

RBI/ 2004-05/111

DBOD No. Rajbhasha BC.25/06.11.04/2004-05

10th Aug. 2004

Chairmen & Managing Directors
All Public Sector Banks

Dear Sir,

II) Master Circular - Use of Hindi in banks

The Master Circular containing instructions / directives issued by Reserve Bank of India regarding use of Hindi in Public sector Banks till June 30, 2004 has been prepared. This Master Circular has been updated by incorporating instructions issued up-to June 30, 2004 and has also been placed on RBI website (<http://www.rbi.org.in>).

2. It may be noted that all the instructions contained in the circulars listed in the Appendix have been consolidated.

Yours faithfully,

(P. Vijaya Bhaskar)
Chief General Manager

Encls: As above

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MASTER CIRCULAR ON USE OF HINDI IN BANKS

A - Use of Hindi in Public Sector Banks

1. Introduction

Use of Hindi in Public Sector Banks is governed by the Official Languages Act (OLA), 1963 (as amended in 1967) and the Official Language Rules (OLR), 1976 (framed under the Act by the Ministry of Home Affairs, Department of Official language (DOL), Government of India (GOI). As provided under the Act and Rules, GOI, Ministry of Home Affairs, DOL prepares the broad guidelines and also the annual programme for progressive use of Hindi. Monitoring the progress in use of Hindi in Public Sector Banks is done by the Department of Banking Operations and Development (DBOD), Central Office, Reserve Bank of India. At the instance of GOI, Ministry of Finance (Banking Division), an Official Language Implementation Committee (OLIC) of Public Sector Banks, with the Chief General Manager of DBOD as its ex-officio Chairman and Senior Executives of the rank of General Managers of Public Sector Banks as members, has been constituted in 1976; it reviews the progress in implementation of the Official Language Policy (OLP) through the quarterly meetings.

Based on the guidelines/instructions received from GOI, as also the decisions taken at the quarterly meetings of OLIC, DBOD issues the guidelines/instructions to Public Sector Banks to fulfill the requirements and achieve the targets set by GOI. The instructions/guidelines issued by DBOD in this regard are furnished in the following paragraphs. (Incidentally, the Official Language Policy is not applicable to banks other than Public Sector Banks though some instructions had been issued to private sector banks also to do the customer service in Hindi. As such, in the following paragraphs, Public Sector Banks have been referred to as "banks" only).

2. Correspondence in Hindi

- a) i) All communications, received in Hindi from the Central Government Offices* and the State Governments** and the members of the public in Hindi should be entertained and invariably be replied to in Hindi irrespective of the region in which the bank or its office/branch is located.

* The term Central Government Offices in this master circular also covers the offices of the Public Sector Banks.

** For the purpose of Official Language Policy, the various States/Union Territories have been classified into three Regions as Under :

- (i) **Region 'A'**
The States of Himachal Pradesh, Haryana, Rajasthan, Madhya Pradesh, Bihar and Uttar Pradesh, Uttaranchal, Jharkhand, Chattisgarh and the Union Territories of Delhi and Andaman and Nicobar Islands.
- (ii) **Region 'B'**
The States of Maharashtra, Gujarat and Punjab and the Union Territory of Chandigarh.
- (iii) **Region 'C'**
All other remaining States and Union Territories.

- (ii) All communications received in Hindi should be disposed of expeditiously.
- b) As per Govt. of India instructions, English translation of letters received in Hindi is to be discouraged unless they are of legal and technical nature. However, the simple letters received in Hindi should not be sent to the Hindi Section for English translation as a matter of routine.
- c) Hindi may be used for writing addresses on the envelopes etc. sent by banks' offices to Hindi speaking areas. [This decision has been extended to region 'B' also (vide O.M. No. 12024/4/90-OL(B-2) dated 16th May 1990 of GOI, Ministry of Home affairs, DOL)]

3. Acceptance of cheques drawn and signed in Hindi

- a) (i) The offices of banks situated in Hindi speaking areas should display prominently in their Banking Halls notice-boards in Hindi and English indicating that the bank accepts cheques drawn/ signed in Hindi.
- (ii) Cheques drawn, endorsed and signed in Hindi should be accepted for payment without observance of any additional formality.
- (iii) The drawing officers of the Government offices whose specimen signatures are registered with the offices of the banks, should be permitted to use only one language, i.e. either Hindi or English, for the purpose of signing cheques.
- b) As decided in 58th meeting of OLIC held on 18th January 1994, all banks should accept cheques drawn/signed in Hindi without any additional formality.

4. Signature in Hindi on official documents

- a) Official documents drawn up in English can be signed in Hindi. However, name of the signatory may be typed in English below the signature. Documents of financial nature (including pay bills) can also be signed in Hindi; the officer, should, however, record his signature in one script only on such documents in order to obviate chances of confusion or fraud.
- b) The term "Official Documents" will include all notes, drafts/ fair copies of letters, sanctions/registers etc. wherein a person signs in his official capacity instead of his personal/individual capacity.
- c) The official documents/correspondence could be signed in any language as the signature of a particular person is merely a symbol and it can be in any language.

5. Implementation of the Section 3(3) of Official Languages Act, 1963

- i) In terms of Section 3(3) of Official Languages Act, 1963, the following documents should invariably be issued in Hindi and English simultaneously:
 - a) Resolutions, General Orders* and Press Communiques/ releases / Notes
 - b) Notices,**
 - c) Rules, administrative and other reports etc. which may be required to be laid before either of the Houses of the Parliament.
 - d) Notifications etc. to be published in the Gazette of India, and
 - e) All types of contracts and agreements executed by the banks.
- ii) Banks should furnish data/information as per the revised definitions/ clarifications (issued in October 1991) in the Quarterly Progress Reports required to be submitted by them.

6. Issuing advertisements bilingually.

- a) Advertisement, Press Communiques/Releases etc. meant for all-India coverage and for Hindi speaking areas, should be issued in Hindi and English simultaneously (Hindi advertisement in Hindi newspapers and English advertisements in English newspapers).
- b) Notices issued by/on behalf of the Central Government or a Corporation or a Company owned or controlled by Central Government or any other office of such corporation or company should be both in Hindi and English languages.

7. Bilingualisation of Annual Reports

Annual reports should be simultaneously brought out in Hindi and English. This report should contain a separate chapter or section regarding the progress made in the use of Hindi during the year under report.

8. Hindi version of the term 'A Government of India Undertaking'

* The term General Order includes :

- (i) all orders, decisions or instructions intended for departmental use and which are of standing nature.
 - (ii) all orders, instructions, letters, memoranda, notices etc.
 - (a) relating to or intended for group of individuals whether in Government service or members of public,
 - (b) relating to an individual and copies of which are forwarded to several authorities, and
 - (iii) all circulars whether intended for departmental use or for members of staff or members of public.
- [Extract from Government of India Letter No. E. 11015/(1)Hindi-72 dated 3.3.1972]

** include advertisements.

Banks should use the term “Bharat Sarkar ka Upkram” in Hindi as Hindi version of the English term “A Govt. of India Undertaking”.

9. Bilingualisation of stationery items

- a) (i) As per Rule 11(3) of the Official Language Rules, 1976, all registers, file covers etc. should be bilingualised and Hindi version should precede the English version;
- (ii) Letter-heads etc. should be printed in both Hindi and English and Hindi version should precede the English version therein. The entire matter including the emblem in the letter-heads, and not only the names of the banks, should be printed bilingually;
- (iii) Envelopes being used by the banks should carry their names and addresses in bilingual form, Hindi version preceding the English version;
- (iv) Seals and rubber stamps may be prepared in bilingual form. Although the clearing house stamps may be prepared in bilingual form, if all the member banks unanimously agree, the same may be prepared only in Hindi in Region ‘A’;
- (v) Diaries, wall-calendars, desk-calendars etc., should be printed bilingually. It is desirable that not only the legends but also the description, if any, may be printed bilingually thereon.
- b) (i) The banks should, as per the language policy, get their stationery items printed bilingually in Hindi and English and, if necessary, trilingually, i.e., in Hindi, English and regional language.
- (ii) As regards the use of regional language in correspondence with the public, Government had explained that Hindi had been declared as the Official Language of the Union under Article 343(1) of the Constitution and Official Languages Act, 1963 had been passed by the Parliament (after an ordinance was promulgated by the President in 1960) and the same was amended by the Parliament in 1967. It is clear from the Constitutional and the statutory provisions that use of Hindi and English, but not of any regional language, has been authorised for the official work of the Union. Further, Article 345 of the Constitution authorises use of regional languages for the official work of the States.

10. Display of name-boards, designation boards, counter boards, sign boards etc.

- a) All sign boards, counter boards, name boards of the bank and other boards, placards etc. should be displayed in Hindi, besides English in Hindi speaking areas.

- b) Banks may prominently display notice boards at branches in Hindi speaking areas to the effect that forms etc. filled in Hindi are entertained by them.
- c) The name/designation boards of the offices/officials of the banks, as also the name-boards of the Departments/ Divisions, etc. may be displayed bilingually for the present in the offices in Regions 'A' and 'B'

11. Use of Hindi for Internal Circulars, Office Orders, Invitation Cards etc.

- i) General Orders, circulars, standing instructions, etc. relating to the staff in banks' offices in Regions 'A' and 'B', should be issued bilingually.
- ii) To begin with, bilingual issue of show cause notices and charge sheets to the staff of the banks should be restricted to Region 'A' only.
- iii) The invitation cards, etc. for official function should be issued both in Hindi and English. Such invitation cards may be printed in trilingual form, including the regional language concerned, wherever required. In trilingual form of such cards, the order of the language should be i) Regional Language, ii) Hindi and iii) English.

12. Issue of bilingual agenda notes and proceedings of all-India conferences

The agenda notes and proceedings may be issued both in Hindi and English simultaneously in respect of the conferences attended, inter-alia, by ministers and non-officials from Hindi speaking States and conferences convened to discuss matters relating to Hindi to which non-officials are also invited. The agenda notes and proceedings of all-India conferences of public interest which are, inter-alia, attended by ministers and non-officials from Region 'A' may also be issued bilingually.

13. Setting up of Hindi Depts./ Sections/ Cells etc.

Hindi Cells/Sections/Departments with adequate complement of staff viz. Hindi Officers, Translators, clerical staff, Hindi Typists, Hindi Stenographers etc. should be set up in the offices of the banks. These Cells etc. should be provided with sufficient number of Hindi typewriters and all Rajbhasha officers should be provided with PCs with proper bilingual softwares. Rajbhasha departments at Head Offices and Zonal/ Regional offices and training colleges should also be provided with internet connections.

14. Formation of Hindi cadre and filling up of Hindi Posts

- a) Banks should take effective steps to ensure posting of Rajbhasha officers at different levels as per staffing pattern laid down by the Government of India, Ministry of Finance (Banking Division).

- b) Banks should take necessary steps to form an Official Language Cadre and fill up the related vacancies as desired by the Committee of Parliament on Official Language .

15. Duties of Hindi Officers

Hindi Officers should take more interest to ensure compliance of the provisions of the Official Languages Act and the Official Language Rules. The work to be attended to by the Hindi Officer would be as follows:

- i) Translation and vetting of translation both in Hindi and English and supervising the arrangements for such translations;
- ii) Ensuring the use of Hindi for obligatory purposes as required by Official Languages Act;
- iii) Implementation of the instructions received regarding the progressive use of Hindi for various official purposes;
- iv) Effective functioning of OLICs both at the Departmental and HO level;
- v) Catering to the needs of research, reference and co-ordination work for progressive use of Hindi in the official work by preparing reference literature, arranging workshops, training and giving necessary help and guidance to the officers/staff for learning Hindi and using it in the official work.

16. Re-designation of Hindi Cells/Sections/Departments and Hindi Officers

Hindi Cells/ Sections / Departments and Hindi Officers of the banks may be redesignated as O.L. Cells / Sections / Departments and O.L. Officers.

17. Submission of quarterly progress reports and other reports

- a) Region-wise quarterly reports regarding the progressive use of Hindi should be submitted (in hard copy as well as floppy) to the Reserve Bank of India, Dept. of Banking Operations and Development, Central Office in the computerised proforma prescribed by RBI, DBOD vide DBOD. BC. No. 185/ 06.11.04/ 99-2000 dated 21st June 2000 and No. 10/ 06.11.04/2000-01 dated 25th July 2000. However, the report pertaining to the Head Office of the bank should be sent to the Banking Division, Ministry of Finance, Govt. of India and a copy thereof may be endorsed to the DBOD, Central Office. The quarterly progress reports for the quarters ending March, June, September and December should be sent within six weeks following the quarter to which the reports relate. However, the annual report may be submitted to the Banking Divisions, Ministry of Finance, Govt. of India within a month after the completion of the year to which it relates.

- b) Banks should incorporate the data relating to Head/Central Office in the report for the region in which it may be situated. Further the data, which is required to be furnished annually, should be incorporated in the reports for January-March quarter only.
- c) Banks should exclude the letters sent in regional languages (i.e. other than Hindi and English) from the total number of letters sent by their offices/branches while reporting the same in Quarterly Progress Reports to be sent to the Reserve Bank.
- d) Banks should take into account the data of correspondence as well as internal work of their computerised branches while arriving at consolidated figures of these items, as advised vide BC.55 dated 27.11.2000.

18. Official Languages Implementation Committees

- a)
 - i) The Official Languages implementation Committees should be set up at the Headquarters of each bank and at its all offices/branches.
 - ii) The Officer-in-charge of the office/branch may be ex-officio Chairman of the Committee. The Hindi Officer or, in his absence, any officer nominated by the bank, should be the Member-Secretary of the Committee. Other members of the Committee should be drawn from different departments. The total number of the members should not be too large.
 - iii) The Committee will be responsible for effective and expeditious implementation of the Government's Official Language Policy/ Programmes and instructions issued from time to time in relation thereto. It should formulate time-bound programmes in phased manner for this purpose, wherever necessary.
 - iv) The Committee should meet at least once in a quarter to review:
 - a) the compliance with the provisions of the Official Languages Act, 1963 as amended ;
 - b) progressive use of Hindi for official purposes;
 - c) periodical reports;
 - d) progress of in-service training in Hindi Language/ typewriting and stenography; and
 - e) progress of Hindi translation of statutory/non-statutory documents, procedural literature etc. A copy of the minutes (bilingual) of the meetings of the Official Languages Implementation Committee at Head Office is required to be

sent to the Central Office of DBOD as soon as they are prepared.

- b) The banks may ensure that OLIC meetings convened by the Reserve Bank are attended by officers at sufficiently high level/ Chairman of OLIC in respective banks, along with the officer-in-charge of Official Language Department/Section / Cell.

19. Setting up of Hindi Libraries

- a) To enable the staff members to sustain and improve their knowledge of Hindi, libraries with Hindi books of general interest may be set up.
- b) Hindi newspapers and magazines should be supplied to the officers so as to increase their interest in Hindi.
 - b) The banks should ensure and confirm that the budgetary allocation made is fully utilised for purchase of Hindi books for promotion of use of Hindi among the staff of banks. The banks are required (as per recommendation of the Committee of Parliament on Official language) to allocate at least 50 percent of the amount of the library budget, excluding journals and standard reference books, for the books in Hindi.

20. Publication of periodicals in Hindi

- a) All publications/booklets of the banks intended for the members of the public should be issued both in Hindi and English. In case of smaller publications, the feasibility of publishing the material in diglot form, i.e. one side in Hindi and other side in English, may be examined. Various periodicals and ad-hoc publications may be brought out in Hindi also. The number of copies of such publications in Hindi should not be less than the number of copies in English.
- b) Magazines published by banks should include more and more matter on banking topics in Hindi, increase the number of Hindi pages and improve the flow of language.

21. Adding of Hindi sections in House Magazines

- a) Hindi sections should be included in the house magazines published by banks. The Hindi section in the house journals of the banks should precede the English one.
- b) The banks should ensure not only to increase the number of pages in Hindi sections in the house journals/publications but also to ensure that they precede English sections.
- c) More and more material on banking subjects may be included and the articles etc. should be presented in more fluid language to increase the acceptability and readership.

22. Hindi Teaching Schemes

- a) With a view to encouraging learning of Hindi by the staff of banks, the banks may formulate their own Hindi Teaching Schemes, depute their staff to the Hindi classes organised under the Hindi Teaching Scheme of the Government of India or to advise them to take up the correspondence courses conducted by the Central Hindi Directorate, Ministry of Education and Social Welfare, West Block-VII, R. K. Puram, New Delhi 110 022. Further, the banks should make entries in the service records of the staff on their passing Prabodh, Praveen, Pragma and other recognised Hindi examinations.
- b) In the meeting of OLIC of the Banking Division held on 2nd September 1983, the banks had been permitted on experimental basis to print the text books for the benefit of their employees for a period of three years. In this regard, the banks are required to substitute the words "printed by Manager, Government of India Printing Press, Faridabad and published by the Controller, Publication Department, Delhi", "with the Chairman and Managing Director, printed for the Hindi training of the bank's employees by the Head Office." The banks should provide the Ministry of Home Affairs with the following information.
 - (i) The number of copies printed for each course.
 - (ii) The number of copies distributed amongst various offices.
- c) The attention of the Chairmen of all banks is invited to the reports submitted by the Committee set up in the Reserve Bank to study various aspects of Hindi training being imparted to bank employees. The banks should implement the region-wise recommendations made in the report for making Hindi training more effective with a view to meeting the future requirements of staff trained in Hindi.
- d) For overcoming the reluctance on the part of some offices/branches of banks in deputing their officers/employees for Hindi classes conducted under the Hindi Teaching Scheme of the Government, banks should note that it is obligatory that eligible bank employees are deputed for such trainings either imparted in their own bank or, at such centres where the facility is available, conducted under the scheme of the Government.
- e) The banks were advised to provide the working knowledge of Hindi to all the staff-members by the end of 2005 in Regions 'A', 'B' and 'C'. Therefore, those banks who could not achieve the targets, should expedite the process of such training.
- f) The issue as to what action could be taken against the employees who do not take interest in acquiring knowledge of new systems, procedures, Hindi language, etc. was discussed in the 39th Meeting of OLIC held in Delhi on 16th December 1988. The Secretary, Indian Banks' Association (IBA), informed the participants that IBA had taken a decision in terms of which action would be taken by banks against the employees who did not take interest in learning Hindi or in attending the Hindi classes, as well as taking Hindi examinations, according to tripartite settlement. In keeping with this decision, henceforth an employee would render himself liable for disciplinary action if he refused to attend Hindi training or, did not evince sufficient

interest in the training for which he was deputed as it would be construed as a deliberate disregard to the management's lawful and proper orders. However, in genuine cases, if even after taking sufficient interest, an employee fails to acquire proficiency in Hindi or is not able to pass the Hindi examination, no action should be taken against him.

23. Banking training through Hindi medium

- a) The following recommendations made by the Central OLIC in the meeting held on 11th September 1987 regarding use of Hindi in training institutes should be made effective for the training;
 - (i) Irrespective of the location of training institute, teaching material should be in bilingual form i.e. Hindi and English.
 - (ii) In case of any examinations conducted by banks, the question papers may be bilingual with option to participants to answer either in Hindi or in English.
 - (iii) Where participants in a training programme are from regions 'A' and 'B', the training may be imparted in Hindi. But if the majority of the participants desires to have it in English, arrangements may be made accordingly.
 - (iv) The training for the trainees exclusively from region 'C' or for those from all the regions may be imparted in English. But if adequate number of trainees wished to have it in Hindi, necessary arrangements may be made to meet the demand.
 - (v) In the mixed group of trainees, lecturers conversant with Hindi and English may be deputed/invited so that trainees are able to ask questions in any language of their choice.
 - (vi) Arrangements may be made for running short duration intensive Hindi training courses for those of the instructors at training institutes who do not possess working knowledge of both Hindi and English languages.
 - (vii) In the event of non-availability of qualified instructors for imparting training in Hindi in an institute where training is required to be imparted in Hindi, as a via-media, training may be imparted with mixture of Hindi and English.
- b) As per decision based on the discussions which the Evidence and Records Sub-Committee of the Committee of Parliament on Official Languages had with the then Governor, Reserve Bank and Chairmen of banks, the banks are required to make arrangements for imparting training through Hindi medium in their training institutions.
- c) The banks may depute the officers in required number for the banking training programmes through Hindi medium conducted by the Training Colleges of Reserve Bank of India.

- d) Banks may conduct the training programmes on innovative banking through Hindi medium.

24. Learning of Hindi Typewriting / Stenography by Typists and Stenographers of banks

- a) Based on the instructions contained in O.M. No. E. 12033/2972-H.T. dated 12th April 1973, issued by Ministry of Home Affairs regarding grant of lump-sum rewards for passing Hindi typewriting / stenography examinations and Reserve Bank's Scheme for providing incentive to the typists for learning Hindi typewriting, the banks are required to evolve suitable scheme for the purpose.
- b) The banks are also required to take note of the decision of IBA to the effect that they may grant lump-sum reward to their stenographers/typists who work both in Hindi and English, as well as regional languages. Such reward should be paid to only those employees who agree in writing to attend the work of stenography/typing in Hindi and/or in the regional language as the case may be, in addition to English.
- c) The banks should purchase electronic equipments with facility/provision for both Hindi and English.

25. Hindi Workshops

- a) With a view to imparting training in making noting and drafting of letters, etc. in Hindi to the employees having working knowledge of Hindi, banks should organise Hindi workshops and all the staff having working knowledge of Hindi should be trained in Hindi workshops and the help material should be provided to the participants.
- b) As per the Office memorandum No. 14013/1,85 OL(D) dated 27th March 1986, the Government employees who had passed Matriculation or an equivalent examination with Hindi as a subject from non-Hindi speaking States but the marks secured by them in Hindi are less than 50% should not be treated as exempted from compulsory Hindi Teaching Scheme. The employees who had passed Matriculation or equivalent examination with Hindi, securing less than 50% marks in Hindi but possess knowledge of Hindi enabling them to do their official work in Hindi, may be exempted from the compulsory Hindi Teaching Scheme if they make a declaration, in writing in the format given in the Official Language Rules, 1976 despite the fact that they have secured less than 50% marks in Hindi in the above mentioned examinations.

26. Printing of forms and translation of Codes, Manuals etc.

- a) All forms meant for the members of the public in their dealings with banks should be printed bilingually, in Hindi and English, for use in the offices in Hindi speaking areas and, if the banks considered it necessary, in English and the respective regional languages for use in

the offices in non-Hindi speaking areas. In case the forms are lengthy, they may be printed separately in different languages.

- b) Banks should complete the translation of codes, manuals, forms, rubber stamps, seals, sign boards etc. in Hindi as early as possible and prepare a phased programme for completing the task.

27. Notification under Rule 10(4) and specifying under Rule 8(4) of the Official Language Rules, 1976

- a) The banks may notify their Zonal/Regional Offices/ Branches as one unit under Rule 10(4) of the Official Language Rules, 1976 provided 80% staff members attached to that office have acquired the working knowledge of Hindi.
- b) All banks should forward to the Central Office, DBOD, two copies, both in Hindi and English separately of the list of branches/offices which may be notified by the Government under Rule 10(4) of the OLR, 1976.
- c) The banks should specify their offices under Rule 8(4) and instruct the staff having proficiency in Hindi to do specified work in Hindi. A letter to this effect has to be issued individually to such staff /officers by the appropriate authority.

28. Making entries in Hindi in the ledgers and registers

The branches located in rural/semi urban areas in Region 'A' should make a beginning for making entries in Hindi in their ledgers and registers. The banks should make such entries in Region 'B' also.

29. Submission of Inspection Reports forwarded by the officials of Rajbhasha Vibhag

- a) The points raised in the Inspection Reports submitted by the officials of Rajbhasha Vibhag after their inspection may be discussed by the banks in the meetings of their OLIC with a view to considering the ways and means to rectify the discrepancies pointed out in the Inspection Reports.
- b) In the case of internal inspections of bank-branches, the inspection teams should also inter-alia, comment, in the inspection report, upon the progress made by the branch in the use of Hindi vis-à-vis the target fixed in the Annual Implementation Programme framed by the Government of India.

30. Submission of reports on implementation of Official Language Policy to the Board of Directors

Banks should submit a report on the implementation of the Official Language Policy to their Board of Directors periodically, say, at an

interval of six months and forward a copy thereof to the Central Office, DBOD, Reserve Bank of India.

31. Capsule Course

Banks may chalk out suitable capsule courses for the non-Hindi speaking officers being posted in Hindi speaking areas.

32. Induction courses of the banks

Banks may prepare some of their Induction Courses in Hindi for the beginners.

33. Publication of balance sheets by banks bilingually

- a) The amended bilingual format of the balance sheet, as given by the Govt. of India should be used by all banks to ensure uniformity in various terminologies used therein. The banks should publish their balance sheets in bilingual form.
- b) The banks should use the bilingual format of Profit and Loss Accounts, as prescribed in the Banking Regulation Act, 1949.

34. Granting of awards for books and essays originally written in Hindi on financial, banking and economic subjects

The banks should implement the provisions of two schemes formulated by the Govt. for granting of awards for essays and books originally written in Hindi on financial subjects.

35. Participation in meetings of Town Official Languages Implementation Committees (TOLICs)

- a) The banks should participate in the meetings of the Town Official Languages Implementation Committees. The Officer-in-Charge in the town should attend the Committee's meetings and when due to unavoidable circumstances it is not possible for him to attend a meeting, he should depute the next senior-most officer. Further, when the Officer-in-charge or in his absence, the next senior most officer attends a meeting, Hindi Officer or officer associated with official languages work, may accompany him. It is indicated that deputation of Hindi Officers only to such meetings is not considered desirable.
- b) In certain cities separate TOLICs have been constituted for the banks, wherein banks should ensure their participation as stated at (a) above.

36. Naming of new bank subsidiaries/schemes in Hindi or other Indian languages

As advised by the Government of India (vide their letter O.M.No. 120021/4/83 O.L. (B-1) dated 24th December 1983) and reiterated in the 58th meeting of OLIC, banks may name in Hindi or in Indian languages the new subsidiaries/schemes that may be set up/formulated. They should also render in Hindi (or other Indian languages) the English names of their subsidiaries/schemes in vogue.

37. Inclusion in corporate plan

- i) The banks may prepare the action plan in respect of :
 - a) providing working knowledge of Hindi to the members of staff and arranging Hindi workshops for them.
 - b) arranging training in Hindi stenography and typing for stenographers and typists.
 - c) conducting banking training programme through Hindi medium, and
 - d) achieving the various targets set by the Govt. of India.
- ii) They should also include the subject pertaining to use of Hindi in the corporate plans of the banks.

38. Use of Hindi in customer service

Hindi and other Indian languages should be used for improving the quality of customer service.

39. a) Providing statement of accounts to the account holders in Hindi by the computerised branches

As decided in 62nd meeting of OLIC of banks, held on 28th December 1994, the banks may take necessary steps to ensure that the computerised branches provide the statements of accounts to the account holders in Hindi also. The banks should also strive to get the banking software prepared for doing data processing in Hindi on their computers installed in the branches.

b) Provision of bilingual software

The banks are also required to provide the bilingual software on all personal computers and do maximum word processing etc. work in Hindi on the PCs.

40. Use of Hindi in the branches of Indian banks functioning in foreign countries

Banks may use Hindi and the local language, along with English, (if it is other than English) in the stationery items (e.g. letter heads, file covers, envelopes, seals, stamps, nameplates, signboards, etc.) They may also write the word 'Swagatam' in Hindi on the main gate of such foreign branches.

41. Honourable Prime Minister's directions for increasing use of Hindi in the official work

As per the suggestions of The Honourable Prime Minister, banks should follow the following steps to create a congenial atmosphere for increasing the use of Hindi :

- (i) Discussions be held in Hindi in the highest administrative meetings and proceedings of such meetings in Hindi may be encouraged.
- (ii) Officers violating the provisions of Section 3(3) of the Official Language Act and Rule 5 of the Official Language Rules should be advised in writing to refrain from such tendencies in future.
- (iii) Appreciable work done in Hindi should be mentioned in the Confidential Reports of the concerned staff.
- (iv) Speeches should be delivered in Hindi on the occasions of national and international importance. The members of Indian delegation to foreign countries should also use Hindi.
- (v) Commendable work done by officers/employees in Hindi may be mentioned in their Annual Confidential Reports under column 'Communication skill'.

42. Hindi in internal work of Banks - Recommendations of the Group on Reporting system

As per the decision taken in the 90th meeting of Official Language Implementation Committee held on 11th January 2002 at Mumbai, a Group was constituted to suggest the yardsticks for reporting performance in the quarterly progress report (QPR) and make the procedure simple for reporting the data in a realistic and more reliable manner.

The recommendations and the explanations of the Group have been finalised and approved by the Government of India, Ministry of Home Affairs, Rajbhasha Department. The recommendations were sent to banks vide DBOD. No. BC. 16/06/11/04/2002-03 dated 9th August 2002 for implementation and report the data under various items of QPR - Part I.

43. Work in Hindi on Computers

I) Consolidated guidelines on work in Hindi on computers

As per the decision taken in the 90th meeting of OLIC held on 11th January 2002, Reserve Bank of India, DBOD, Central Office has consolidated instructions /guidelines (vide DBOD. BC. No. 83/06.11.04/2001-02 dated 27th March 2002) issued to banks from time to time on use of computers to increase the work in Hindi to improve customer service through Hindi and other Indian languages. The guidelines covered the following areas :

- a) Use of Hindi and other Indian Languages in Customer Service
- b) Internal work on Computers
- c) Computer Training through Hindi medium
- d) Necessary Infrastructure / arrangements
- e) List of 33 items of work (as per Annexure 'A') which could be done on computers in Hindi.

The Banks should follow the instructions scrupulously.

II) Bilingual Data Processing Software/Core Banking Solutions

- a) As per discussion in the meeting of the Chief Executives of public sector banks on 2nd September 1999, banks should initiate action to get a suitable Bilingual Data Processing Software developed and installed in their branches, wherever this is necessary from the customers point of view.
- b) As decided in the 93rd meeting held on 4th October 2002, banks should implement the following decisions on data processing in Hindi :
 - i) Presently, in branches where data processing is done through English softwares or the entire work is being done on computer only in English (where there is TBA), interface facility may be provided for taking out bilingual or Hindi print and whenever the software is replaced in future, only bilingual software be installed.
 - ii) Bilingual software may be installed in the branches to be computerised in future from the beginning.
 - iii) As some of the banks are progressing towards Core Banking Solution (in future other banks may also go for Core Banking Solution), it is suggested that bilingual facility may be provided from the beginning in Core Banking Solution.
 - iv) As some of the banks are adopting the option of cluster banking, i.e. connectivity is being given (or to be given) by connecting branches through LAN, MAN or WAN, facility of connectivity in Hindi may also be provided in such branches.
 - v) The manufacturers/developers of the software used for giving bilingual print through interface may be requested by the concerned banks to provide facility of data entry in Devanagari (and regional languages as per requirement). Banks may take their own decision regarding facility of third language as per their customer service requirements.
 - vi) The bilingual software to be installed should have inter-connectivity facility and compatibility with other softwares.
- c) Banks should initiate early action on the following decisions taken at the 89th meeting of OLIC held on 9.10.2001.
 - (i) Computer system may be used to increase the use of Hindi.
 - (ii) Bilingual data processing software for branch banking may be installed (A reference is invited to our circular No. DBOD. BC. 90/06.11.04/99- 2000 dated 18th September 1999).
 - (iii) In order to enable the staff members to work in Hindi on computers
 - (a) necessary training may be provided to them and (b) more computer training programmes may be conducted through Hindi medium.

(iv) Arrangements may be made to carry out various items of work in Hindi on computers as identified in 88th meeting of OLIC held on 19th July 2001 at Thiruvananthapuram.

(v) The quarterly data on the use of Hindi in computer in the prescribed proforma (enclosed as Annexure II to the minutes of the 89th meeting of banks) may be furnished regularly.

(vi) Internet facility may be provided to Rajbhasha Officers at administrative offices and training establishments. This facility could be extended to other centres also if the banks feel it necessary. Further, all the Rajbhasha Officers may be provided with computers.

iii) Internal standing working group

Banks should constitute internal standing working groups at Head Office as well as at Regional Office level to increase the use of Hindi in computers in branches/ offices at all levels. The working group should consist of Rajbhasha specialist, I.T. specialist as well as practical banker. The progress may be reported to RBI at half yearly intervals.

iv) Use of only bilingual electronic equipments

Computers etc. would be considered bilingual only when :-

- (a) There are facilities for data entry in Hindi alongwith English.
- (b) Any employee can use it in either English or Hindi. For this it is necessary to have such facility in the machine so that the employee can display in either English or Hindi on the monitor at will.

(c) The output of the system (report, letter etc.) could be produced by the person working on the machine either in Hindi or English at will.

44. Miscellaneous instructions

- a) Banks should have the data/information regarding use of Hindi in banks computerised as per the pro-forma forwarded to them by the Reserve Bank so that, as and when required, it could be retrieved.
- b) Simple Hindi should be used in transacting official business. Officers/members of the staff should freely use English technical and designational terms in Devanagari script. For this purpose, it would be useful if the following points are kept in mind.
 - i) More and more common words should be used in official work and there need not be any hesitation in using words that are commonly used in other languages.
 - ii) Wherever it is felt that the reader may find it difficult to understand the technical or designational terms in Hindi, it would be useful to write English version thereof within brackets.
 - iii) Instead of an artificial translation, the English names which are commonly used for modern machinery, various types of equipment and modern articles, should be written in Devnagari script.

- iv) While writing Hindi, only easy and commonly used words should be used, avoiding highly Sanskritised words. The syntax should be according to the nature of Hindi language. It may not be proper to load it with difficult Sanskrit words. It should not also be a mere verbatim translation of original English. Instead of translating the English drafts into Hindi, it would be better if they are prepared originally in Hindi itself, keeping in view the nature of Hindi language. This will not only make the language natural and fluent, but also make it intelligible in spite of new and unknown words being used in between.
- v) Offices of the banks may purchase at least one copy of the Hindi Telephone Directory as it would provide a handy glossary of Hindi names of offices and designations of officers.
- c) Gift Cheques, Travellers Cheques, Cash Certificates etc. should be printed bilingually.
- d) Badges on uniforms and name plates on cars may be displayed bilingually in Regions 'A' and 'B'
- e) International form of numerals (1,2,3,4) only should be used in the application forms and other literature which are printed in Hindi.
- f) The standard forms of all numerals from 1 to 100 approved by the working group of Ministry of Law, Justice and Company Affairs and published by the Hindi Directorate, Ministry of Education and Culture, Government of India, were forwarded to banks. The banks should advise all their offices and branches to use, spellings of numerals while writing Hindi numerals in words to ensure uniformity in writing, typing and printing thereof.
- g) The Statistical Pocket Books and other statistical material brought out by banks may be published bilingually. In the case of bulky publications, their Hindi and English versions may be published separately.
- h) Banks should include Hindi as a subject in the courses of their Training Institutions.
- i) Banks may, with a view to encouraging the use of Hindi, have a scheme of holding competition among the Zonal/Regional offices and awarding a Shield to the winner. However, it is left to the individual banks to formulate their own schemes to suit their requirements.
- j) As decided in the 28th Meeting of OLIC, banks should introduce a Trophy to be awarded to the branch/es doing maximum work in Hindi.
- k) At least one function in a year may be organised for distribution of certificates to the employees of the banks who pass 'Prabodh', 'Praveen' and 'Pragya' examinations conducted under the Hindi Teaching Scheme of the Government of India.
- l) The Hindi Transliteration of the existing telegraphic addresses are being registered by the Post and Telegraph Department without any extra cost and, as such, banks may get the Hindi Transliteration of their telegraphic addresses duly registered.

- m) Emphasis should be given to display hoardings for the publicity of new schemes etc. in North-Eastern states in Hindi also.

B. Use of Hindi in Private Sector Banks

- i) Private Sector banks were advised in March 1972 that while reviewing the position relating to the use of Hindi in banks in the meetings of the Official Languages Implementation Committee of the Banking Division, Ministry of Finance, Government of India held on 12th July and 22nd December 1971, it was noted that the use of Hindi by banks was not satisfactory and that letters received in Hindi were generally replied to in English and verification of Hindi signatures was causing delay and avoidable inconvenience to bank's customers. In this regard, with a view to improving the situation and ensuring progressive use of Hindi in banks, Government had, vide office order No. 13016/1/Hindi 72 dated 9th February 1972, made the following suggestions:
- a) Banks should encourage use of Hindi in day to day business at the offices/branches, especially those operating in Hindi speaking areas.
 - b) Banks should arrange for printing in Hindi and making available their standard forms of application, cheque-books, pay-in-slips, etc. in all offices/branches, particularly those located in Hindi speaking areas.
 - c) Banks should issue advertisements bilingually in Hindi and English, especially in Hindi speaking areas.
 - d) The bank offices, particularly those functioning in Hindi speaking areas, should accept the signatures in Hindi without any additional formality of getting them countersigned in English.
- ii) Banks should take necessary steps to implement these suggestions, if they had not been implemented already. The banks should inform Reserve Bank, the position regarding implementation of the above suggestions, and the measures which they proposed to take in this regard.
- iii) At the 1st meeting of the Hindi Salahkar Samiti of the Ministry of Finance, Government of India, held on 28th June 1978, the position relating to the use of Hindi in Public Sector Banks was reviewed. It was desired that Private Sector Banks also may introduce Hindi, to the extent possible, in the interest of better customer service. For the purpose, the salient features of various steps taken by the PSBs for progressive use of Hindi in their institutions are given in the Annexure. Further, to enable Reserve bank to advise the Government of India of the progress made by each bank in the use of Hindi, they were requested to advise, the position obtaining in this regard and the measures which the banks proposed to take in the matter. It was added that a Rajbhasha Section was functioning in the Department of Banking Operations and Development (DBOD), Reserve Bank of India and should any bank need any assistance in setting up a similar cell/section or required other assistance

in promoting the progressive use of Hindi, it may get in touch with the Rajbhasha Section of DBOD, Reserve Bank of India.

Annexure - A
[Ref. Paragraph No. B(iii)]

**Salient features of the steps taken by the Public Sector banks
for the progressive use of Hindi**

- I Acceptance of cheques drawn (fully) in Hindi for payment without observance of any additional formality.
- II. Display of sign /notice boards in the offices of the banks with the legend "The bank accepts cheques signed in Hindi" particularly in such of the branches of the banks as are located in Hindi speaking area.
- III. Use of Hindi for writing addresses on all letters, etc. sent by the offices located in Hindi speaking area to addresses in such areas.
- IV. Printing of bilingual letter heads etc.
- V. Printing of envelopes with the bank's name and address in bilingual form.
- VI. Display of name boards, sign boards etc. in bilingual form in Hindi speaking areas and in trilingual form (i.e. Regional Language, Hindi and English in that order) in non-Hindi speaking areas.
- VII. Use of bilingual rubber stamps at points of contact with the public.
- VIII. Issue of bilingual advertisements by banks.
- IX. Issue of bilingual circulars etc. pertaining to the use of Hindi, by the Head of the banks.
- X. Issue of agenda notes and proceedings of All-India conferences of public interest convened by banks, bilingually.
- XI. Hindi translation of statutory/non-statutory documents and procedural literature, etc.
- XII. Printing of cheque books, pay-in-slips, standard forms of applications, etc. in bilingual form and making them available at all offices of the banks, particularly those in Hindi speaking areas.
- XIII. Publication of annual reports etc. of the banks simultaneously in Hindi as well as English.
- XIV. Printing of diaries with descriptions in Hindi in addition to English.
- XV. Allowing optional use of Hindi for answering questions in the recruitment/departmental examinations of the banks especially in Hindi speaking areas.
- XVI. In-service Hindi training to the bank's employees, and
- XVII. Making available Hindi publications to the staff to promote use of Hindi for official purposes.

Annexure - B

[Ref. paragraph No. 43.1]

List of items of work which could be done on computers in Hindi
[Forwarded with the minutes of 88th meeting]**(Consolidated on the basis of the suggestions received from all banks)**

1. Correspondence
2. Various items of Management Information System
3. Name boards /plates
4. Various items of Section 3 (3) of the O. L. Act
5. Training material (including presentation in Power Point)
6. Salary slips and salary sheets
7. Welcome letter to new account holders
8. Letter of thanks to introducer of new account holders
9. Entries in pass books
10. Statement of account to customers
11. Work related to payment of various bills and allowances
12. Meeting advices, agenda and minutes
13. All the works relating to Establishment and Staff
14. Advices relating to Group Insurance
15. Policy Guidelines
16. All types of publicity material
17. Periodical reports
18. Returns
19. Branch Banking
20. Reminder for loan recovery
21. Provident Fund and Pension details
22. Loan sanction advices
23. Banker cheques and drafts
24. Payment orders/ deposit orders
25. Fixed Deposit Receipts
26. Deposit maturity advices
27. Preparation of cheque list
28. All written works regarding branch officers meeting with customers
29. Demand drafts
30. Memo of cheque returns
31. More and more material in Hindi on websites
32. E-mail messaging in Hindi (Devanagari) on Internet and through corporate e-mail
33. Credit processing notes

Appendix

1.	DBOD.Rabha. 1722/C.486/53-91	29.06.1991
2.	DBOD.Rabha .240/C.486/53-91	24.10.1991
3.	DBOD.Rabha.BC 65/C.486/53-91	27.12.1991
4.	DBOD.BC.122/06.02.06/92	23.4.1992
5.	DBOD.Rabha 1/06.02.01/92	1.7.1992
6.	DBOD.BC.No. 27/06.02.01/94	8.3.1994
7.	DBOD.BC.No. 286/06.02.01/95	30.1.1995
8.	DBOD.BC.No. 51/06.02.01/98	2.6.1998
9.	DBOD.No.06/06.02.01/98	4.7.1998
10.	DBOD.BC.No. 60/06.11.04/98-99	8.6.1999
11.	DBOD.BC.No. 68/06.11.04/98-99	7.7.1999
12.	DBOD.No.38/06.11.04/99-2000	26.7.1999
13.	DBOD.No.51/06.03.05/99-2000	3.8.1999
14.	DBOD.BC.No. 90/06.11.04/99-2000	18.9.1999
15.	DBOD.No.94/06.07.03/99-2000	30.9.1999
16.	DBOD.BC.No. 01/06.11.04/99-2000	06.1.2000
17.	DBOD.No.747/06.11.04/99-2000	29.2.2000
18.	DBOD.BC.No. 146/06.11.04/99-2000	08.3.2000
19.	DBOD.BC.No. 162/06.11.04/99-2000	03.4.2000
20.	DBOD.BC.No. 185/06.11.04/99-2000	21.6.2000
21.	DBOD.BC.No.10/06.11.04/2000-2001	25.7.2000
22.	DBOD.No.155/06.02.01/2000-2001	8.9.2000
23.	DBOD.No.160/06.11.04/2000-2001	12.9.2000
24.	DBOD.BC.No. 55/06.11.04/2000-2001	27.11.2000
25.	DBOD.BC.No. 89/06.11.04/2000-2001	15.3.2001
26.	DBOD.BC.No. 40/06.11.04/2001-2002	31.10.2001
27.	DBOD.No.257/06.11.04/2001-2002	10.12.2001
28.	DBOD.No.308/06.02.01/2001-2002	18.1.2002
29.	DBOD.No.83/06.11.04/2001-2002	27.3.2002
30.	DBOD.BC.No. 16/06.11.04/2002-2003	9.8.2002
31.	DBOD.BC.No. 49/06.11.04/2002-2003	13.12.2002
32.	DBOD.BC.No. 77/06.11.04/2002-2003	5.3.2003
33.	DBOD.No.610/06.02.01/2002-2003	12.4.2003
34.	DBOD.No.14/06.02.10/2003-2004	16.7.2003
35.	DBOD.No.121/06.02.01/2003-2004	30.9.2003
36.	DBOD.No.250/06.11.04/2003-2004	30.12.2003