

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 247**

ANSWERED ON TUESDAY, DECEMBER 2, 2025/ 11 AGRAHAYANA, 1947 (SAKA)

**BANKING SERVICES IN REGIONAL LANGUAGES**

247 SHRI SANT BALBIR SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the policy frameworks in place to ensure banks align their services with the linguistic and regional needs of customers; and
- (b) whether the Ministry of Finance coordinated with RBI or Indian Banks' Association (IBA) to set minimum service standards in local languages?

**ANSWER**

THE MINISTER OF STATE FOR FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a): The guidelines issued by the Reserve Bank of India (RBI) on customer services in banks, provides comprehensive directions on usages of Regional languages, so that banks could align their service delivery as per the Regional needs. Banks have also been advised to have a Board approved policy for general management of the branches including, *inter alia*, Display indicator boards at all the counters, provide customers with booklets consisting of all details of service and facilities available at the bank, make available all printed material like opening forms, pay-in-slips, passbooks etc. used by retail customers, availability of customer redressal etc. in Hindi, English and concerned regional language. Further, banks are having multilingual contact centres and digital channels to provide banking services and offer assistance in the Regional Languages.

(b): Department of Financial Services has also advised Public Sector Banks (PSBs) to comply to RBI's instructions on usage of concerned regional languages with respect to customer service in banks. Further, RBI in communication to Schedule Commercial Banks (SCBs), has reiterated that all communications to customers, should invariably be issued in a trilingual format-Hindi, English, and the regional language. Also, the Indian Banks' Association (IBA) in its communication to all PSBs has advised that they may have a policy on recruitment of Local Bank Officers (LBOs) to ensure effective communications with the local customers in their local language more particularly in Rural and semi-urban centres, and the same is being actively pursued by PSBs. Moreover, the customer service functions at the front-end in PSBs are primarily dealt by the Customer Service Associates (CSAs), wherein during the recruitment process, CSAs are now required to pass a Local Language Proficiency Test (LPT) for the official language of the State or Union Territory, where the staff shall be posted. This facilitates seamless communication in Regional languages resulting in effective customer services.

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