

RBI/2005-06/270

RPCD.CO.No.RRB.BC.61/03.05.33(F)/2005-06

December 30, 2005

The Chairmen,
All Regional Rural Banks

Dear Sir

Financial Inclusion - Trilingual Forms/Brochures/Pamphlets

Please refer to our Circular RPCD.CO.No.RRB.BC.58/03.05.33(F)/2005-06 dated December 27, 2005 wherein Regional Rural Banks were advised to make available a **basic banking 'no-frills' account** either with 'nil' or very low minimum balance 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. The Committee on Customer Service in Banks (Goiporia Committee) had *inter alia* recommended 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, RRBs 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 RRBs 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 respective Regional Office.

Yours faithfully

(K. Bhattacharya)
General Manager