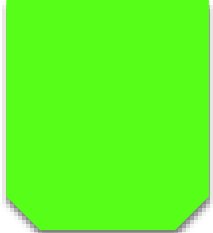


pus dh bV feU[j ?



fB: fws nkwdB Bkb Bk
yohdh i k ; eD tkbh uhi
bJh



nukBe nkJ/you/fti tA
fpwkoh, j kd; /, w's, ftgsk
B{gpk eoB bJh



nkgDk xo yohdD, Tfu
f; fynk tor/tv/you/B{
gpk eoB bJh



pYkg/ftzu i K ewkT[D : 'r
BK ofj D dh j kbs ftzu
nkgDh i aopsk gphnk
eoB bJh

ple ftlu puls feT[eoBh ukj hdh j ?



plfynk

xo ftlu ; dfe, rld/d/Ezb/i K go; ftlu ofynk g? k th
uoh\$yokp j * ; edk j? fJj j V0tor/epdosh nkgdk d'okB th
ysw j' ; edk j?



ftek;

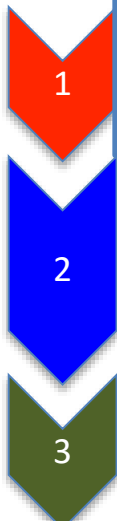
ple ftlu dy/gf /sl/ kB{ftnki fwbdk j ?fi : Bkb g? /
ftlu tkXk j pk j ?i d fe xo ftlu ofynk g? k tIX Bj M
; edk.



eoia k

; kvh ple dh plus (fce; v fvgkfi aN i K nktosh fvgkfi aN)
d/nkXko s/ple ; kB{xo yohdD i K Tfu f; fynk tor h
i aopsk bJh eoia k d/ ; edk j?

nkgD/ r k j e B { i k D' (KYC)



• **KYC**, ple d jnkok r k j ek dk yksk y'bD bJh i aop h ; f uBK fi t l gSkD ns/nvo? gsk eoB dk fJe sohek j ?

- nfXekfoe sò s/ tX **KYC** d; skt/i a j B^
- **a)** gk; gòN **d)** PAN ekov
- **b)** vokfJftr bkjh; f; **e)** nkXko ekov
- **c)** uBKth afi ukB d/sò **f)** MNREGA ekov

• fJj BK d; skt/i ak ftlu gs/dk tbt k j 'D s/ Tj; B { gs/d/; p s d/ sò s/; theko ehsk i k ; edk j ?



gk; gòN



wBo h k



vokJh ftr bkjh; f;



c'N r k



nkXko ekov



PAN ekov



t'No ID ekov

e'Jh nfXekfoe d; skt/i a BK j 'D d/wkw b/ftlu

“SN/yks’” -- j kb j h dh c'N ns/ple nfXekoh dh **भेनु रगी** ftlu d; sys i K nr fmk bk e/ eM ; aosK Bkb SN/yks/y'b/ i k ; ed/ j B.

Bkpkf be ykfsnk ftlu 18 ; kb dk j 'D s/ j kbh nk **KYC** d; skt/i a i wKleotk/ i k ; ed/ j B.

yks/dh fe; wK

plē pus yxsk

- nk; kBh Bkb g? / i wK eotkT[D i K eYtkT[D dh ; ftXk
- rKj ek Bfgk; plē, uē plē ns/ J#Nhhn#w^ew^vfpN ekov fdls/ i Kd/j B.
- i wK oew s/ftnki fwbdk j?

ukb{yxsk

- fJj yxsk cow i K egBh d/BK s/ yfbnk i Kdk j?
- bD dD dh ; fynk dh eJh ; hwk Bj hA
- fJj BK yxsk s/plē d[nkok eJh ftnki Bj hA fdk i Kdk.

nktosh(oēfor) fvgkfi aN yxsk

- fJe fB; afus ; wA bJh g? / dh nktosh fvgkfi aN.
- nktosh yxsk/ftlu puls yxsk/ BkbA tIX ftnki fwbdk j?
- fwnkd gph j 'D s/ i K ; wA sA gfj bk yxsk pδ j 'D s/g? / eYtkT[D dh fJi aki s.

fFwnkdh i wK i K fce; v fvgkfi aN

- Now fvgkfi aN 7 fdB sA 10 ; kb d/fB; afus ; wA bJh j [d/ j B..
- plē Now fvgkfi aN s/fi ankdk ftnki a fdδ/j B.
- ftnki a gph wj hBk\$fswkj h nsokb i K ; kok fJlemk eYtkfJnk i k ; edk j?.

S'N/ yxs/

‘S'N/yxs’ j kb j h dh c'N' ns/ d; sys i K plē nfXekoh dh भैरुदगी ftlu nr mk bk e/ 12 wj hfBnk bJh y[otkfJnk i k ; edk j ?ns/12 wj hfBnk ftlu fe; / th ; wA yxs/ftlu oew 50,000\$^ ogJ/ sA tIX Bj hA j 'Dh ukj hdh.

pf; e ; ftr plē fvgkfi aN neKT[N

- eJh fwBhww pBhA oLyD dh bV Bj hA
- vfpN ekov dh ; ftXk
- 10 ; kb sA tIX T[wo dk eJh th ft nesh fJj yxsk y[otk ; edk j?

pfer

; /tktk

g? k G/ Dk
(ohfwNt;)

- ple ; kv/g? /B{ ; p/fyns, S/sh ns/e; absk Bkb fJe EK sA d{i h EK ns/fJe ft nesh sA d{i /ft nesh sle gj [ukTdk j ?

- fJj fe; / th ple ; akyk s/i K ple fw/so d[inkok wkJheo', **ATM**, fJNoBN pfer , w'pkfJb pfer , **NEFT** ns/**RTGS** okj hA ehsk i k ; edk j ?

w'pkfJb
pfer

- **NEFT/ RTGS**, , **IMPS** ns/fp/lb dk G[r skB w'pkfJb pfer okj hA

ATM
ekov

- fe; / th **ATM** sA g? k eYtkT[D ns/**Pos** w; ahBK s/fpBK Bedh yo hdkoh d/G[r skB bJh.
- **ATM** ftuA g? / eYtkT[D bJh i K **Pos** Nok; e; aB eoB ; wA go; Bb nkJhvfNfce/; aB Bpo (**PIN**) tofsnk i Kdk j ?
- **PIN** ; wA ; wA Bkb pdb bDk ukj hdk j ? ns/ed/ th fe; / Bkb ; KMK Bj hA eoBk ukj hdk.
- nBgV0r k j ek B{ th **ATM** ekov i koh ehsk i k ; edk j ?
- **RuPay Debit Card** (ogJ/vfpN ekov), 1 bly ogJ/dh dpXNBK phwk Bkb nso^fBofws, **NPCI** d[inkok ; ap{ ehsk fr nk xob{ vfpN ekov j ?

pfer ; /tktk

fJNoBN
pfer

- fJe geko dk fJbēNokfBe Gr skB
f; ; Nw j ?
- fJj cv Nok; co, fpb Gr skB, yks/d/
g!S fr!S, fNeN pfer ns/nkBbkJhB
yohdkoh dh ; j {psk w!j Jhnk eokT!dh j ?

eoī ak

- ple xo, eko, xob{uhi K yohdD ns/
f; Zfynk nkfd bJh eoī a/w!j Jhnk
eokT!dk j ?
- y!shpkVh, tgko, T!d: 'r ns/; oft;
; ēNo tor/nkofEe ewk bJh th eoī a/
fd!s/i Kd/j B.
- i {U/tor/r'b ekB!Bh ew bJh eoī ak
w!j Jhnk Bj hA eotkJhnk i Kdk.
- ; kj {eko d/w!ekpb/, ple eoī a/s/ftnki a
dh do pj {s j h x!N j ?

TtovokcN

fJe wi {; a!dk ; hwk sle, yks/s! t!X g? /
eYtkT!D dh ; j {ps. .

gB; aB

nNb gB; aB : 'i Bk nXhB (18 s! 40 ; kb T!wo)
1000 s! 5000 g!h w!j hBk fB; afus gB; aB.



ḡk̄kB w̄soh i B XB : 'i Bk

- ḡk̄kB w̄soh i B XB : 'i Bk 28 nr ; s 2014 B̄wkB: 'r ḡk̄kB w̄soh d̄nkok ; āp̄{ehsh r Jh.
- fJ ; : 'i Bk dk T̄d/ ; a j o fJe ḡM[ns/ ; afj oh gfotko B̄p̄le yk̄sk y'b e/ftsh ; /tktk nk ; kBh Bkb ns/ ; G i rk T̄ḡbpX eokT̄Dk j?
- 10 ; kb s' t̄X T̄wo dk e'Jh th ft nesh fe ; / th p̄le ftu yk̄sk ȳl̄tk ; edk j?
- j o fJe yk̄sk Xkoe B̄ w̄cs ftu 1,00000\$^ ōḡJ/d/d̄p̄xNBk eto Bkb ōḡJ/v̄fpN ekov ḡk̄gs j 'Dr/.
- d̄p̄xNBk phwk eto dk bkG b̄D b̄Jh, ōḡJ/v̄fpN ekov B̄j o 45 fdB ftu x̄IN' x̄IN fJe tko tosDk i ōph j?
- 6 wj hB/se yk̄s/d/s ; lbhpy ; a ubD s' pknd fJe gfotko ftu fJe yk̄skXkoe B̄{5,000\$^ ōḡJ/dh T̄tovokcN ; f̄tXk.



ḡk̄kB w̄soh ; p̄lfynk phwk : 'i Bk

- ḡhn̄wn? p̄htk̄Jh, d̄p̄xNBk phwk : 'i Bk sfj s d̄p̄xNBkth w's i K ftebkr̄sk dh ; fEsh ftu yk̄skXkoe b̄Jh 2 b̄ly ōḡJ/se dk phwk eto.
- 18 s̄A70 ; kb dh T̄wo d/ ; ko/pus p̄le yk̄skXkoe 12 ōḡJ/ ; bkBk ḡh̄fw: w(j ōe ; kb B̄theoD : 'r) Bkb : 'i Bk ftu ; akfwb j 'D d/j edko j B.



ḡk̄kB w̄soh i htB I'sh phwk : 'i Bk

- fJ ; : 'i Bk sfj s fe ; / th ekoB w's j 'D s/2 b̄ly ōḡJ/se dk i htB phwk eto.
- le ; akyktk\$ple fw̄lso okj h̄A T̄ḡbz̄pX.
- 18 s̄A50 ; kb dh T̄wo d/ ; ko/pus yk̄skXkoe ; akfwb j 'D d/j edko.
- 330\$^ ōḡJ/ ; bkBk ḡh̄fw: w(j o ; kb B̄theoD : 'r) + ; oft ; ukoi ḡsh ft nesh.



gkKB wsoh wjdok : 'i Bk (ghanwanwatkJha)

- wkB: 'r gkKB wsoh dlnkok Gkos d/ bx{ Tj: 'r ftek; ple (f; vph) d/ fJe ; j kfJe d/ s' s/ 08a04a2015 Bk gkKB wsoh wjdok : 'i Bk op{ehsh r Jh.
- B'B ekog'oN ; wkb fp÷B; ; 'eNo Bk o; wh s' s/ (nB; han? aphan? a) ftlsh ; /tkk wj Jhnk eotkTj bJh.
- noEtt; Ek d/ nDSj/ yso fi tA TjsgkdB eoB tkbh SNh fJekJhnk, dlekBdko, cb ns/; pi h tluD tkb/, Noze ns/N'e; h ukbe, ykD ghD dh ; ftXk wj Jhnk eokD tkbh fJekJh, wpwls eoB tkbh dlekBK, S'N/ Tj: 'r, c'v gk? o, cbh tkb/ ns/ nfi j/ j' b eJhnk Bk ple ftls bD bJh gk; kfj s eoBk ns/ ple ftls : ehBh pBkTjDk.



wjdok ft ÷ B

- fgokfwv s/ fBub/ ; so d/ ftnkge nkofEe ns/ ; wkfi e ftek; bJh Jekhefos ftlsh ns/ ; fj: 'r ; /tkk gpksk pDBk, i' ; ot'sw j'D d/ Bkb Bkb t'ofte gdfsnk ns/ wkDeK d/ nBpg j' t/.



wjdok fwôB

- ; kv/ ; kEh ; z Ektk d/ ; fj: 'r Bkb nkofEe ; cbsk ns/ftlsh ; /ofynk gkgs eoB bJh fJe ; wfbs, ekfJw ofj D : 'r ns/ wlb nXkfos ; fGnkuko pBkTjDk.



wjdok dk we; d

- ; kvk pfBnkdh we; d ; kEh ; z Ektk dk ; woEB ns/gk; kj B eoe/ ; wfbs ns/ekfJw ofj D : 'r ftek; gkgs eoBk j? ns/ ; yw Tj: 'r ; 'eNo bJh ftek; dk tksktoB pBkTjDk j?

gk eh s; hA i kDd/ j' fe seBheh r {UN th wjdok d/ sfj s eo÷ b? ; ed/ j B<

Tl tgko dh fe; w ns/ gkzi 'eN dh b'V d/ nkXko s/ fB: w nB; ko s; hA wjdok d/ fe; / th eo÷ dD tkbh ; z Ek slftls b? ; ed/ j'.

eo÷ dhnk fe; wk



fôô{

50,000\$- dgJ/se



feô'o

50,000 sA 5 bly dgJ/



so|D

5 bly sA 10 bly dgJ/

fe; /i wkBs i K wkoNr /:- dh bV Bj hA

fôô{eo÷ bJh e'Jh gq f; r ch; i K
wkofi B wBh dh bV Bj hA

Eligibility



: 'r skl e'Jh th Gkosh Bkrfoe, fi ;
eb rb ysh ôso fi tA fBowkD,
gkz; f; r tgko i K ; oft; ; eNo
ftu nkwdB gbk eoB tkbh
ekopkoh : 'i Bk j? ns/ fi ; dh eo÷/
dh bV 10 bly dgJ/ sA xIN j?

wpdok ekov, Jânhanwa ple fwiso
ns/g"; s/ tofsnk i k ; eD tkbk
og? vfpN ekov j? i ' T|tovokcN d/
og ftzu tofe; efgNb dh ; ftXk
wj fJnk eotk|rk.

ghanwanwatkJha eo÷ fetAfbSkz i k ; edk j?



eo÷ dko



; j h ekopkoh ftuko



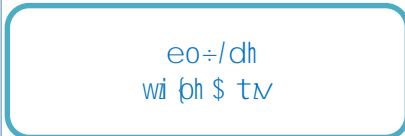
bB ngbheôB



; oekoh \$fBli h yso tgkoe
ple\$ ysoh r kwihD ple i K
; fj ekoh ple



bB ngbheôB
s/ ekotkJh



eo÷ d; skt/-k B|
d; sys eoBk

