

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
STARRED QUESTION NO. *137
ANSWERED ON – 20/12/2022

Usage of regional languages in banking sector

*137. SHRI SANT BALBIR SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) whether all the forms of banks are either in English or in Hindi, and the reasons as to why some banks do not provide Account Opening Forms, Loan Application Forms, ATM services and customer interface services in regional/vernacular languages;
- (b) the reasons as to why these are not made available and what difficulties banks encounter in offering such services despite the fact that software vendors for banks have vernacular language modules available; and
- (c) what impact the absence of services in vernacular language in financial institutions like banks/MFI, etc., have on Jan Dhan Aadhaar Yojana and Financial Inclusion?

ANSWER

THE FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

(a) to (c): A statement is laid on the Table of the House.

Statement for Rajya Sabha Starred Question no. *137 for 20th December 2022, regarding “Usage of regional languages in banking sector” by SHRI SANT BALBIR SINGH, Member of Parliament

(a) to (c): Reserve Bank of India (RBI) *vide* its master circular on “Customer Service in Banks”, dated 1st July, 2015, has issued instructions to all Scheduled Commercial Banks, regarding the usage of trilingual forms i.e., English, Hindi and regional languages in all printed material used by the retail customers, including, *inter alia*, account opening forms, loan application forms, in order to ensure that banking facilities percolate to the vast sections of the population.

RBI has also advised the banks to have a Board approved policy for general management of the branches including, *inter alia*, the following aspects:

- (i) Displaying indicator boards at all the counters in English, Hindi as well as in the concerned regional language.
- (ii) Availability of booklets consisting of all details of service and facilities in Hindi, English and concerned regional language.
- (iii) Availability of the customer usage options in multi-languages in ATMs.
- (iv) Availability of customer redressal in Hindi, English and concerned regional language.

RBI has informed that compliance to said RBI guidelines issued to banks is examined on sample basis during the Supervisory Assessment of the banks and any non-compliance observed is taken up for rectification apart from initiating supervisory/enforcement action against the bank, as deemed fit. RBI has advised their Senior Supervisory Managers to examine the compliance and appropriately factor in the inspection report of the bank. Also, RBI officials during *incognito* visits of bank branches, verify whether deposit slips/cash withdrawals slips/passbooks etc. are printed in trilingual forms.

Further, engagement of locally settled Business Correspondents (BCs)/ Bank Mitras (BMs), who are conversant in local language, has facilitated customers’ awareness of bank products, and of their easy access to services. The adoption of vernacular languages in customer interface through technology/digital based channels like mobile/Internet banking, ATMs, etc. has led to significant improvement in digital adoption, Jan Dhan Aadhar Yojna and Financial Inclusion.
