

RBI /266/2005-06

DBOD.No.Leg.BC.52 /09.07.005/2005-06

December 28, 2005

To

All Scheduled Commercial Banks
(Excluding RRBs)

Dear Sir

Financial Inclusion - Trilingual Forms / Brochures / Pamphlets

Please refer to our Circular DBOD.No.Leg.BC.44/09.07.005/2005-06 dated November 11, 2005 wherein banks were advised to make available a **basic banking 'no-frills' account** either with 'nil' or very low minimum balances as well as charges that would make such accounts accessible to vast sections of population with a view to achieving the objective of greater financial inclusion.

2. In this connection it may be recalled that banks were advised vide our Circular DBOD.No.BC.74/ 09.07.001/91-92 dated January 28, 1992 to implement various suggestions of the Committee on Customer Service in Banks (Goiporia Committee) wherein the Recommendation No. 3.26 stipulates that the banks should make available brochures / pamphlets in Regional Languages / Hindi / English giving details of various schemes available and terms and conditions thereof. **In order to ensure that banking facilities percolate to the vast sections of the population, 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.**

3. Please acknowledge receipt.

Yours faithfully

(Prashant Saran)
Chief General Manager-in-Charge