

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UN-STARRED QUESTION No. 3238

Answered on Monday, December 9, 2019/Agrahayana 18, 1941 (Saka)

“Promotion of Regional Languages in Banking Sector”

3238. SHRI PRATAPRAO JADHAV:
SHRI GAJANAN KIRTIKAR:
SHRI SANJAY SADASHIV RAO MANDLIK:
SHRI SUDHEER GUPTA:
SHRI BIDYUT BARAN MAHATO:

Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India (RBI) has issued guidelines on customer service in banks instructing to promote the regional languages in banking sector for the ease of understanding for common people and if so, the details thereof;

(b) whether the RBI has developed any mechanism to monitor the instructions issued and being followed by banks in this regard and if so, the details thereof;

(c) whether the Government has made any policy to post employees with proficiency in regional languages in rural and backward areas, if so, the details thereof and if not, the reasons therefor;

(d) the details of expenditure incurred by the banks as advertisements issued in regional languages during each of the last three years, bank-wise; and

(e) the other steps taken/being taken by the Government to make banking services more communicative among rural and backward areas in the country?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) & (b): Reserve Bank of India (RBI), vide Master Circular dated 1.7.2015 on Customer Service in Banks, has inter alia issued following instructions to promote the regional languages in banking sector for the ease of understanding for common people:

(i) Displaying indicator boards at all the counters in English, Hindi as well as in the concerned regional language. Business posters at semi-urban and rural branches of banks should also be in the concerned regional languages.

(ii) Providing customers with booklets consisting of all details of service and facilities available at the bank in Hindi, English and the concerned regional languages.

(iii) Use of Hindi and regional languages in transacting business by banks with customers, including communications to customers.

(iv) Banks should make available all printed material used by retail customers including account opening forms, pay-in-slips, passbooks etc., in trilingual form i.e., English, Hindi and the concerned Regional Language.

(v) All cheque forms should be printed in Hindi and English. The customer, may however, write cheques in Hindi, English or in the concerned regional language.

As apprised by Reserve Bank of India, Banks are required to comply with RBI guidelines issued from time to time. Compliance to RBI guidelines is examined, on sample basis, during the supervisory assessment of the banks and any non-compliance observed is taken up with the banks for rectification, apart from initiating supervisory/ enforcement action against the bank, as deemed fit. Supervisory assessment is also required to examine compliances regarding usage of vernacular language in banking transactions in terms of RBI, “Master Circular on Customer Service”

(c) Institute of Banking Personnel Selection (IBPS), which is the agency entrusted with conducting recruitment examinations in all Public Sector Banks (PSBs) except the State Bank of India (SBI), has apprised that the criteria for recruitment to clerical posts in PSBs stipulates “proficiency in the official language of the State/UT (candidates should know how to read/ write and speak the official language of the State/UT) for vacancies, a candidate wishes to apply, is preferable”.

Further, SBI has also informed that in the case of recruitment of Junior Associate in the bank, the joining of selected candidates is subject to their clearing the regional language proficiency test.

(d) As informed by RBI, data on operating expenditure incurred by the banks on advertisements issued in regional languages is not maintained centrally.

(e) In addition to the bank branches, as per annual report 2018-19 of RBI, 5.41 lakh Business Correspondents are providing banking services in rural areas of the Country. Generally BCs are from local areas and they are providing the banking services in a communicative manner.
