

RBI guidelines ensure multilingual customer communication and a quicker grievance redressal by banks

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Reserve Bank of India (RBI) has, from time to time, emphasised that banks must communicate with customers in their preferred language to ensure clarity and convenience. RBI's Master Circular on Customer Service in Banks states, inter alia, that all customer-facing materials at the branches of Scheduled Commercial Banks must be made available in Hindi, English, and the concerned regional language. Further, RBI vide its letter dated September 30, 2024, reiterated that all communications to customers, should invariably be issued in a trilingual format-Hindi, English, and the regional language.

All Banks have a robust board approved grievance redressal mechanism in place to address complaints. Further, the Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021, provides a cost-free platform for redressal of complaints against RBI-regulated entities (REs) in matters relating to deficiency in service, if the grievance is not redressed or reply is not given by the RE within the prescribed timeline.

Government through the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) portal, has a feedback call centre since June 2022, to assess citizen satisfaction after grievance disposal. The feedback data gets finally forwarded to the banks concerned for appropriate action. Further, RBI's toll-free Contact Centre (14448), operational since November 2021, provides information on the grievance redressal mechanism, assistance in filing complaints, and updates on existing cases. While the Contact Centre (CC) is available 24*7 through the Interactive Voice Response System (IVRS), the facility to connect to the CC personnel is available from Monday to Saturday (except National Holidays) from 8:00 am to 10:00 pm in Hindi, English and ten regional languages.

This information was given by the Minister of State in the Ministry of Finance Shri Pankaj Chaudhary in a written reply to a question in Rajya Sabha today.

NB/AD

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