



BANK-A DEPOSIT POLICY kimchang tak a awm

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BANK-A DEPOSIT POLICY kimchang tak a awm

1. Tuhmahruai

Bank hna pawimawh tak pakhat chu loan pekna atana mipui hnen atanga deposit pawm hi a ni. Dik tak chuan Banking System-a stakeholder lian ber chu depositor-te an ni. Depositor leh an interest te hi Banking in India atana regulatory framework-a key area a ni a, hei hi Banking Regulation Act, 1949-ah tarlan a ni a, Reserve Bank of India chu deposit leh thil dang dang interest rate chungchangah directive / advice tihchhuah theihna thuneihna pek a ni a hun hunah deposit account kalpui chungchangah. Financial system-a liberalization leh interest rate deregulation a awm tawh avangin bank-te chuan RBI-in kaihhraina zau tak a tihchhuah chhungah deposit product siam turin an zalen ta a ni.

He policy document on deposits hian Bank-in deposit product hrang hrang a pekte siam dan tur kaihhraina leh account kalpui dan tur terms and conditions te a tarlang a ni. Document hian depositor-te dikna chanvo a pawm a, mipui member-te hnen atanga deposit pawm dan, deposit account hrang hrang kalpui leh kalpui dan, deposit account hrang hranga interest pek, deposit account khar, deposit account khar, depositor thi tawhte deposit, etc., customer-te hlawkna tur atana hman dan tur. He document hian mimal customer te nena inzawmnaah langtlang zawk a siam ang a, customer te zingah an dikna chanvo hriatthiamna a siam ngei beisei a ni. A tum ber chu customer chuan a dik taka service a dawn tur chu mamawh awm lovin a dawng thei dawn a ni.

He policy hi a pawm lai hian Bank chuan Indian Banks' Association-a Bankers' Fair Practice Code-a tarlan, mimal customer-te chung a thutiamte chu a sawi nawn leh a ni. He document hi common depositor-te dikna chanvo pawm theihna tur framework zau tak a ni. Deposit scheme hrang hrang leh a kaihhranawih service hrang hrang chungchangah operational instruction kimchang chu a hun hunah pek chhuah a ni ang

2. Deposit account chi hrang hrang

Bank-in deposit product hrang hrang a pekte chu hming hrang hranga dah a nih laiin. Deposit products te hi zau takin a hnuaia chi hrang hrangah then theih a ni:

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- **"Demand deposit"** tih hian Bank-in deposit a dawn, demand anga lakchhuah theihania;

- **"Savings deposit"** tih hian demand deposit chi khat a kawka, chu chu mipuite sum khawlkhawm leh an sum khawlkhawmte khawn khawm tura fuih nan a ni.
- **"Current Account"** tih hian demand deposit chi khat a ni a, chuta tang chuan account-a balance awm dan azirin emaw, sum inrem tawh emaw thlenga wawi engzat pawh lak chhuah phalsak a ni a, Savings Deposit emaw Term Deposit emaw ni lo deposit account dang pawh a huam tel bawka ang
- **"Term deposit"** tih hian hun bituk chhunga Bank-in deposit a dawn, hun bituk a tawp hnuah chauh lakchhuah theih a ni a, Recurring / Reinvestment Income Certificate / Encash 24 / Short Term Deposit / Fixed Deposit / Monthly Income Certificate / Quarterly ang chi deposit te pawh a huam tel bawka Income Certificate, FCNR deposit etc. a ni.

3. Account hawn leh Deposit Account kalpui dan

Bank chuan deposit account eng pawh a hawn hmain RBI-in "Know Your Customer" (KYC) guidelines a tihchhuah leh emaw, Bank-in a pawm ang norms emaw procedure dang emaw hnuah a tul angin due diligence a nei ang. NRI customer-te tana status determination-a due diligence dang tih belh a ngai a, hei hi case hman theih turte tan a ni. Depositor tur account hawn tura thutlukna siamah hian level sang zawka clearance a ngai a nih chuan account hawn a tlai chhan chu customer hnenah hriattir a ni ang a, Bank thutlukna hnuhnung ber chu a hma thei ang bera customer hnenah hriattir a ni ang.

- Account hawna form leh thil dangte chu Bank-in depositor tur hnenah a pe dawn a ni. Chutiang bawkin information pek tur leh document siam tur chipchiar tak chu verification leh / emaw record atan a awm ang. Account hawntu Bank official atangin beisei a ni a, procedural formalities sawifah a, depositor account hawn tura a hnaih hunah prospective depositor-in a dilna tur sawifahna tul tak tak a pe bawka.
- Saving Bank Account atan Bank chuan hun bituk chhunga thil tih zat, pawisa lak chhuah zat, etc. chungchangah pawh khapna a siam thei bawka. Chutiang bawkin Bank chuan check book, additional statement of accounts, duplicate passbook, folio charges, etc. tihchhuahna tur charges a tarlang thei a, chutiang chipchiar zawng zawng, account kalpui dan tur terms and conditions leh service hrang hrang pek chhuah man schedule chungchangah hriattir a ni ang account hawn laiin emaw, a hun hunah emaw a depositor tur hnenah account a hawn laiin emaw.

- Debit card- Bank ten Saving Bank/Current Account nei customer te hnenah Debit card an pe thei. Bank-te chuan debit card hmanga thil tihnaah regulatory guidelines angin benchmark ruat sa chhungah charge an la thei ang.
- Mobile & Internet Banking – Bank chuan account hawn theihna tur leh savings bank customer te hnena Mobile leh Internet Banking service tihzauh nan mobile number dik tak a zawn ngei ngei tur a ni. Bank hian customer-te hnenah an banking transaction kalpui dan tur electronic channel duhthlan tur a pe a ni. Electronic channel thlan zingah hian ATM, Internet banking, mobile banking telin SMS banking facility leh phone banking te a tel a ni. Khawi hmunah pawh hetiang electronic facilities hi basic account/product-a tel ve anga pek a nih chuan bank chuan facility hman theihna tura risk awm thei chu a sawifiah hnuah customer-te remtihna bik a la ang.
- Savings Bank Account hi eligible person / mi leh pawl thenkhat / agency / sorkar entity thenkhat (Reserve Bank of India (RBI) in a hun hunah thurawn a pek angin hawn theih a ni)
- Current Account hi mimal (zirlai, in neitu, hna nei lo, hlawh nei, mimal sumdawnna tum nei lo te tel lovin) / proprietorship firm / partnership firm / Private and Public Limited Companies / Hindu Undivided Family (HUFs) / Sawrkar Department / Entities / Public te hawn theih a ni Sector Undertaking / Pawl / Society / Trust, etc. te hi a ni.
- Term Deposits Account hi mimal / proprietorship firm ten an hawng thei/ partnership firm / Private leh Public Limited Company / HUF / Sawrkar Entity / Association / Society / Trust, etc.
- Bank hian khawtlang zinga bank nei lo / harsa zawkte tan banking service bulpui pek a tum a ni. Banking service hi financial inclusion hmalakna hmanga pek an ni ang a, regulatory guidelines angin customer acceptance norms relaxed hmanga account hawn a ni ang.
- Due diligence process-ah hian, deposit account hawn lai hian chu mi chu a nihna hriat chian, address finfiahna, a hnathawh leh sum lakluhna hmun chungchanga lungawithlak te a tel ang. Documentary evidence thenkhat siam chhuahna hmanga mahni inhriatchhuah leh account hawn / enkawltu mi/te thlalak tun hnaia lakchhuah hi due diligence process-ah a tel a ni.
- Due diligence mamawh bakah hian KYC norms hnuaiah Bank hian danin Permanent Account Number (PAN) emaw a danglamna chu Income Tax Act / Rules hnuaia tarlan angin Form No. 60-a puan a ni. Partnership firm leh company te tan PAN hi tih ngei ngei tur a ni
- Regulatory guidelines-ah chuan bank-te chuan risk perception a zirin customer-te chu category hrang hrangah an dah tur a ni a, transaction monitoring atan

customer-te profile an buatsaih tur a ni. Prospective customer-in information / details tul tak tak a pek theih loh emaw, a duh loh emaw chuan Bank-in account a hawn loh phah thei a ni.

- Customer awm tawhin Bank-in dan anga a tih tur a tihhlawhtlin theihna tura a phut details a pek theih loh chuan customer hnenah hriattirna (s) pek a nih hnuah account khar a ni thei bawk.
- Savings Bank Account leh Current Deposit Account ang chi deposit product-te tan chuan Bank chuan a tlangpuin chutiang account kalpui dan tur terms and conditions-a tel angin minimum balance thenkhat chu vawn reng tur a siam ang. Account-a minimum balance dah loh chuan Bank-in a hun hunah a tarlan angin levy of charges a la lut ang.
- Bank-in service hrang hrang a pek zat tur schedule leh account kalpui dan tur term leh condition te chu account hawn laiin customer tur hnenah hriattir a ni ang. A hnuah charge siam\hat a nih chuan thla khat hriattirna pein depositor zawng zawng hnenah langtlang takin hriattir hmasak tur a ni. Bank-te chuan thla khat tal hmain account neitute hnenah balance tlem ber ruat sa inthlak danglamna leh balance tlem ber ruat vawn reng a nih loh chuan charge lak theih dan tur an hriattir ang.
- Deposit account hi mimal pakhatin a hmingin (account in single name tia hriat) emaw, mimal pakhat aia tam pawhin mahni hmingin (Joint Account tia hriat) a hawng thei a, a awm dan azirin.
- Savings / fixed / recurring bank deposit account chu kum tling lo chuan a pianpui (nu emaw pa emaw) emaw dan anga enkawltu, (Minor's Account tia hriat) hmangin a hawng thei a ni. Kum 10 chunglam naupang kum tling lote pawh mahni inrintawkna neia savings bank account hawn leh kalpui phalsak an ni bawk ang.
- Rs 5 crores hnuai lam deposit tan: Term deposit account neitute chuan an deposit an dah lai hian deposit account khar emaw, deposit renewal emaw chungchangah thupek an pe thei a, chu chu ni puitlinna. Chutiang thupek a awm loh chuan Bank chuan depositor/s hnen atangin thupek a dil ang a, term deposit hun tawp ni 7 hmain vawi khat chu depositor mailing address-ah post emaw courier emaw hmangin intimation a thawng ang. Account neitu hnen atanga chutiang thupek a awm loh chuan, a hun tawp hnuah deposit chu a deposit hun hmasa nen a inang hun dang atan automatic-in tihthar leh tur a ni.
- Cheng vaibelchhe 5 leh a chunglam deposit tan: Bank chuan depositor/s hnen

atengin deposit hman dan tur thupek a dil ang a, term deposit hun tawp hma ni 7-ah post emaw courier emaw hmanin depositor mailing address-ah intimation a thawn ang . Depositor chu deposit a maturity date thlenga paih dan tur thupek hnunung ber thlen turin branch biak turin an ngen ang. Renewal chungchangah account neitu hnen atanga hriattirna a awm loh chuan deposit chu overdue deposit angin chhunzawm zel a ni ang. Bank's Treasury Department phalna la hmasa lo chuan renewal engmah tih tur a ni lo.

- Cheng vaibelchhe 5 chuang deposit tan Bank chuan customer te hnenah "Fixed Deposit Plus" facility hman theihna a pe a, chu facility hnuaiah chuan Normal Fixed Deposit rate nena khaikhin chuan rate sang zawk pek a ni. Mahse, he scheme hnuaiah hian maturity date hmaa premature withdrawal phal a ni lo. Tin, he deposit scheme hnuaiah hian auto renewal pawh a awm dawn lo bawh.

Term Deposit eng pawh maturity proceeds chu customer-in a mandate angin an operative account awmsaah emaw, way Demand Draft (DD) hmangin emaw tih a ni. Bank-in a tih tur chu heng DD-te buatsaih a, chutiang bawh chu customer-te hnena hlan emaw, chutiang bawh chu customer-te registered address-a thawn emaw, an duh angin a huam a ni. Heng DD te hi encashment hi customer te mawhphurhna chauh a ni.

4. Term deposit a hun hmaa lakchhuah

- Bank chuan deposit zawng zawng cheng vaibelchhe 5 aia tlem lo tan premature/part withdrawal a phalsak ang. Bank hian cheng vaibelchhe 5 leh a chunglam deposit zawng zawng a hun hmaa lakchhuah hnawl theihna a nei. Bank hian interbank term deposit zawng zawng a hun hmaa lakchhuah hnawl theihna a nei bawh. Premature/part withdrawal nena inzawm terms and conditions te chu term deposit pawm hunah depositor te hnenah hriattir a ni ang.
- Rupee Term Deposit atan contract-a sum Rs. May 1, 2014 emaw a hnu lama hawn/renewed 5 crores (Flexi Deposits telin), interest rate chu card rate aia 1.00% hnuai lam a ni ang a, deposit ni atanga hman theih a ni ang a, chu chu bank-a deposit awm chhung emaw Contract rate aia 1.00% hnuai lam, a hniam zawk. Mahse, Rupee atan chuan

Deposit booking atanga ni 7 chhunga Term Deposit khar chuan interest a awm dawn lo va, Rupee Term Deposit deposit booking atanga ni 7- 14 chhunga khar a nih chuan interest rate chu a rate hman tur a ni ang period deposit chu bank emaw contracted rate emaw, a hniam zawk emaw-ah a awm reng a ni. For Rupee Term Deposits of a contracted amount less than Rs 5 Crores opened/renewed prior to May 1, 2014, the premature closure penalty of 1% will not be applicable.

- Rupee Term Deposit contract-a sum Rs. 5 crores chu December 15, 2017 emaw a hnu lama hawn/renew (Flexi Deposits telin), Term Deposit's original principal value atanga value $\leq 25\%$ nei partial withdrawal hmasa ber atan Premature Closure Penalty Rate hman a ni lovang. A hnu lama partial withdrawals atan chuan withdrawal sum zawng zawngah Premature Closure Penalty Rate hman a ni ang. Term Deposit original principal value atanga value $> 25\%$ nei partial withdrawal atan chuan withdrawal sum zawng zawng atan Premature Closure Penalty Rate hman a ni ang. Mahse, Rupee Term Deposit deposit booking atanga ni 14 chhunga khar tur tan chuan interest rate chu bank-a deposit a awm chhung emaw, contracted rate emaw, a hniam zawk emaw atana hman tur rate a ni ang.
- Rupee Term Deposit atan contract-a sum Rs. 5 crores leh tenure > 2 Years atan chuan booking/renewal atanga thla 15 hnua TD khar a nih chuan premature penalty hman a ni lovang. Waiver dawng thei tur deposit chu December 15, 2020 emaw a hnu lama TD hawn/renew (Flexi deposit tel lovin), contracted sum zawng zawnga TD khar leh Domestic & NRO deposit te a ni ang.
- Rupee Term Deposit contracted amount Rs 5 Crores leh a chunglam tan chuan interest rate chu deposit ni a card rate hman mek aiin 1% a hniam tur a ni a, chu chu bank-a deposit awm chhung atana hman tur angin emaw a hnuai lam 1% a ni tur a ni contracted rate, a hniam zawk chu a ni. Hei hi deposit booking atanga ni 14 chhunga khar Rupee Term Deposit-ah pawh hman a ni ang.
- Mimal NRE Deposit INR 5 crores hnuai lam tan hremna pek a ni lo. FCNR pawisa hrang hrang leh NRE deposit cheng vaibelchhe 5 leh a chunglam atanga hremna pek tur chu Bank website-ah a awm a ni. NRE leh FCNR Deposit-ah kum 1 chhunga premature withdrawal-ah interest pek tur a ni lo. Flexi deposit hi NRI customer tan a awm lo.

- Inter-bank deposit chungchangah chuan a hmaa lakchhuah phal a ni lo. Mahse Head (Treasury) chuan sumdawanna atana hman tangkai dan azirin interbank deposit te chu case to case basis-ah a hun hmaa lakchhuah a phalsak thei a ni.
- Fixed Deposit Plus Term Deposit (Retail & Corporate) te chu a hun hmaa khar theih a ni lo. He scheme hnuaiah hian exception case tih loh chu premature withdrawal phal a ni lo a, chung zingah chuan bankruptcy/winding up/directions by court/regulators/receiver/liquidator /deceased cases te pawh a tel.
- A chungah kan sawi tawh ang khan a hmaa khar a nih chuan Fixed Deposit+ rate a\angin Normal Fixed Deposit rate-ah (rate awm dan angin) interest rate hman tur chu a inthlak ang a, penalty hman pawh a tel ang. Depositor-in closure request a siam loh chuan premature penalty lak a ni lovang.
- **Term Deposit a hun hmaa tihthar leh tur:**

Depositor chuan term deposit account awmsa khar hmaa dilna hmanga deposit chu renew a duh a nih chuan, Bank chuan renewal ni-ah rate hman tur angin renew a phal ang a, chu chu deposit chu balance period aia rei renew a nih phawt chuan original deposit a ni. Renewal atana deposit chu a hun hmaa khar a nih laiin, bank-a a awm chhunga deposit-a interest chu bank-a emaw, contract-a a awm chhung emawa deposit awm ni-a interest rate hman tur angin pek a ni ang rate, a hniam zawk chu a ni. Tin, bank chuan deposit awmsa chu a hun hmaa khar a nih chuan bank-in a hun hunah a rel theih rate-in penalty a la thei bawh.

5. **Maturity date hmaa hriattirna pek**

Bank chuan term deposit-te chu a hun hunah disposal instruction nei lo depositor-te chu post, courier, email emaw SMS hmangin a intimate ang registered contact details of the depositor, a deposit hun tawp hma ni 7 chhungin..

6. **Term deposit hun tiam tawhte tihthar leh**

- Term deposit chu maturity-a renew a nih chuan, maturity ni-a hman tur angin depositor-in a ruat hun chhung atan renewed deposit interest rate hman a ni ang.

- Renewal dilna chu a hun tawp hnua dawn a nih chuan, chutiang deposit hun tiam tawhte chu a hun tawp ni a\angin a hun bituk anga interest rate hman tur angin fihthar leh a ni ang a, chutiang dilna chu a hun a\anga ni 14 chhunga dawn a nih phawt chuan puitlinna.
- A hun tawp atanga ni 14 hnua renew overdue deposit chungchangah chuan overdue period interest chu savings bank rate-in pek a ni ang.
- Interest eng emaw zat hmuh theih nan term deposit hi depositor dilna atanga ni 7 chhung a tlem berah ni 7 chhung a kal tur a ni. He minimum tenor hmaa sum lakchhuah hmasak chuan client hnenah interest zero pek a ni ang.
- Term Deposit a mature a, a sum hmuh chu pek loh a nih chuan, a pawisa dil loh chuan Savings Bank Rate of Interest a hip ang.

7. Basic Savings Bank-a Deposit Account (BSBDA) hmanga sum dahkhawmna (BSBDA).

- Bank hian 'Basic Savings Bank Deposit Account' a pe a, hei hi mi zawng zawng tana bank service pangngai anga ngaih a ni.
- He account hian balance tlem ber (minimum balance) a mamawh tur a ni lo.
- Account-a service awmte chu bank branch bakah ATM-a pawisa dah leh lakchhuah te; electronic payment channel hmanga pawisa dawn / credit emaw, Central / State Sawrkar agency leh department-te check lak chhuah deposit / lakkhawm hmanga, Bank-in a hun huna a rel angin.
- Basic Savings Bank Deposit Account' hi a hun huna account tihchhuah thin hawn dan tur KYC chungchanga regulator leh Bank-in kaihhruaina a siam angin a awm ang.

Chutiang account chu KYC norms awlsam zawka hawn a nih chuan account chu additionally 'Small Account' anga ngaih a ni ang a, subject a ni ang account balance, credit summation leh withdrawal/transfers chungchanga system khapna thlengin.

- Basic Savings Bank Deposit Account' neitute chuan Bank-ah savings bank deposit account dang hawn theih a ni lovang. Customer pakhatin Bank-a savings account awmsa dang a neih chuan 'Basic Savings Bank Deposit Account' a hawn atanga ni 30 chhungin a khar tur a ni. Tin, customer(s) chuan Basic Savings Bank Deposit account a hawn hmain bank dangah Basic Savings Bank Deposit account a nei lo tih chiang takin an puang tur a ni.
- Basic Savings Bank Deposit Account-ah hian thla khat chhunga deposit theih zat leh hlutna tikhawtlai a awm lovang.
- Value added services leh facility-te chu a thlawna pek tur atana ruat basic minimum requirement aia sang a nih chuan, Bank-in a hun hunah a tarlan angin charges (inthliarna awm lovin) a hip ang

8. Joint account kalpui dan tur

- Mi pakhat aia tam Joint Account hawn chu mimal pakhatin emaw, mimal pakhat aia tam thawhhonain emaw a kalpui thei. Account kalpui dan tur mandate chu account neitu zawng zawng remtihna tihdanglam theih a ni a, chumi hnuah. Natural guardian / legal guardian nei naupang kum tling loin a hawn Savings Bank Account chu guardian chauhvin a enkawl thei a, kum tling loin majority a neih hma loh chuan
- Joint account neitute chuan a chunga account-a balance awmte hralhna atan a hnuia mandate te hi an pe thei ang:
 - Either or Survivor: Account chu mimal pahnih, A & B tia an neih chuan, a tawp ber balance chu interest nen, a awm chuan, account neitu zinga tu pawh thih hunah survivor hnenah pek a ni ang.
 - Tu emaw, Survivor/s: Account chu mimal pahnih aia tam, A, B leh C tia an neih chuan, a tawp ber balance chu interest nen, a awm chuan, account neitu pahnih tu pawh an thih hunah survivor hnenah pek a ni ang.
 - Former emaw Survivor: Account neitu hming hmasa ber chu amah chauhin a thawk thei a, account balance-ah thuneihna kimchang a nei baw. A tawp bera balance chu interest nen, a awm chuan, a hmasa zawk thih hunah chauh damchhuak hnenah pek a ni ang.

- Latter or Survivor: Second named account holder can alone operate and has full right over the account balances. The final balance alongwith interest, if applicable, will be paid to the survivor only on the death of the latter.
- A chung a mandate-te hi term deposit-te a tawp ni emaw, a hnua emaw chau hman tur emaw, hman theih a ni ang. He mandate hi account neitu zawng zawng remtih nain tih danglam theih a ni.
- Depositor ngenna angin Bank chuan customer-in a aiawha account enkawl phalna petu mandate / power of attorney a register ang.

9. Nomination facility a awm baw

- Mimal ten deposit account an hawn zawng zawngah nomination facility a awm a, chutah chuan survivorship mandate nei emaw nei lo emaw joint account hawn te pawh a tel.
- Safe custody-a dah chhuah leh safe deposit locker-a dah te tan nomination facility siam a ni.
- Nomination hi sole proprietary concern account-ah pawh a awm thei baw. Mimal pakhat tan chauh nomination siam theih a ni.
- Nomination hi account's of Minor-ah register theih a ni a, chu chu account chu guardian-in a enkawl a nih chuan, minority period chhunga mimal lian dang appointee(s) tia hming vuah a nih chuan minor duhsakna atan pawh siam theih a ni baw.
- Chisanga nomination siam chu account neitu/te chuan engtik lai pawhin an cancel emaw an thlak thei baw.
- Nomination siam, siam danglam emaw cancel lai hian Banking Companies Nomination Rules, 1985 angin form ruat sa, Bank-a awmte chu hman a ngai dawn a ni.
- Nomination form-a witness pahnih attestation chu form-ah account neitu kutpui (thumb impression) a awm chauhvin a ngai dawn a ni. Form-ah hian account neituin a sign a nih chuan witness-in attestation a neih a ngai lo.
- Bank chuan a tlangpuiin deposit account hawngtu chuan nomination siam turin a nawr ang. Account hawntu chuan a hnawl a nih chuan

- nomination fill in a nih chuan Bank chuan nomination facility thatna a sawifiah ang. Account hawngtu chuan nominate a la duh lo a nih chuan Bank chuan nomination siam a duh loh thu lehkhah Chiang tak pe turin a ti ang. Account hawngtu chuan chutiang lehkhah a pek duh loh chuan Bank chuan Account Opening Form-ah thudik chu a zia lut ang a, a dik lo tih a hriat chuan account hawn chu a kalpui zel ang. Eng dinhmunah pawh Bank hian account hawngtuin nominate a duh loh vang chauhin account a hawng duh lo vang. Hei hi Single Deposit Account-a Nomination Facility-ah chauh hman a ni ang

10. Account chungchang sawina:

- Bank chuan Savings Bank bakah Current Deposit Account Holder-te hnenah account hawn dan tur leh thupek angin, a hun hunah account of account a pe ang. A dang pawhin Bank chuan heng account neitute hi dilna angin Pass Book a pe thei bawh.
- Deposit account te hi depositor ngenna angin Bank branch dangah transfer theih a ni.

11. Interest pek dan tur

- Deposit account-a interest pek dan hi RBI-in Deposit-a Interest Rate chungchanga Master Direction-in a thunun a ni.
- Savings account leh term deposit-ah hian a hun hunah RBI-in kaihhruaina tlangpui a tihchhuah chhunga Bank-in a ruat rate-in interest pek tur a ni. Bank hian deposit-a interest rate tihfelna atan a Board/Asset Liability Management Committee (Board-in thuneihna a pek chuan) phalna a la hmasa ang
- Interest chu Bank-in rate a ruat angin nitin product basis-ah savings account-ah a awm ang. Account chu a thawk thei emaw, a thawk lo emaw pawh nise, interest chu regular taka dah tur a ni.
- Reserve Bank of India thupek angin term deposit-ah interest chu quarterly interval-ah chhut tur a ni a, deposit hun chung a zirin Bank-in rate a ruat angin pek tur a ni. Thla tin deposit scheme a nih chuan quarter chung atan interest chu chhut a ni ang a, thla tin discounted value-in pek tur a ni. Term deposit-a interest hi Indian Banks' Association-in thurawn a pek formula leh convention angin Bank-in a chhut a ni.

- Ni zat tak tak interest chhiarna atan (thla tling lo atana interest chhut a nih chuan) denominator chu leap year a nih leh nih loh ngaihtuah lovin ni 365 anga lak a ni fo thin.
- Deposit-a interest rate chu branch hmun/website-ah langsar takin a lang ang. Deposit scheme leh a kaihnawih service dangte chungchanga inthlak danglamna a awm chuan branch leh website-a langsar taka tarlanna hmangin deposit account neitu hnenah pawh hriattir hmasak tur a ni. He rate hi ni bik atan deposit zat slab hman tur hrang hrangah a inang vek ang.
- Savings deposit chungchanga RBI thupek angin, ni tawp lama savings bank balance Rupees nuai khat aia tam chu interest rate hrang hrang siam theih a ni. Bank hian Savings interest rate structure chu pawn lam benchmark (Repo, MIBOR emaw Asset Liability Management Committee-in a pawmpui angin pawn lam benchmark dang emaw) nena inzawm tir policy a nei a ni. Asset Liability Management Committee chuan a remchan dan angin benchmarking rates leh floor rates-a mark-up hi a pawm ang.
- Bank chuan June 1, 2015 atanga mi pakhatin term deposit leh Recurring Deposit hawn zawng zawnga interest pek/pek zawng zawng chu Income Tax Act hnuaia tarlan zat aia tam a nih chuan a source-ah chhiah lak chhuah (statutory obligation) a nei a ni. Bank-in chhiah lak chhuah zat chu tax deduction certificate (TDS Certificate) a pe chhuak ang. Depositor chuan TDS atanga exemption a neih chuan financial year tin tir lamah format ruat saah declaration a thehlut thei a ni.
- Bank chuan June 1, 2015 atanga mi pakhatin term deposit leh Recurring Deposit hawn zawng zawnga interest pek/pek zawng zawng chu Income Tax Act hnuaia tarlan zat aia tam a nih chuan a source-ah chhiah lak chhuah (statutory obligation) a nei a ni. Bank-in chhiah lak chhuah zat chu tax deduction certificate (TDS Certificate) a pe chhuak ang. Depositor chuan TDS atanga exemption a neih chuan financial year tin tir lamah format ruat saah declaration a thehlut thei a ni.

12. Minor's Account a ni

- Naupang kum tling lo chuan Savings Bank Account emaw Term Deposit account emaw a hawng thei a, chutiang bawk chu natural guardian emaw, kum tling lo amah emaw pawhin a enkawl thei a, kum 10 aia upa a nih chuan.
- Kum tling loin current account a hawng thei lo

- Mahse, kum tling lote tan chuan overdraft pek a ni lovang.
- Bank-in a thlawna banking facility dang internet banking, ATM/ debit card etc. a pe thei.
- Majority a thlen chuan erstwhile minor chuan a account-a balance awm chu a nemnghet tur a ni. Balance Confirmation Letter, naupang kum tling lo hlui (leh enkawltu, account chu enkawltuin a enkawltu pakhat chauh emaw, naupang kum tling lo nena thawhhonaa a enkawl a nih chuan) sign a ni ang. Minor atanga major conversion cum re-KYC forms te chu operational mandate nen; thlalak leh specimen thar signature of the erstwhile minor, natural guardian-in a dik taka a finfiah chu lak a ni ang a, operational purpose zawng zawng atan record-ah dah a ni ang.

13. Account of ziaak leh chhiar thiam lo / Visually Challenged / Thiamna hrang hrang nei

- Bank-in lehkha thiam lo / mitdelte tan account a hawn laiin a thliar hrang lo vang a, a hun hunah RBI inkaihhruaina a zawm tur a ni.
- Chutiang mi chuan a account chu hawn theih a ni a, chu chu a depositor leh Bank-in a hriat chian thuhretu nen Bank-ah mimal takin a biak phawt chuan a ni.
- Account neitu hnena passbook etc. pekte uluk taka enkawl leh him taka vawn a tul dan Bank chuan a hrihfhah ang. Bank official chuan ziaak leh chhiar thiam lo / mitdel hnenah account enkawl dan tur a hrihfhah ang.
- Bank hian Saving Bank account hawn bakah mitdelte Term Deposit account hawn a ti awlsam ang. Chutiang account chu account neituin mimal takin a enkawl ang. Check book facility siam a ni ang. Chutiang accountholder-te chu branch official hmaah an awm a ngai ang a, thumb impression/signature an vuah a ngai ang a, an thlalak hmangin hnathawh awlsam zawk nan an hriat theih ang. Bank hian ATM kaltlangin technology banking facilities te chu a hmaa kalpui zel turin a inpeih bawk a, hei hian supporting technology a awm theih nan a pui a, hei hian mitdelte chu anmahni account an enkawl thei dawn a ni. Tin, chutiang mite mamawh angin Bank chuan Digital Banking (Internet, Mobile etc.) hnuaia facilities te chu a tizau thei a, Debit Card pawh a pe thei bawk.
- Lehkha thiam lo tan chauh Bank-in deposit account a hawng thei (current account tih loh chu). A tlangpuin chutiang Savings Bank Account atan chuan check book facility pek a ni lo. Deposit sum leh/ emaw interest lakchhuah/ pek let hunah account neitu chuan a thumb impression emaw mark emaw chu authorized officer hmaah a dah tur a ni a, chu

chuan chu mi chu a nihna a finfiah tur a ni.

- Savings bank leh term deposit te pawh hi Autism, cerebral palsy, chakna hrang hrang nei leh rualbanlo tam tak nei te hmingin District Court-in Mental Health Act, 1987 hnuaia a ruat legal guardian kaltlangin emaw, Local Level Committee-te'n a hnuaia mi te hmingin hawn theih a ni bawh National Trust for welfare of persons with autism, cerebral palsy, mental retardation and multiple disabilities under Disabilities Act, 1999. Legal guardian, chutianga ruat chuan Guardianship nen tualchhung dan hman mek angin indemnity-cum-undertaking bond dik taka stamped a pe ang Hriatpuina lehkhah. RBI chuan bank-te chu "rilru lama harsatna eng pawh avanga enkawl ngai" mi zawng zawng hnen atanga enkawltu ruat chu thil tih dan pangngai anga tih tlat turin a ti lo. Mahse, Bank-te chuan anmahni chauha emaw, documentary evidence awmsa atanga an rintlak emaw, a kaihnhawih mi chu rilru lam natna nei a nih a, valid and dan anga tih tur contract a ni.

14. Joint Account Holder-te hming/te dah belh emaw tihbo emaw

Bank chuan joint account neitu zawng zawngte ngenna angin thil awmdanin joint account neitu/te hming/te hming/te dah belh emaw, paih emaw a phal thei a, mimal depositor pakhatin joint account holder anga mi dang hming a dah belh phalsak thei bawh.

15. Third Gender tan account hawn theihna tur ruahmanna siam a ni

- Mi pakhatin transgender nia inchhal a, account hawn emaw, banking transaction eng emaw tih a ngai a nih chuan, chu mi chu "Third Gender" tia hriat a ni ang a, a chipchiar zawng chu AOFs/ emaw, form dang hman theihah emaw chutiang angin pawm a ni ang.
- Transgender customer zawng zawngte chu mipa/ hmeichhia customer dangte nen inthliarna awm lovin an enkawl vek tur a ni.

16. Customer te hriat tur pawimawh

- Customer hnen atanga customer information lakkhawm chu Bank, an subsidiary leh affiliates te'n service emaw product emaw cross selling atan hman tur a ni lo. Bank-in chutiang thu chu hman a rawt a nih chuan account neitu remtihna khauh takin a ni ang a, a hranpaa lak a ni ang.

17. Customer's Accounts thuruk a ni

- Bank chuan customer account chungchang details / particulars chu mi pathumna emaw, party emaw hnenah customer hnen atanga phalna la hmasa emaw, a sawi loh emaw loh chuan a puang chhuak lovang.

Mahse, a danglamna thenkhat a awm a, chu chu viz. danin tihluhna hnuaia thu hriattirna puan chhuah, mipui hnena puan chhuah tura tih tur a awm a, Bank interest puan chhuah a ngaihna hmunah te.

18. Depositor thi tawh account-a dues tihfel

- Depositor chuan Bank-ah nomination a register a nih chuan, depositor thi tawh account-a balance awm chu Bank-in nominee nihna a hriat chian hnuaia leh documentary evidence a thehluh hnuaia nominee account-ah transfer / pek a ni ang depositor thihna chungchang, etc.
- A chung a kan sawi ang hian joint account chungchangah pawh a neitu zawng zawngte thih hunah pawh zawm a ni ang a, chutah chuan Bank-ah nomination register a ni ang.
- Joint deposit account-ah chuan joint account neitu zinga pakhat a thih chuan Bank chuan mi thi tawh leh depositor (s) la damte hnenah dan anga ro luahtute hnenah pawisa pek dun tur a ni. Mahse, joint account neitute chuan account-a balance awm chu 'either or survivor', 'former / latter or survivor', 'anyone of survivors' emaw 'survivor', etc. ang chi hmanga hralh chhuah theihna tur mandate an pe a nih chuan, pawisa pek hi mithi ro luahtute'n legal paper an siam hun sawn hlat loh nan mandate angin pek a ni ang.
- Current account-a balance awm, mimal depositor/sole proprietorship concern thi tawh hminga awm a nih chuan, depositor thih ni atanga claimant/s hnena pek let ni thlengin interest chu rate of interest pek ni a\anga savings deposit-a hman tur interest.
- Nomination a awm loh chuan leh claimant-te inkara inhnialna a awm loh chuan Bank chuan mi thi account-a la awm zat chu legal heirs zawng zawng emaw, legal heirs-te'n pawisa dawng tura an tih mi emaw joint application leh indemnity lakah a pe ang an aiawhin Bank Board-in a pawmpui chin thlenga dan anga document siamte chu nghet taka siam lovin. Hei hi common depositor-te chu legal formalities tihfel hun sawn hlat avanga harsatna an tawh loh nan a ni.

19. Depositor thi tawh account-a term deposit atanga interest pek tur

- Deposit maturity ni hmaa depositor thihna leh deposit sum chu maturity ni hnua claim a nih chuan Bank chuan maturity ni thlengin contracted rate-in interest a pe ang.
- A hun tawp ni atanga a pek ni thlengin, Bank chuan a hun tawp ni

atanga a hmuh chhuah rate hman tur angin simple interest rate a pe ang a, chu chu a hun tawp ni hnua Bank-a deposit a awm chung atan, a pe ang Hemi kawngah hian Bank policy a ni.

- Mahse, deposit a hun tawp hnua depositor thih a nih chuan Bank chuan a hun tawp ni atanga a pek ni thlenga savings deposit rate hman angin interest a pe ang.

20. Deposit te chu insurance cover a ni

- Bank deposit zawng zawng hi Deposit Insurance and Credit Guarantee Corporation of India (DICGC)-in insurance scheme a pek hnuaiah hian limit leh condition engemaw zat awmin a huam vek a ni. Insurance cover hman mek chungchang kimchang chu depositor hnenah pek a ni ang.
- DICGC hian a hnuaia deposit chi hrang hrang tih loh chu deposit zawng zawng, savings, fixed, current, recurring, etc. deposit te chu a insurance vek a ni
 - Ramdang Sawrkar-te sum dahkhawm
 - Central/State Sawrkar-te sum dahkhawm
 - Bank hrang hranga sum dahkhawm
 - State Land Development Bank-te'n State cooperative bank-a an dah luh
 - India ram pawna account-a pek tur leh deposit dawn zawng zawng
 - Sum eng pawh, Reserve Bank of India phalna hmasa nena Corporation-in a bik taka a chhuah loh tawh
- Bank pakhat depositor pakhatin a neih principal leh interest (aggregate) amount pahni chu right inang leh capacity inangah a tam ber Rs.5,00,000/- (Rupees Five Lakhs) thleng insurance a ni. Entirnan, mimal pakhatin account a neih chuan a principal amount Rs.4,95,000/- bakah accrued interest Rs.4,000/- a nei a nih chuan DICGC-in a insurance zawng zawng chu Rs.4, 99,000/- a ni ang. Mahse, chu account-a principal amount chu Rs.5,00,000/- a nih chuan, accrued interest chu insurance a ni lo vang, interest a nih vang ni lovin, chu chu insurance limit aia tam a nih vang a ni.
- Bank branch hrang hranga deposit dahte chu insurance cover atan depositor pakhat tan aggregate a ni a, a tam berah Rupees Five lakhs thleng pek a ni.

21. Pawisa pek theihna tur tihtawp

Bank chuan depositor-te hnen atangin an check pek chhuah chungchangah stop payment instruction a pawm ang. Charge, a tarlan angin, lak let leh a ni ang.

22. Account hnathawh theih loh

Thla 24 chhunga customer induced transaction nei lo Savings bakah Current account chu inoperative account anga ngaih a ni ang. Depositor chuan Bank hnenah account kalpui dan tur activate turin a ngen thei a ni. Bank hian kum khat kalta chhunga customer induced transaction awm lohna account te chu kum tin review a nei thin. Chumi hnuah chuan lehkhah/SMS/Email, thla 18, thla 21 leh thla 24-ah customer-te hnenah thawh a ni a, account-a sumdawna kalpui turin thurawn pek a ni a, chutiang a nih loh chuan account chu a thawk thei lo anga chhiar a ni ang. **Account chu Inoperative anga classified a nih chuan account-ah debit freeze tih a ni.**

- Branch hrang hrangah account hnathawh thei lo activate theihna tur standardized Customer Request Form a awm. Customer pawhin account a kalpui loh chhan sawiin hetiang bawh hian a thehlut beisei a ni a, chubakah identity leh address finfiahna atana documents te pawh a thehlut beisei a ni.

23. Deposit lak loh (Unclaimed Deposit) te

- Unclaimed deposit account tih hian account, kum sawm kalta chhunga kalpui loh tihna a ni. Hun bituk chhunga pawisa dah a nih chuan, chutiang hun ruat sa a tawp a\angin kum sawm chhunga a sawi hun chhung chu chhiar a ni ang.
- Unclaimed deposit / inoperative account account neitute awmna hmun zawn kawngah pro-active zawka chanvo neih tumin, chutiang account list, kum sawm emaw a aia rei emaw chhung chu kan Bank website-ah tarlan a ni.
- Tunah hian Bank-in hetiang a tihchhuah list hian account neitu hming hmanga account list zawn theihna tur "Find" option a nei a.

24. Depositor Education and Awareness Fund Scheme, 2014 (DEAF) hmanga hmalakna tur ruahmanna siam a ni.

RBI chuan The Depositor Education and Awareness Fund (the Fund) a din a, hei hi a hlawhtling hle. Fund thupek hnuaih chuan Bank-a account eng pawh kum sawm chhunga kalpui loh credit-a pek tur zat emaw, deposit emaw kum sawm aia tam dil loh zat emaw chu Fund-ah dah tur a ni a, a sawi hun chhung kum sawm a tawp atanga thla thum chhung hun chhung. Fund hi depositor-te interest tihhmasawn nan leh RBI-in a hun hunah a tarlan angin depositor-te interest tihhmasawn nana a tul thei thil

dang atan hman a ni ang. Mahse, depositor chuan a deposit emaw, a dil loh sum dang emaw chu Bank atangin a dil thei ang a, kum sawm a ral hnuah pawh a account a kalpui thei ang a, chutiang pawisa chu Fund-a transfer a nih hnuah pawh. Bank chuan sum chu depositor/claimant hnenah a pe ang a, chutiang pawisa chu Fund atangin refund a dil ang. Interest, a awm chuan a hun hunah a tul angin pek a ni ang.

Reserve Bank of India Foreign Exchange Management (Crystallization of Inoperative Foreign Currency Deposits) Regulations, 2014 angin Foreign Exchange Management Act (FEMA), 1999 hnuaia inoperative foreign currency chungchanga Notification No. FEMA 10A/2014-RB March 21, 2014-a siam a ni deposit a ni.

Authorized Dealer bank-te chuan crystallize an ti ang a, chu chu inoperative foreign currency denominated deposit eng pawha credit balance chu Indian Rupee-ah an chantir ang a, a hnuaia tarlan ang hian:

FCNR/RFC Deposit te tan

(i) Foreign currency denominated deposit, fixed maturity date nei chu deposit maturity ni atanga kum thum chhung a hman theih loh chuan, kum thumna tawp lamah chuan authorized bank chuan foreign currency denominated-a awm balance te chu a convert ang chu ni anga exchange rate hman angin Indian Rupee-ah dah a ni. Chumi hnuah chuan, depositor chuan a sawi Indian Rupee sum hmuh leh a interest, a awm chuan, emaw, ramdang pawisa tlukpui (a pek ni a rate hman dan anga chhut) emaw, a deposit hmasa atanga Indian Rupee sum hmuh leh interest, a awm chuan, chutiang Indian Rupee atanga sum hmuh chu.

RFC Account atan

(ii) Foreign currency denominated deposit, hun bituk nei lo a nih chuan, deposit chu kum thum chhung a thawk thei lo a nih chuan (debit of bank charges chu operation anga chhiar tur a ni lo), phalna nei bank chuan, thla thum chhung hun a pek hnuah a hnena a awm angin a address hriat hnuhnung berah depositor hnenah hriattirna pe tur a ni a, a denominatedna ramdang pawisa a\angin hriattirna tawp lamah Indian Rupee-ah a chantir ang period chu exchange rate hman mek angin a ni. Chumi hnuah chuan, depositor chuan a sawi Indian Rupee sum hmuh leh a interest, a awm chuan, emaw, ramdang pawisa tlukpui (a pek ni a rate hman dan anga chhut) emaw, a deposit hmasa atanga Indian Rupee sum hmuh leh interest, a awm chuan, chutiang Indian Rupee atanga sum hmuh chu."

25. Safe Deposit Locker siamna hmun

- He facility hi bank branch zawng zawng kaltlangin pek a ni lo va, facility pekna

hmun apiangah safe deposit vault allotment chu a awm leh awm loh a zirin service nena inzawm term leh condition dangte zawm a ni ang.

- Safe deposit locker hi mimal (kum tling lo ni lovin) pakhat chauh emaw, mimal dang (te), HUF, firm, limited company, associate, society, trust, etc. te nen emaw an la thei ang.
- Locker neitu mimal (te) tan pakhat chauh emaw, inzawmkhawm emaw tan nomination facility a awm. Locker pakhat chu mi pahnih emaw a aia tam emawin “mi zawng zawng inzawmkhawma” enkawl tura an hire a nih chuan, chutiang hier-te chuan mi pakhat emaw, a aia tam emaw an nominate thei a, chu mi pakhat emaw, a aia tam emaw chuan an nominate thei a, chu mi pakhat emaw, hier emaw pakhat thih a nih chuan Bank chuan nominee/s, jointly a pe thei a ni joint hirer emaw joint hirer emaw la damte nen, a awm dan azirin, locker-a luh theihna leh chutiang locker chhunga thil awmte paih chhuah theihna zalenna. Mi dang nena thawhhonaa locker hired leh “Either or Survivor” [E or S] anga mode of operation nei a nih chuan nomination phalsak a ni ang. Mahse, chutiang nomination chu mi pakhat chauh duhsakna a ni ang. Locker chhunga thil awmte paih chhuahna atana nomination emaw mandate emaw a awm loh chuan, mi pangngai tana harsatna awm lo turin Bank chuan locker chhunga thil awmte chu due diligence hnua legal heirs-te hnenah a pe chhuak ang a, chu chu: Thihna certificate lak, restraining a awm leh awm loh enfiah competent court hnen atanga thupek pek a, nominee hnenah article te chu trustee anga pek chauh a nih thu chiang taka hriattir a ni.

26. Kum upa lam tan Deposit Scheme siam a ni

- Bank hian Senior Citizen te tan special deposit product (Savings leh Term Deposit) a nei a. Senior Citizen-te tana term deposit-a interest rate additional pek bakah hian, operating instruction-a inthlak danglamna eng pawh leh Senior Citizen account-a account neitute dah belh / tihbo a nih chuan account neitu zawng zawngte remtihna tih a ni fo thin. Account hawnna form-ah hian depositor thihna a thlen theih loh hunah beneficiary chungchanga clause inzawm chu dah a ni. Doorstep Banking facility leh branch hrang hranga dedicated desk pawh Senior Citizen-te tan pawh tihzauh a ni bawk.

27. Complaint leh lungawi lohna awmte siamthat

- Bank-in service a pek chungchanga complaint / grievance nei depositor-te chuan customer complaint / grievance buaipui tura Bank-in a ruat authority(ies) te pan theihna an nei a ni. Complaint / grievance chinfelna atana internal set up chungchang kimchang chu branch hmunah leh Bank website-ah homepage-ah tarlan a ni. Branch hotute chuan

complaint thehluh dan tur chungchangah a tul zawng zawng an pe vek tur a ni. Depositor chuan kan hnena complaint a thehluh atanga ni 30 chhunga Bank atanga chhanna a hmuh loh emaw, Bank atanga chhanna a dawnah a lungawi loh emaw a nih chuan Reserve Bank of India-in a ruat Banking Ombudsman pan theihna a nei a ni.

28. Customer satisfaction Survey neih a ni ang.

Deposit laka advances Bank chuan depositor/s te hnena loan / overdraft facility dilna chu depositor/s ten security document tul tak tak an tihhlawhtlin hunah term deposit a tihchhuah dan tur a ngaihtuah thei ang. Bank chuan kum tling lo hminga loan against deposit standing chu a ngaihtuah thei bawh a, mahse, loan chu kum tling lote hlawkna tur a nih thu tarlanna declaration tling tak, depositor - diltu chuan a pe tur a ni.

