, Credit Card, Prepaid Card te i tibo emaw ruk a nih chuan block vat ang che



# Customer te Venhim theih Dan

**A kal phung leh tihdan hmang tihchak. Electronic banking transaction ngaihngam taka customer ten an khawih theih nana a kal phung leh tih dan**

- Inbumna hmuhchhuah leh venna mechanism ngialnghet leh chak;
- Thuneihna nei lo thil tih avanga hlauhawmna (entir nan, bank-a system awm tawha gap) awmte tehna tur leh chutiang thil thleng avanga liabilities lo awmte tehna tur mechanism;
- Risk tihzia awmna tur leh chuta chhuak tur leibatna laka invenna tura ruahmanna felfai tak siam;
- Electronic banking leh pawisa pekna kaihhnawih bumna laka inven dan tur chungchangah customer te hnena thurawn pek chhunzawm zel
- Electronic banking-a phalna nei lo te thil tih avanga customer-te zangnadawmna pekna tur mechanism langtlang, inthliarna awm lo

# Banking a Technology hman

- Digital Banking hi “A awlsam a’ ‘A him’ bawk. Eng hunah pawh, khawi hmun atang pawhin sum khawih che rawh le.
- In in lum ngei atangin banking chu i kut hmawr hmangin nuamsa takin i ti thei ang
- Rang tak leh him taka sum pek pe turin hun a heh lo
- Sum khawih chet nan digital payment thlan tur hrang hrang a awm a ni
- NEFT, IMPS, UPI leh BBPS te chu 24x7 in a awm a ni



## Smart Phone emaw hman tur i nei lo em?

\*99# hmangin han GIlnerneto Digital teh le

Feature phone/smartphone hmanga internet connection tellova bank pahnih inkara pawisa inthawn theih nan  
USSD code (\*99#)



- UPI Pin hmangin beneficiary, tu hnenah pawh sum awlsam takin beneficiary virtual address hria in i thawn thei
- Beneficiary in virtual address a neih loh chuan beneficiary hnena IFSC leh Account number emaw Aadhaar number leh mobile number, bank account nena inthlun zawm hmanga pawisa inthawn theihna thlan tur pawh a awm a ni.
- “998 hmangin a lo dawngtu tur UPI a inziak lut hnenah pawisa i thawn thei ang

### One Time Registration Tihdan

1 \*99# hmets la. Tawng hman tur thlang ang che

2 I bank IFSC code digit hmasa 4 chhulut ang che

3 Bank Account Thlang ang che

4 I virtual payment address (VPA) emaw UPI ID chu mobile @upi a ni ang

5 \*99\*7\*1# hmets UPI PIN siam la, ATM Card digit tawp 6 leh ATM Card thi hun tur thla leh kum chhulut ang che

## Smart Phone emaw Internet hman tur i nei lo em?

Unified Payments Interface (UPI) platform hmangin han Go Digital teh le

Mobile Phone internet hmang thei hmanga bank pahnih inkara pawisa inthawn theihna



- UPI Pin hmangin beneficiary, tu hnenah pawh sum awlsam takin beneficiary virtual address hria in i thawn thei. Beneficiary in virtual address a neih loh chuan beneficiary hnena IFSC leh Account number emaw Aadhaar number leh mobile number, bank account nena inthlun zawm hmanga pawisa inthawn theihna pawh a awm a ni.

### One Time Registration Tihdan

1 BHIM App Download tur

2 APP chu hawng la, device register turin SMS thawn i ni ang

3 Login turin passcode siam la, i log in hnuah bank account chu i thlang dawn nia

4 I virtual payment address (VPA) emaw UPI ID chu mobile @upi a ni ang

5 ATM Card digit tawp 6 leh ATM Card thi hun tur thla leh kum chhulut la, i mobile ah OTP i dawng ang

# Kum upa te leh pian phunga rualban lo te tana hman mai theih tur Banking Services

**RBI chuan kum upa te tan banking tih awlsam dan tur siam turin a hrilh a ni**

- Kum 70 chung lam i nih chuan banking facilities bulpui thenkhat te in inah i dawng thei
- KYC compliant account chu Bank te chuan an record-a an pian ni, thla leh kum, a lan dan angin ‘Senior Citizen Account’ ah an lehsak nghal thin a ni
- Kum lama upa ten bank dawrnaah duh sak an hlawh theih nan bank te chuan an branch ah counter hran an siam sak thin a ni

**Ease of banking for senior citizens**  
**RBI has asked banks to make banking convenient for senior citizens**



Umesh Yadav  
Indian Cricketer and  
RBI Employee

# Rualbanlo te tana Banking Services



- Bank in a pek chhuah, hêng cheque book te, third party cheque te, ATM facility te, net banking te, locker facility, retail loan te, credit card, etc., ah te hian khaw hmu theilo te tan inthliarna a awm lo tih bank te hian an tichiang tur a ni
- Khaw hmu theilo te tana a awlsam zawk nan veng tinah ATM aw chhuah thei **Braille keypad** hmang a tlangpuuin a awm vek a ni.



- Bank-te chuan ATM hmanlai zawng zawng / ATM bun leh tur zawng zawngah te chuan wheelchair hmangtute / rualbanlote'n awlsam taka an hman theih nan ramp nei vek turin enkawlna an kalpui a, ATM san zawngah wheelchair hmangtu te an buai loh nan ruahmanna siam a ni.
- **Bank-te pawhin a tul anga hma lain bank branch luhnaah ramp te an siam a,** rualbanlo / wheelchair hmangtu te chu bank branch-ah lut chhuakin, harsatna lian tham awm lovin sumdawnna an kalpui thei a ni.

# MSMEs/Self Help Group te hnena Bank hnathawh awm te



## SHG savings atana KYC:

- SHG a savings bank account hawn a nih laiin SHG member zawng zawng te KYC tihchianna lak a ngai lo.
- Office-bearers te KYC tihchianna chu a tawk mai a ni.
- Amaherawhchu, SHG aiawha account hawn phalna nei office-bearer-te game tihlanna SHG thutlukna thehluh a ngai a ni..

## Bituk chinleh intiamkamna tehkhawng

- Loan lak nan intiamkamna intawm SHGS ten an nei tur a ni lo
- Loan amount of more than four times of the corpus is possible if Loan lak tur zat chu sum peipun tur aia let li a tam a ni thei, amaherawhchu

SHGC chu kum tam tak atangin  
hlawhtling taka hnathawk an ni tur a ni.  
SHGC te chuan a hma lama loan an lak  
te chu a hun takah an rul a ni.  
SHGC te chuan credit facility rinawm  
takin an hmang tawh thin.

## Mahni duhthua sum khawlkhawmna

- Mahni duhthua sum khawlkhawmna chu kawng hnihil a chhut theih
  - ❖ Group corpus a inhnahnawih lo
  - ❖ As a part of the group corpus and utilized for intra-group lending Group corpus-a inhnahnawih leh intra-group lending atana hman tangkai
- Voluntary savings pawh hi bank atanga group hnena loan pek zat tehna atan chhiar a ni ang a, SHG hian bank atanga loan quantum lian zawk a hmuh theih vangin SHG tan hlawnka a thlen thei ang, SHG member-te chuan group member-te voluntary savings chu group atanga interest Income emaw dividend emaw atanga chanpual in ang dawng thei tur a nih leh nih loh an rel ang.

