

December 30, 2005

All State and District Central Co-operative Banks

Dear Sir

Financial Inclusion - Trilingual Forms / Brochures / Pamphlets

Please refer to our Circular RPCD.RF.BC.54/07.38.01/2005-06 dated December 13, 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 RPCD.No.DC.111/07.38.01-92/93 dated May 12, 1993 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. However, in cases where banks have already made available such material in regional language/s, they need not provide the same in trilingual form.

3. Please acknowledge receipt to our Regional Office concerned.

Yours faithfully

(K.Bhattacharya)
General Manager