भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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Thuhmahruai

Tun hnai mai atang khan khawl hmanga pawisa han inthawn zung zung hi kan uar thar hle a. A bik takin Covid-19 avanga inkharkhip hun lai phei chuan a nasa takzet a ni. Customer te tana awlsam zawkna kan uar telh telh lai hian, mitin ban phaka inchhawpchhuah chu ram pum huap pawha kan thil tum lian tak a ni reng reng a. Kan sum khawih chet theih dan a awlsam tial tial lai hian diklo taka mi dangte buma an pawisa khawih chet sak pawh an pung ve tial tial bawk a. Hetiang ang tih ching bumtute hian mi vantlang leh nawlpui ten hah taka an thawhchhuah sa lo chhuhsak tur hian thiamna hrang hrang an chelek a. A bik takin khawl lam bah leh harsat ve tak tak te an zuamin, chutiang mite an lo awm chuan chet an la la vat vat thin a ni.

He lehkhabute hi chutiang inbumna hrang hrang lo thleng tawh te lakkhawm leh miten RBI Ombudsman hnena an zualkona atanga buatsaih a ni a. A tum ber chu awmze nei leh tangkai taka an hman turin, khawl hmanga sum tihchet velnaa tawnhriat neilo leh nei tlem deuh te tana inhrilhhriatna turin a ni. He lehkhabu hian bumtuten an hmanrua leh chet dante, pawisa chhuhsak tura an bum dan leh chung laka kan lo fimkhur thiam theih nan zirtirna vantlanga pek a tum ber a. Chutih rualin mitin ten mahni chanchin kimchangte leh kan sum leh pai dinhmun te chu a ruk thei ang bera vawn a tulzia min zirtir a. Hriat ngailoh mi hnen atanga Phone call / email / message kan dawn chuan fimkhur tur te, uluk leh fimkhur taka pawisa kan khawih chet a tul zia leh kan nihna tilang thei tur emaw kan password te a khat tawka thlak reng turte in min zirtir a ni. Chuvangin a thupuiah pawh BE(A)WARE – HRIA LA, FIMKHUR RAWH! tih a ni.

He lehkhabute hi vantlang mipui hnena hriatna tizau turin Consumer Education and Protection Department, Reserve Bank of India hmalaknain Ombudsman Office, Mumbai-II in a buatsaih a ni.

Pawisa khawihchet laia inbumna awmthei laka tih tur leh fimkhurna turte – Bank te

1. Phishing links

Tih dan tlangpui:

- Bumtute hian website dik tak nilo, a tak ang ve tak tak an siam thin a, entirnan – bank hminga website emaw e-commerce website emaw zawnawlna (search engine) leh adangte.
- SMS (Short Message Service) / Social Media / email / Instant Messanger leh adangte. hmangin heng website va luhna tur awlsam (link) te hi bumtute chuan an thehdarh chiam thin a. Dawrtute chuan chu link a URL (Uniform Resource Locator) chu zirchiang hmasa lovin an va click ta thin a.

Chutah chuan an chanchin kimchang te an dahlutin heng - Personal Identification Number (PIN), One Time Password (OTP), Password, adangte., chu Bumtute chuan an lo chhinchhiah a, an hmang zui leh mai thin a ni.

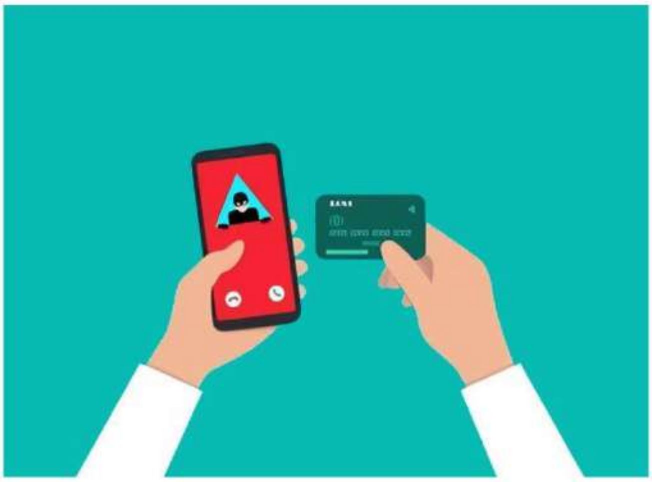
Invenna:

- I hriat ngai loh / Finfiah loh link reng reng click lo la. Hmelhriatloh atanga SMS / email I dawn chuan tihpalh thila I luh loh nan paih (delete) nghal zel ang che.
- Bank / e-commerce / search engine website luhna tura link rawn pe thin mail I dawng thin anih chuan titawp (unsubscribe) vat la, a rawn thawntu che e-mail ID pawh dang (block) nghal la, I mail dawnte pawh paih (delete) ang che.
- I bank / service provider te official website chauh tlawh thin la. Fimkhur takin I sum khawih chetna tura I chanchin kimchang I dahluh dawn phei chuan finfiah zet ang che. Website him chhinchhiahna “https” inziak leh chumi bula tala lem a awm ngei em tih I enngun thin dawn nia.
- Email hmanga URL leh domain hming I dawnahte hawrawp diklo a awm em tih finfiah thin ang che.

2. Vehthlemna call

Tih dan tlangpui:

- ➢ Bankers / company executives / insurance agents / sawrkar mipawimawh, adangte., anga insawiin heng lemchang thin ho hian Customer te an call emaw an pan emaw thin a. Miten an rin theih nan Customer te chanchin tlem azawng, entirnan – an pianni, thla leh kumte an sawi vel thin.
- ➢ A then chuan Customer ten an chanchin kimchang heng - password / OTP / PIN / Card Verification Value (CVV) leh adangte an hrilh theih nan hnenah hmanhmawhthlak tak nia sawiin an an hrilh theih nan an nawr chiam thin a, chung hunah chuan sum khawihchet hriatloh block a ngai tihte, penalty chawi loh nan pawisa pek a ngai tihte, tlawm zawka thil lei theihna tur dawn leh adangte chhuanlamah an hmang thin. A hnuah an sum te an chhuhsak thin a ni.



Invenna:

- ➢ Bank official te / financial institutions / RBI / leh entity rintlak reng reng chuan an customer te hnenah an chanchin thuruk heng - username / password / card details / CVV / OTP te hi an dil ve ngai lo.
- ➢ Tumah i chanchin thuruk te hi hrilh lo la, i chhungte leh i thiante pawh hrilh hauh suh ang che.

3. Online sales platform hmanga bumna siam

Tih dan tlangpui:

- Mi bum hmangte chuan online sales platform-ah thil lei duh angin an inlan a, thil zuartute thilzawrh chu an ngaihven tih an lantir bawk. Mi bum hmang tam tak chuan rin an hlawh nan defence personnel hmun kilkhawr taka thawk mek angin an inlan thin bawk.

- A zuartu hnena pawisa pek mai ai chuan Unified Payments Interface (UPI) app - a "request money" tih option an hmang a, thil zuartu chu UPI PIN hmangin pawmpui turin a nawr a, a zuartu chuan PIN a chhut luh veleh pawisa chu bumhmang mi account ah transfer a ni ta thin a ni.

Invenna:

- Online sales platform hmanga thil i lei emaw i hralh emaw chuan fimkhur hle ang che.
- Khawi hmunah pawh pawisa dawng turin PIN / password ziah a ngai lo tih hre reng ang che.
- UPI emaw app dang emaw chuan transaction tihpuitlin nan PIN ziah a ngai a tih chuan pawisa dawng lovin i thawn dawn tihna a ni.

4. Mobile app hriat loh / finfiah loh hman avanga inbumna

Tih dan tlangpui:

➢ Mi bum hmangte chuan SMS / email / social media / Instant Messenger, adangte hmangin app link thenkhat an thehdarh a, authorized entity-te app awm tawh ang chiaha lang turin a lem an siam chawp a.

➢ Mi bum hmangte chuan chutiang link chu click turin customer chu an bum a, chu chuan customer's mobile / laptop / desktop, adangte. - ah apps hriat loh / finfiah loh an lo download phah thin.

➢ Application tha lo tak download a nih veleh mi bumtu chuan chu mi khawl ami chu a hmang thei vek a ni. Chumi zingah chuan device-a thuruk dah leh chutiang apps install hma / install hnua message / OTP dawn te pawh a tel.

Invenna:

- Application chu finfiah loh / hriat loh atangin a ni emaw, mi tu tih hriat lohin a zawh che emaw, zirtir tur ang che emaw a insawi anih chuan download ngai suh ang che.
- Application reng reng i download hmain app publisher / neitute bakah a user ratings leh adangte enfiah hmasa phawt ang che.
- Application i download reng rengin, i phalna leh i data a en turte - contacts, thlalak leh adangte chu enfiah la, application i hman tur nena inremah chauh phalna pe thin rawh.

5. ATM card hriatruk

Tih dan tlangpui:

- Mi bum hmangte chuan ATM machine-ah Card a data pawimawh hriat theihna device an dah a, an data card atangin an lo ru thin.
- Mi bum hmangte chuan keypad lem emaw, camera te tak te emaw / kua te reuh te a dah theih camera emaw, ATM PIN lo chhinchhiah thei tura mit lawnga hmuh mai theih loh an dah thin a.
- A châng chuan, customer dang anga inlanin mi bum hmangte chuan customer-in ATM machine-a PIN a luh chu hriat an tum thin a.
- He data hmang hian card lem siam niin customer account atangin pawisa lakchhuah nan hman thin a ni.

Invenna:

- Transaction i tih hmain, ATM machine a ATM card thunna ah emaw keypad bulah emaw, hmanraw dang a awm leh awm loh enfiah hmasa phawt ang che.
- PIN i chhut laiin i kut lehlam hmangin keypad chu hliahkhuh rawh.
- I ATM card - ah PIN ziak ngai suh.
- I bul hnaia midang / i hriat ngai loh an awmna hmunah i PIN chu chhu lut lo la.
- I ATM card chu pawisa fai lakchhuah nan midang hmantir lo la.
- ATM Booth ah hmelhriat loh / midang tuemaw puihna / thurawn zawm ngai lo la.
- ATM - atanga pawisa a lo chhuah loh chuan, 'Cancel' button chu hmet la, ATM chhuahsan hmain home screen a lo lang nghak ang che.

6. Screen sharing app / Remote access hmanga inbumna

Tih dan tlangpui:

- Mi bum hmangte chuan customer chu screen sharing app download turin an bum thin.
- Chutiang app hmang chuan bum hmangte chuan customer mobile / laptop an en / control thei a, customer-te sum leh pai lama finfiahna (financial credentials) hmuh theihna an nei thei thin.
- Bum hmangte chuan customer-te Internet banking / pawisa pekna apps hmangin pawisa transfer emaw, siam emaw nan an hmang thin.

Invenna:

- I khawlin buaina (technical glitch) a tawh a, screen sharing app eng pawh download a ngai a nih chuan i khawl atang hian payment siamna kaihhnawih app zawng zawng chu deactivate / log out vek rawh.
- Chutiang apps chu company official website-a tarlan, company official Toll-free number kaltlanga thurawn i dawn chauhvin download rawh. Company executive-in a personal contact number hmangin a bia che a nih chuan chutiang app chu download suh.
- Hna thawh zawh veleh i khawl atanga screen sharing app chu paih vek tur a ni.

7. SIM thlakthleng / SIM lem siam

Tih dan tlangpui:

- Mi bum hmangte chuan customer-te Subscriber Identity Module (SIM) card hman theihna an lo nei thei a, customer bank account-a thlunzawm tawh mobile number chu duplicate SIM card (electronic-SIM pawh tel) ang pawhin an nei thei bawk.
- Mi bum hmangte chuan chutiang duplicate SIM Card - a OTP an dawn chu transaction phalloh tih nan an hmang thin.
- Mi bum hmangte chuan a tlangpuiin telephone / mobile network staff anga insawiin customer hnen atangin an nihna / chanchin kimchang an la khawm a, SIM card 3G atanga 4G-a a thlawna upgrade pek emaw, an SIM Card a hlawkna pek belh emaw te tihsak theia insawiin customer te chanchin kimchang hriat nan an dil thin a ni.

Invenna:

- I SIM card nena inzawm identity credentials te chu midang hrilh ngai suh.
- I phone-a mobile network hman danah fimkhur rawh. I phone-ah hun rei tak chhung mobile network a awm loh chuan, i mobile number hmangin duplicate SIM pek chhuah a ni tawh em tih mobile operator bia in finfiah rawh.

8. Search engine hmanga credential inneihsak tura inbumna

Tih dan tlangpui:

- Customer te chuan search engine hmangin bank, insurance company, Aadhaar updation centre, adangte contact details / customer care number te an hmu thin a, heng search engine-a contact details te hi anmahni biak pawh theihna nilovin mi bum hmangte'n chutiang ang tura an lantir thin a ni.
- Customer te chuan chung number hriat loh / finfiah loh, mi bum hmangte'n bank / company contact number anga search enginea an lo dah chu an be ta thin a.
- Customer ten heng contact number te hi an biak zawh chuan, mi bum hmangte chuan an card credentials / details te chu finfiahna atan share turin an ti ta thin a.

- Mi bumtu chu RE aiawh dik taka ngaiin customer-te chuan an chanchin kimchang himpial chu an hrilh a, chutiang chuan bumin an awm ta thin a ni.

Invenna:

- Bank / company official website atang chauhvin customer care contact details te lak thin tur a ni.
- Search engine kaltlanga zawnchhuah number langte chu call ringawt lo la, hengte hi mi bum hmangte'n inthup taka an hman fo thin hmanrua a ni..
- Customer care number hi mobile number angin a awm ngai lo tih pawh hre reng ang che.

9. QR code scan hmanga inbumna

Tih dan tlangpui:

- Mi bum hmangte chuan chhan hrang hrang hmangin customer te chu bia in, an phone-a apps awmte hmangin Quick Response (QR) code scan turin an bum fo thin.
- Chutiang QR code an scan chuan customer te chuan an hriat lohvin mi bum hmangte chu an account atanga pawisa lakchhuah phalna an lo pe thin a ni.

Invenna:

- Payment app eng pawh hmanga QR code/s i scan laiin fimkhur hle ang che. QR code-ah hian account pakhata pawisa transfer theihna tur account details dah tel a ni.
- Pawisa dawng turin QR code scan ngai suh. Sum dawnna nena inzawm thil tihnaah chuan barcode / QR code scan emaw, mobile banking PIN (m-PIN), password, leh adangte ziah emaw a ngai lo.

10. Social media-a midang anga inlan

Tih dan tlangpui:

- Mi bum hmangte chuan social media hrang hrang - Facebook, Instagram, Twitter leh adang hmangtute chanchin kimchang hmangin account lem an siam thin.
- Chumi hnuah bum hmangte chuan account neitu thiante hnenah hmanhmawh taka damlohna avanga inentirte, pawisa pek tur atan pawisa dilna an thawn a.
- Mi bum hmangte chuan, chanchin lem hmangin, social media hmangtute an bia a, hunreilote chhungin an lo ring thuai thin. Social media hmangtute'n an mimal chanchin an share hian, bum hmangte chuan chung chu bumna remchanga hmangin an pawisa laksak nan an hmang thin a ni.

Invenna:

- I thian / chhungte hnen atanga pawisa dilna dik leh dik loh chu phone call / hmaichhana inhmuh hmanga nemnghetin, chanchin inziak chu siam chawp mai a nih leh nih loh enfiah fo ang che.
- Hmelhriat lohte hnenah online hmangin pawisa pek loh tur.
- Social media platform-ah mimal thuruk te chu hrilh suh.

11. Juice jacking

Tih dan tlangpui:

- Mobile charge na kua hi file / data thawn nan pawh hman theih a ni.
- Mi bum hmangte chuan vantlang tana siam charging port hmangin malware (virus chi khat) chu miin chulai hmuna phone a rawn charge chiah khan an lo thawn nghal a, customer-te mobile phone atangin data pawimawh - email, SMS, password chhinchhiah sa, adangte thunun / hmang / ruk nan an hmang thin (Juice Jacking).

Invenna:

- Vantlang tana siam / Hriatchian loh charging port / cable hman loh tur.

12. Lottery hmanga inbumna

Tih dan tlangpui:

- Mi bum hmangte chuan customer in lottery lian tak a man thu email emaw phone call emaw in an thawn thin. Mahse, pawisa dawng tur hian mi bum hmangte chuan chung mite chu an ni ngei tih tichiang turin Website ah an Bank account / credit card kimchang an dil a, chuta tang chuan data pawimawhte an lo nei ta thin a.
- Mi bum hmangte chuan lottery / product dawng tur hian chhiah / forex charge / upfront emaw a thawn man, processing / handling fee leh adangte pe turin an ti bawk thin.

- Mi bum hmangte chuan a chang chuan, RBI emaw ramdang bank / company / international financial institution aiawh angin an inlan thin bawk a, chu institution atanga ramdang pawisa tam zawk dawn theih nan customer chu pawisa tlemte thawn turin an ngen thin bawk.
- Pawisa an dil chu a tlangpuiin lottery / lawmman tiam atanga za zela tlemte chauh a nih avangin, customer chu bumtu thangah tangin, pawisa chu a pe ta thin a ni.

Invenna:

- Chutiang lottery rintlak loh emaw offer emaw lakah fimkhur rawh - tumahin pawisa a thlawnin an pe lo, a bik takin hetiang pawisa tam tak hi.
- Lottery avanga call / email eng pawh i dawnin, pawisa pek emaw, i chanchin kimchang emaw hrilh suh ang che.
- RBI hian mipui account a hawng ngai lo va, an hnen atangin deposit a la ngai lo. Chutiang thuchah chu bumna a ni.
- RBI hian mipui mimal / bank details a dil ngai lo. RBI logo leh message lem lakah fimkhur rawh.
- Bank, institution leh adangte atangin engemaw inpek / lawmman tiam emaw, sorkar tanpuina emaw leh Know Your Customer (KYC) update - a lawmman dawn theihna tura message - te chu chhan loh tur a ni.

13. Online hna hmanga inbumna

Tih dan tlangpui:

- Mi bum hmangte chuan hna zawnna website lem an siam a, hna zawngtute'n registration an tih laiin heng website-ah te hian an bank account / credit card / debit card-a chanchin kimchangte an hriattir thin a, an account midangten an lo khawih ve phah thei thin a ni.
- Mi bum hmangte pawhin company hmingthang tak tak official angin an inlan a, interview lem an neih hnuah hnathawh tur an pe bawk. Chumi hnuah chuan hna zawngtu chu registration, training program pumpelh theih loh, laptop leh adangte atan pawisa transfer turin an vehthlem ta thin a ni.

Invenna:

- Eng hna pawh min tiamin, ram pawn lama entity an ni emaw, hnathawhna tur company / aiawhtu nihna leh biak theihna kimchang chu hrefiah hmasa phawt ang che.
- Hna petu company dik tak chuan hna diltu hnenah hna pek a tiam avangin pawisa a dil ngai lovang tih hre reng ang che.
- Hriat ngai loh hna zawnna website ah pawisa pek loh tur a ni.

14. Money mules

Tih dan tlangpui:

- Money Mule tih awmzia chu mi bum hmangten an pawisa ruk / dan loa tihchingpen pawisa, pawisawilo mi bank account hmang tura an bum thin sawina a ni.

- Mi bum hmangte chuan email, social media leh adangte hmangin customer te an bia a, an bank account-a pawisa an dahluh theih nan an rilru hneh turin an thlem a (money mule), commission tam tham tak pek an tiam thin a ni.
- Chumi hnuah chuan chung pawisate chu money mule account dangah transfer turin an hrilh a, chutiang chuan tikual zelin, a tawpah chuan pawisa chu bumtu account-ah transfer a ni ta thin a ni.
- Chutiang anih loh pawhin, bumtu chuan pawisa (money mule) chu pawisa fai a la chhuakin mi dang hnena hlan turin a hriattir thin bawk.
- Chutiang bumna chu report a nih chuan chung pawisa (money mule) te chu police ten sum tihchingpen chungchanga an thlithlai ber a lo ni ta thin a ni.

Invenna:

- I account chu pawisa dawn nan emaw pek nan emaw midangte hman phal suh.
- I bank account details dilna email-te chu chhang suh.
- Offer / commission itawm tak takte hi inhruai bo tir suh la, fee tam tham tak pawh pe dawn che sela phalloh pawisa dawng tur leh midang hnena transfer emaw, pawisa fai a lakchhuah emaw remti ngai suh.
- Sum hmuhna bul chu a dik tak a nih loh chuan, emaw, transaction tihchhan tur chu thuneitute phalloh zawng a nih chuan pawisa dawngtu tur chu police leh dan kengkawhtu agency dangte atangin buaina nasa takah hnuhluhin a awm ang.

Inbumna avanga Transaction thlen dan tlangpui leh Invenna tur Pawisa khawihchetna – Non Banking Financial Companies (NBFCs)

1. Loan pekna tur advertisement lem siam

Tih dan tlangpui:

- Mi bum hmangte chuan advertisement (fakna) lem siamin personal loan chu interest rate itawm tak leh hniam tak emaw, awlsam taka rulh theihna emaw, collateral/security ngai lo emaw in an tichhuak thin.
- Mi bum hmangte chuan chutiang offer hmang chuan email an thawn a, loan latu te chuan anmahni be let turin an ngen thin. Loan latu ten an rin a, an innghah theih nan, an e-mail id te chu mi hriat tlanglawn senior official / Non-Banking Financial Companies (NBFC) rintlak te ang turin an siam thin.
- Loan latuten loan avanga mi bumtute an pan hian, bumtute chuan loan latute hnen atangin upfront charge hrang hrang, chungte chu processing fees, Goods and Services Tax (GST), intercity charge, advance Equated Monthly Installment (EMI) leh adangte hmingin pawisa an la a, loan pe chhuak tak tak lovin an tlan bo ta thin a ni.

- Mi bum hmangte chuan website link lem an siam bawk a, chu chu search engine-ah loan chinchang miten an zawn hunin a lo lang thin.

Invenna:

- NBFC / Bank ten loan an sanction atangin loan processing fee an la thin a, loan latu hnen atangin pawisa faiin an lalawk ngailo.
- NBFC / Bank ten loan dilna an buaipui hmain advance fee an dil ngai loh avangin processing fee engmah pe lawk ngai suh.
- Interest rate hniam taka online-a loan pek chhuah theih i hmuh reng rengin i thilhmuh chu a dik ngei em tih fihfiah zet lovin pawisa pek emaw i nihna kimchang hriattir emaw suh ang che.

2. SMS / Email / Instant Messaging / Call hmanga inbumna

Tih dan tlangpui:

- Mi bum hmangte chuan loan itawm tak tak messaging app / SMS / social media platform-ah an thehdarh a, mi rin an hlawh theih nan hriat lar deuh NBFC logo te chu an mobile number tarlan-ah profile picture atan an hmang thin.

- Mi bum hmangte hian an Aadhaar card / Pan Card leh NBFC ID card lem pawh an share thei bawk.
- Chutiang bulk message / SMS / email an thawn hnu chuan mi bum hmangte chuan mi nawlpui an phone a, sanction letter lem, cheque lem copy leh adangte. an pe chhawng a, charge hrang hrang an phut thin. Heng charge te hi an pek tawh chuan bum hmangte chu pawisa nen an tlanbo ta thin a ni.

Invenna:

- Mite'n anmahni chauha telephone / email leh adangte hmanga loan pek an tiam che chu ring ngai suh.
- Chutiang offer lakah chuan pawisa engmah pe ngai suh la, chutiang offer lakah chuan mimal / sum leh pai lam credentials engmah share ngai suh, source dang kaltlangin a dik em tih finfiah zet rawh.
- SMS / email hmanga link thawn emaw, SMS / email emaw hmanga infakmawina chhanglet suh.
- Email hriat ngaihloh atanga i dawn emaw, Attachment rinhlelh awm tak emaw, phishing link (link a tak ang deuh) emaw i dawn chuan chung mail te chu hawng / chhang ngai suh.

3. OTP hmanga inbumna

Tih dan tlangpui:

- NBFC anga inlan bum hmangte chuan SMS / message hmangin NBFC / bank customer-te hnenah loan an zuar emaw, an loan account - a credit limit tihpun sak chungchang emaw an thawn thin a. Mobile number a be turin an ngen thin.
- Customer-te'n chutiang number an biak chuan bum hmangte chuan an sum leh pai lama finfiahna (financial credentials) ziahlanna tur form an fill up tir thin. Chumi hnuah chuan bum hmangte chuan OTP emaw PIN emaw kimchang share turin an bum / hmin a, customer te account atangin an remtihna lovin pawisa an transfer thin.

Invenna:

- OTP / PIN / mimal chanchin kimchang leh adangte eng ang pawhin tumah, mahni thiante leh chhungte pawh tiamin hriattir ngai suh.
- I hriat hmasak loha OTP siam a nih loh nan SMS / email te chu enfiah fo thin ang che.
- Bank / NBFC / e-wallet pe thei official website-ah lut fo la, an service hmang turin branch chu bia la, / emaw, an product leh service nena inzawm thu te chiang zawka i hriat theih nan zawt thin rawh.

4. Loan website lem / Inbumna app

Tih dan tlangpui:

- Mi bum hmangte chuan loan apps khirh lo tak tak an siam hmangin instant leh short-term loan an pek theih thu an tarlang thin. Heng apps te hian loan la duh te chu an bum a, interest rate pawh sang takin an la thei bawk.

- Loan latu ngaihsam tak takte hip turin, bum hmangte chuan “limited period offer” hmangin an infakmawi a, loan latute chu nasa taka nawrna hmangin thutlukna hmanhmawhthlak tak siam turin an ngen thin.

Invenna:

- Puktirtu chu Sawrkar / Regulator /authorised agency-ah register a nih leh nih loh enfiah la.
- Puktirtu chu a hnua biak pawh a awlsam nan a awmna address emaw contact information emaw a pe em tih enfiah thin ang che.
- Puktirtu chu credit score enfiah aia mimal chanchin hriat duh zawka a lan chuan fimkhur rawh.
- NBFC / Bank rintlak reng reng chuan loan dilna an buaipui hmain pawisa an dil ngai lovang tih hre reng ang che.
- Loan petu dik takte chuan loan latu document leh credential dangte finfiah lovin pawisa an pe ngai lo.
- Heng NBFC-in a thlawp loan app te hi a dik em tih finfiah rawh.

5. Sum che vel / Ponzi / Multi-Level Marketing (MLM) scheme - hmanga inbumna

Tih dan tlangpui:

- Mi bum hmangte chuan MLM / Chain Marketing / Pyramid Structure scheme hmangin member ziahluh/belh veleha sum awlsam/rang an tiam thin.
- He Scheme hian return sang tak a tiam mai bakah, mi ngaihsamte atanga rinna an neih theih nan leh chung mite kamtam vanga midangte hnena an sawipun hmanga investor tam zawk an hip theih nan installment hmasa lam (EMI) te pawh an pe bawk.
- He Scheme hian chain / group - a mi tam zawk dah belh turin tan a laktir a. Commission hi scheme zawmtu zat azirin a ziakluttu hnenah pek a ni a, an thil zawrh man ah erawh pek a ni lo.
- He model hi hun engemaw chen hnua scheme zawmtu zat an tlakhniamin a chhunzawm theih loh ta thin a. Chumi hnuah chuan mi bum hmangte chuan scheme chu an khar a, chumi hun thlenga mipuiin sum an dah luh nen an tlanbo ta thin a ni.

Invenna:

- Returns te chu risk nen a inmil tur a ni. Return a san poh leh risk a sang thin.
- Scheme eng pawhin return sang tak (40-50% p a) a tiam chuan, chu chu bumna awm thei chhinchhiahna hmasa ber a ni thei a, fimkhur a ngai a ni.
- Thil / Service hralh tak tak loha pawisa pek / commission / bonus / percentage of profit reng reng chu chu rinhlelh awm a ni a, bumna a thlen thei tih hre reng ang che.
- Multi-Level Marketing / Chain Marketing / Pyramid Structure scheme kalpui entity-te'n sang tak peklet tiama an thlem che chuan pawm suh ang che.
- Money Circulation / Multi-level Marketing / Pyramid structures hnuaia pawisa pawm/dawn hi Prize Chits and Money Circulation Schemes (Banning) Act, 1978 hmangin phal loh a ni.
- Chutiang offer emaw, chutiang scheme chungchanga hriattirna emaw a awm chuan State Police-ah complaint thehluh nghal tur a ni.

6. Document lem hmanga loan pek

Tih dan tlangpui:

- Mi bum hmangte chuan financial institution atangin service an dawn theih nan document lem an hmang thin.
- Mi bum hmangte chuan mi nihna ru bovin, an customer te chanchin kimchang - identity card, bank account details leh adangte an ru a, chung information emaw credentials emaw hmang chuan financial institution atangin hlawkna hmuh an tum thin.
- Mi bum hmangte chuan NBFC thawktute angin an inlan a, customer te hnen atangin KYC kaihhnawih document an la thin.

Invenna:

- KYC leh mimal document dangte kan pekin uluk leh fimkhur takin kan ti ang a, chubakah chuan entity khawii emaw atanga loan sanction/credit facility dilna tur atana National Automated Clearing House (NACH) form te pawh a tel a, a bik takin heng entity aiawh anga insawi te lakah hian fimkhur zual hle a ngai a ni.
- Chutiang document chu entity-in a a ruat bik emaw entity-in a siam bik email ID emaw-ah chauh share tur a ni.
- Loan sanction loh leh/ emaw loan account khar hnuah lehkha pawimawh i lo pek chhuah te chu anmahniin an paihbo/tih reh nghal theih nan entity te be pawp vat rawh.

Sum khawihchet dawna inven dan tur tlangpui

Inven dan tlangpuite:

- Internet i khawih laia pop-up rinhlelh awm tak tak lo langte lakah fimkhur rawh.
- Online-a pawisa i pek / transaction i tih hmain payment gateway him tak (https:// - URL tala lem chhinchhiahna nei) a nih leh nih loh enfiah fo ang che.
- PIN (Personal Identification Number), password, leh credit emaw debit card number, CVV leh adangte chu nangmah chauhvin dahtha la, sum leh pai chungchanga thuruk i neihte chu bank/ financial institution, thiante emaw chhungte emaw hnenah pawh hriattir suh.

- Website / device / public laptop / desktop-ah i card nihna kimchang dah that loh tur.
- Two-factor authentication hman theihna apiangah hmang ang che.
- Hriat ngai loh atanga email lo lutte chu hawng / chhang ngai suh, hengahte hian attachment rinhlelhawm tak emaw phishing link emaw a awm thei a ni.
- Chequebook leh KYC document copy te chu i hriat lohte hnenah pe chhuak suh.

Device / computer venhimna atan

- Password chu a khat tawkin thlak thin ang che.
- I khawl-ah antivirus dah la, update a awm apiangin install rawh.
- Universal Serial Bus (USB) drive / device hriat lohte chu i hman hmain scan hmasa phawt ang che.

- I khawl chu unlock-in dah suh.
- Hun bituk hnua khawl auto lock turin buatsaih tur.
- I phone / laptop ah hian application hriat loh emaw software hrait loh emaw install suh.
- Khawl-ah password emaw thuruk emaw dah suh.

Internet browsing him i neih theih nan

- Website him lo / hriat loh tlawh loh tur.
- Hriat ngai loh Browser hman loh tur.
- Public device-ah password hman / dahthat loh tur.
- Website hriat loh/ khawl vantlang hmantawm-ah chanchin kimchang ziah luh loh tur.
- Social media kaltlangin i chanchin kimchang tu hnenah mah, a bik takin i mi hriat lohte hnenah sawi suh.
- Webpage eng pawh (https:// - URL tala lem chhinchhiahna nei) a him em tih enfiah fo thin ang che, a bikin chutiang page-a email emaw SMS link emaw kal peng tura tih i nih chuan fimkhur ang che.

Internet banking him tak neih theih nan

- Key i hmeh te hi khawl siamdanglam emaw, keyboard leh thil dangte hmangin chhinchhiah theih a nih avangin khawl vantlang hmantawm-ah virtual keyboard hmang fo ang che.

- Internet banking session i hman zawh veleh rang takin chhuah nghal tur a ni.
- Password te chu a khat tawkin update thin ang che.
- I email leh internet banking atan password inang hmang suh.
- Pawisa khawihchetna atan vantlang khawl (viz. cyber café leh adangte hman loh tur.

Phone hi enthlak a nih tilangtu thilte

- Hriatchian lutuk loh application te phone ah kan download a.
- Phone battery chu nidang aia rang zawkin a tlahniam a.
- Phone a sat chuan mi tuin emaw langlo lamah spyware hmangin a lo enthla tihna a ni thei.
- Data hman zat lo sang ta thut chu langlo lamah spyware hman vang a ni thei.
- Spyware apps hian phone shutdown tur a tibuai fo thin a, khawl chu a in off tha thei lo emaw, hun rei tak a hmang emaw a ni thei.
- Spyware leh Malware te hian data thawn leh dawn nan text message an hmang thei tih hrereng ang che.

Inbumna a lo thlen huna hmalakna tur

- Debit Card / Credit Card te block mai duhtawk lovin, i card in a thlunzawm i account chu khawih chet theih lohvin a awm theih nan Branch ah kal rawh. Bank's website a official customer care hmang pawhin a tih theih bawk. Chubakah, inbumna a thlen zel loh nan i debit/credit card an block hnuah Banking channel dang - Net Banking, Mobile Banking te enfiah in, an him leh him loh chian ang che.
- Helpline number 155260 ah be pawpin emaw, National Cybercrime Reporting Portal (www.cybercrime.gov.in) - ah emaw thil thleng te report ang che.
- Reset Mobile: Mobile atanga data leak avanga bumna a awm chuan mobile reset turin (Setting-Reset-Factory Data) hmang thin ang che.

Debit / Credit card chungchanga fimkhurna turte

- Credit / debit card hmanga tih theih hrang hrang, viz., online transactions (domestic leh international transaction atan) te hun engemaw chen i hman dawn loh chuan deactivate tur a ni a, card hman a ngaih hunah chauh activate tur a ni.
- Chutiang bawkin card i hman dawn loh chuan Near Field Communication (NFC) feature pawh deactivate ang che.
- Point of Sale (POS) site eng pawha PIN i ziah hmain emaw, NFC reader-a card i hman lai emaw in, POS machine screen leh NFC reader-a pawisa lang zat chu uluk takin i enfiah hmasak tur a ni.

- Sumdawngtu chuan transaction a siam laiin i hmuh theih loh turin card kenbo tir suh.
- POS site / ATM-a PIN i ziah laiin i kut lehlamin keypad chu hliah rawh.

E-mail account venhimna atan

- Address / Hming i hriat loh atanga email hmanga link an rawn thawn che chu click suh.
- Vantlang emaw network chawi ngailo ah email te hawn loh tur a ni.
- Email-ah hian chanchin kimchang / bank password leh adangte dah that loh tur a ni.

Password venhimna atan

- I password-ah alphanumeric leh special character inzawmkhawm hmang ang che.
- I account apiangah two-factor authentication hman theihna a awm chuan hmang ang che.
- I password te chu a khat tawkin thlak thin ang che.
- Password atan i pian ni, nupui/pasal hming, car number leh adangte hman loh tur a ni.

NBFC-in deposit a dawn chu a dik leh dik loh engtin nge i hriat theih ang?

- https://rbi.org.in-ah lutin deposit dawng thei tur NBFC-te list-ah NBFC hming a lang em tih finfiah la, deposit dawn khap company list-ah a lang lo em tih enfiah bawk la.
- NBFC-te chuan an hmunah / an office-ah Reserve Bank-in Certificate of Registration (CoR) a pek chhuah chu langsar takin an tarlang tur a ni. He certificate hian NBFC chu RBI-in deposit dawng tura a bik taka phalna a pek thu pawh a tarlang tur a ni. NBFC-in deposit dawn phalna a neih leh nih loh hre turin certificate chu enfiah ang che.
- NBFC te hian thla 12 aia tlem leh thla 60 aia rei deposit an dawng thei lo va, NBFC-in depositor hnena interest rate a pek theih sang ber chu 12.5% aia tam a ni tur a ni lo.
- Reserve Bank chuan interest rate inthlak danglamna chu https://rbi.org.in → Sitemap → NBFC List → FAQs ah a tarlang thin.

Depositor te fimkhurna tur

- Bank / NBFC / company - a pawisa i dahluh apiangin an hnen atangin receipt dik tak i dil thin tur a ni.
- Receipt-ah hian company-in thuneihna a pek officer-in a hming a ziak tur a ni a, thil dangte bakah, deposit ni, depositor hming, pawisa dah luh zat figure leh thu in, interest pek tur rate, maturity ni leh a pawisa zat te a ziak tur a ni.
- NBFC aiawha vantlang deposit khawntu Broker / agent leh adangte a nih chuan, broker / agent te chu NBFC-in chutiang atan chuan phalna a pek leh pek loh finfiah tur a ni.
- NBFC a pawisa dahtuten Deposit Insurance facility a awm lo tih hriat tur a ni.

Complaint thehlut dan

RBI Ombudsman hnena complaint thehluh tur a nih chuan

- https://cms.rbi.org.in/ ah hian Online a complaint thehluh theih a ni.
- Email hmanga complaint thehlut duh tan crpc@rbi.org.in ah thawn theih a ni.
- Khawih theih / Paper hmanga complaint chu CRPC, Reserve Bank of India, Central Vista-ah hian Sector -17-ah Chandigarh-ah -160 017 ah thehluh tur a ni.

Securities and Exchange Board of India (SEBI) hnena complaint duh tan

- https://www.sebi.gov.in/ ah hian luh tur a ni.

Insurance Regulatory and Development Authority of India (IRDAI) hnena complaint duh tan

- https://www.irdai.gov.in/ ah lut la.

National Housing Bank (NHB) hnena complaint duh tan

- https://nhb.org.in/ ah hian luh tur.

Cyber Police Station-ah complaint thehluh tur a ni

- https://cybercrime.gov.in/ ah hian lut la.

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Thu har hrilhfiahna

- **Advance fee/Processing fee/Token fee**: Hei hian preliminary charge kan tih - documentation charges, meeting senso, processing fee, loan latu hnena loan pekchhuahna atana charge dangte ang chi te a tel a ni.
- **Two-factor authentication**: Authentication methodology-ah hian 'factor' bulpui pathum a awm a, a hmangtu chauhvin a hriat (e.g., password, PIN- static emaw, vawi khat siam chhuah emaw); a hmangtu chauhvin a neih (e.g., ATM/ smart card number, expiry date leh card-a CVV print) te; leh a hmangtu chauh nihna (e.g., biometric characteristic, fingerprint ang chi). Two-factor authentication (2FA tia hriat bawk) hian component hrang hrang pahnih inzawmkhawm hmangin a hmangtute hriata ni a, chu chu , a hmangtu chauhvin a neih leh a hmangtu chauhvin a hriat/nihna hmangin transaction siam puitlin a ni thin.
- **Authorisation**: Card pe chhuaktu bank atanga sumdawng pakhatin a thil dilna chu remtihsak a nih a, pawisa pek dan tur information a thun chu a dik tih leh customer credit card-ah pawisa a awm tih hriattirna a dawn hi a ni.
- **Card number**: Credit card association emaw card pe chhuaktu bank-in card pakhat hnena a pek number. He information hi sumdawng hnenah credit card hmanga pawisa pek anih theihna turin customer-in a hrilh tur a ni a, mahse midang hnenah a pe tur a ni lo. Card-ah chuan digit string a inziak a ni.
- **Credit card**: Financial institution atanga unsecured/secured credit hmanga thil siam emaw service emaw man pek theihna card.
- **Credit limit**: He thumal hian financial institution pakhatin customer hnena a pek chhuah theih zat a sawina a ni. Lending institution chuan credit card diltuin information a pekte thlirletna hmangin credit card-ah credit limit a siam a ni. Credit limit hian customer-te credit score leh nakin hnua credit an hmuh theihna a nghawng thei a ni.
- **CVV**: Card Verification Value tihna a ni. Hei hi card-a digit 3 awmna number print a ni a, online transaction tam zawk tihfel nan a pawimawh a ni. Heng thil chipchiar tak takte hi thuruk a nih avangin tumah hrilh loh tur a ni.
- **Debit card**: Card neituin a bank account-a sum awmsa hmanga thil siam emaw, service emaw man pek theihna card hi a ni.

- **E-commerce platform**: Digital leh electronic network hmanga bungrua leh service, digital products telin lei leh hralh theihna platform/website a ni.
- **EMI**: Equated Monthly Instalment tihna a ni. Hei hi thla tin pawisa pek tur bituk (principal leh interest telin) a ni a, chu chu loan latuin a lender/creditor (bank/NBFC ang chi) hnenah thla tin a pek tur a ni a, chu chu loan/credit, interest nen, lender/creditor hnen atanga a lak chhuah, loan latuin a pumpuia a pek tlak tur a ni.
- **Encryption**: Processing information chu thuruk anga vawn reng anih theih nan electronic code-a chantir na a ni.
- **Expiry date**: Card, contract, agreement, document leh adangte hman hun a tawp ni. Transaction chu card emaw document emaw a la tawp loh chauhvin pawm a ni ang.
- **Gateway**: Technology hmanrua, transaction siam buaipui na ,risk manage na te kawng lo sial a, lo process tu atana hman, direct a tel silo, infrastructure pahnih kara tlazep a ni a, Payment Gateways te chu entity niin, pawisa a tak taka khawih si lovin online payment transaction lo puitu pawimawh tak a ni.
- **Immediate payment services (IMPS)**: Mobile phone hmanga bank leh bank inkara pawisa (phal chin neiin) rang taka inthawnna a ni a, National Payments Corporation of India (NPCI) siam a ni.
- **KYC**: Know Your Customer tihna a ni. Financial institution-in document set khat a lak, fimkhur kalpui a, customer nena inzawmna vawn rengna atana a nihna, remchanna, leh risk awmte finfiah tura theihtawp a chhuahna process a ni.
- **Money mule**: Mi bum hmangten an pawisa ruk / dan loa tihchingpen pawisa, pawisawilo mi bank account hmang tura an bum thin sawina a ni.
- **Multi-Level Marketing**: Company aiawha thil emaw service emaw hralhna system-a telte'n an thil zawrh atanga commission an dawn bakah a tel tur an lak apiang a commission an dawn thin hi a ni.

- **National Automated Clearing House (NACH)**: Centralized Electronic Clearing Service (ECS) system a ni a, National Payments Corporation of India (NPCI)-in a enkawl a ni.
- **Near Field Communication (NFC)**: NFC nei khawl atanga terminal siam bik a data thawn chhuahna atana hman thin communication technology a ni. NFC technology hmang hian contactless payment siam theih a ni a, NFC tihtheihna khawl bulah smartphone/card chu dah mai tur a ni.
- **National Electronic Fund Transfer (NEFT)**: RBI-in a neih leh a enkawl, ram pum huapa centralised payment system a ni a, India rama bank customer-te tan chuan NEFT hman theihna bank account pahnih inkarah pawisa hi transfer theih a ni.
- **OTP**: One Time Password hi authentication methodology-a thil awm pakhat a ni a, chu chu customer-in hriain, online transaction kalpui nan a hmang thin. Hei hi CONFIDENTIAL a ni a, tumah hrilh tur a ni lo.
- **Phishing**: Bank / e-wallet provider te atanga inbiakpawhna emaw ti a an Customer-ten an thuruk kimchang email leh / emaw SMS lem a an lo pek theihna tura bumna a ni.
- **Point of Sale device (POS) / Acceptance Device (mPOS)**: Merchant Establishment-a dah device / terminal / machine eng pawh sumdawngte'n pawisa pekna card (credit card, debit card, gift card leh adangte) hmanga pawisa an lo dawn sak hi a ni. .
- **Quick Response (QR) code**: QR Code hi a chi hnih a awm a. Square dum, background dum chhungah square grid-a dah a ni. Heng code te hi chhiar leh hrilhfiah nan smartphone camera ang chi Imaging device hman a ni. QR code hian pawisa pek tur (payee) chungchang information a keng tel a, point-of-sale ah mobile phone hmangin customer-te account atanga pawisa lachhuakin inpek thin a ni.
- **Remote Access**: Customer te chu an mobile phone / computer hmangin an data zawng zawng hmuh theihna tur application download tura thlem an ni tihna a ni.

- **UPI**: Unified Payment Interface hi internet hmang thei mobile phone hmanga bank wallet account pakhat atanga account dang a pawisa transfer theihna platform a ni. Customer pakhatin bank-ah UPI a register hnuah, unique virtual identifier siamin, customer mobile phone-ah map-in pawisa pek theih a ni. UPI-PIN angin authentication a hmang a, chu chu CONFIDENTIAL a ni a, midang hnenah share tur a ni lo.
- **Vishing**: KYC-updation, account / SIM-card unblocking, pawisa lakchhuah hnu dahluh, leh adangte hmanga bank / non-bank e-wallet providers / telecom service providers ten phone call hmanga customer in a chanchin kimchang a hrilh theihna tur atana an thlem thin hi a ni.
- **Wallet**: Wallet chu account ang a ni a, a chhunga awm hlutna milin bungrua leh service lei nan hman theih a ni a, Wallet chu virtual (e.g. mobile wallet) emaw, physical (prepaid card) emaw pawh a ni thei..

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