

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA

UNSTARRED QUESTION NO. 1339

Answered on the 1st August, 2023/Sravana 10, 1945 (Saka)

Use of local language in banks

1339 # **Shri Sant Balbir Singh:**

Will the Minister of FINANCE be pleased to state:

- (a) the steps taken by Government to provide messages and forms sent over phones by most banks in the mother tongue; and
- (b) the basis on which employees are appointed in the banks and whether at the time of appointment, it is seen that the officer appointed has full knowledge of the speech, language or writing of the common people living there?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a) to (b) Reserve Bank of India *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. RBI has also advised banks to have a Board approved policy for general management of the branches including, *inter-alia*, use of Hindi and regional languages in transacting business with and communications to customers.

As officials in PSBs are recruited on a pan-India basis and are subject to transfers all over India, PSBs conduct language workshops for bank officials to learn communicative skills in regional languages. Further, PSBs recruit front-line staff (clerks/associates/workmen-staff) for vacancies state-wise and the applicants are also tested for proficiency in local language of the state in order to communicate with the local customers effectively.
