



This is because there are various benefits which are linked to the usage of the card.

- The overdraft facility extended to the account holders under this scheme is very nominal. Bank of Baroda, Bank of India and Central Bank of India had almost 100% of their accounts being sanctioned with OD but only 25% of these accounts have availed this facility. In contrast to these banks, State Bank of India and Punjab National Bank around 35% of the accounts are being sanctioned the OD facility. Out of these almost all the account holders have availed the OD from the banks.

- Banks should take up the task of improving the financial literacy levels of the account holders by continuously conducting financial awareness programs.

- The government should route the benefits to the customers through these accounts which will help the customers to make use of the financial services provided to them.

- Biometric authentication systems would be effective in rural areas where the literacy rates are low when compared to the urban areas. Customers no longer have to rely on signatures or filling out documents - they can simply provide their fingerprints to authenticate themselves and access their accounts through specialized biometric teller machines (BTMs).

- The banks should take up the task of educating the account holders about the overdraft facility provided to them. The proper utilization of this will help so many people who feel that this low amount is of vital importance to them.

References:

- World Bank. 2013b. "Universal Financial Access Is Vital to Reducing Poverty, Innovation Key to Overcoming the Enormous Challenge, Says President Jim Yong Kim." Press release, 11 October.

- Anusha Agarwal, "Financial Inclusion: Challenges and opportunities", 23rd Skoch summit, 2010.

- Chakrabarthy K (2009) Financial Inclusion, RBI Initiatives at *National Conference on National initiative for financial inclusion* organized by DFS Govt. of India March 22 : 22-26.

- Brij Mohan (2014), "Pradhan Mantri Jan Dhan Yojana (PMJDY): Features, Needs and Challenges", *International Journal of Marketing, Financial Services & Management Research* ISSN 2277-3622, Vol.3 (12).

- Dr. Harpreet Kaur and Kawal Nain Singh (2015), "Pradhan Mantri Jan Dhan Yojana (Pmjdy): A Leap towards Financial Inclusion in India", *International Journal of Emerging Research in Management & Technology* ISSN: 2278-9359 (Volume-4, Issue-1) pg. 29.

- Gitte Madhukar R., "Pradhan Mantri Jan Dhan Yojana: A National Mission on Financial Inclusion in India", *Tactful Management Research Journal* ISSN: 2319-7943, pg. 95-96.

- Rajanikanta Khuntia (2014), "Pradhan Mantri Jan Dhan Yojana: A New Drive towards Financial Inclusion in India", *ZENITH International Journal of Business Economics & Management Research* ISSN 2249- 8826, Vol.4 (11).

- PMJDY Brochure [and](#) PMJDY (2016) Progress Report retrieved on 15 Oct 2016 from www.pmjdy.gov.in



A progressive expression of urbanity -the growing status of English language in urban India

Ramesh. K. N.
Assistant Professor & HOD
Post graduate Department of English
Government Arts College (A), Hassan District- 573201
Karnataka state

Abstract: This paper addresses the issues in relation to language dominance in India. India is a land of diversity & was home to more than 1,500 languages. But that heterogeneous culture & language plurality has made the survival of several languages very difficult. There have been various constraints for survival of several of them. Several languages are dying out while several others are breathing their last. Tribal & forest tribe languages have disappeared. Provincial languages are on the verge of desertion. But English language is finding roots in Indian soil & is about to gain the position of a National language. English language is being pushed as the language of India. The researches findings have showed that the new middle class is increasingly found in smaller towns are preferring to send their children to English medium schools. But this tendency has several challenges as the rich local language culture is disappearing & the customs traditions & local flavor of the local culture is being disturbed. Millions of Indians are blindly following the English language culture & neglecting the local language & culture. This is a very dangerous symptoms of cultural disorganization. Globalization has pushed English language as the language of the business & economic progress but Indian sub-continent is slowly losing its traditional flavor as a country of unity with diversity.

Key words: English language, increasing urban support, expansion in to semi urban localities, challenges

Introduction: India is a land of diversity & was home to more than 1,500 languages. But the global scenario is reflecting on that heterogeneous culture & language plurality has made the survival of several languages very difficult. There have been various constraints for survival of several of them. Several languages are dying out while several others are breathing their last. Tribal & forest tribe languages have disappeared. Provincial languages are on the verge of desertion. But English language is finding roots in Indian soil & is about to gain the position of a National language.

The first prime minister of India Jawaharlal Nehru had initially wished that national language for India would be a Hindustani language, which is a blend of Hindi and Urdu. There was disagreement on against his wish as the south Indian states resisted his opinion. All the south Indian states, where people speak a different family of languages, refuse to accept Hindustani language as a national language. In the wake of economic progression & country's march towards development through Five year plans, the country turned to English language as the model language. The International treaties, convention, meetings, gathering etc were ruled



directly by English language usage. Nehru, himself a graduate from famous Harrow and Cambridge colleges of United Kingdom, was not in a position to oppose, as majority of Indian loved the language of English as a medium of study, as a medium of expression, as a medium of progressiveness. English was accorded the front seat of as the language of science and progress, as the language of diplomacy, as the language of interstate relations, as the language of new growth, as the language of civilian rights. English language became popular with news papers, elementary schools, higher educational Institutions technical Institutes, Science colleges, white collar jobs, professions & career opportunities. There are several statistical points which prefer English as a national language. Nearly 200 million middle class Indian prefer English medium schools for their children at a pre Kinder Gorton or elementary level. English newspaper readers have doubled with 52% of the urbanites opting for English language news papers. The urban & semi urban trends reflect a growing impact of English language as the new upper middle class & educated youth are preferring English language newspapers over vernacular newspapers. 98% of the corporate offices in Urban India, are using English language in their professional make-ups & are laying further stress on English language up gradation & training to their employees. A report on English language usage (2009) reported that 90% of the elite Indians think that only knowledge of English language can lead them to economic prosperity & material gains. A vast majority of Indians are thinking that they should send their children to English medium schools in a bid to avoid

destitution & poverty what they have faced in their lives.

National Council of Educational Research and Training Report 2012-

A Report on the National Council of Educational Research and Training 2012 reported that English medium schools are. This has made the private sector to open English medium schools even in remote rural areas. Further the Report on the National Council of Educational Research and Training 2012 reflected that 99% of the parents opined that only English language learning could make a bright future a possibility. Many states in India have attempted to make English language, the medium of instruction for all schools but have failed to do so because of local agitations through local organizations & language councils. This reflects the strong position of English language in Indian suburban centers as well.

The most spoken languages in India, according to India's census data, are Hindi (422m), Bengali (83m), Telugu (75m), Marathi (71m), Tamil (60m), Urdu (51m), Gujarati (46m), and Punjabi (29m) are slowly losing their ground as English language has become so popular even in rural hinterland English medium schools have mushroomed in rural & remote Indian villages. As such, the states in India are generally drawn on linguistic lines with each state having an individualistic history of literature, art, culture, politics and ethical value system. But the steady rise in literacy rates—from 64.8 percent of the population in 2001 to 73 percent in 2011—has had unexpected consequences on English language learning. As Thirumalai & Mallikarjun in their work *Language In India-Strength For Today* opined that English language is being pushed as the language of India. Their findings



showed that the new middle class is increasingly found in smaller towns, and prefers to send their children to English medium schools. English speakers in India are estimated to be in the range 9 percent of total population (100 million) to 33 percent of population (350 million speakers) as on 2011. Today, it can be reasonably estimated that India has over 450 million English users and about 100 million English speakers. English is the language of all businesses, government and education. The entire university education in India is in English with a small number opting for local language.

Every computer user in India uses Microsoft Windows — English-edition. Microsoft has provided support for Indian languages only from Windows Vista released in 2006 and not even 1 percent of all computer users in India use Indian languages for computers. All emailing within India is in English. Joseph prabhu in his book "Educational Institutions and Philosophies argued that English language offered through computer software are being used by even illiterate & semi literate rural Indians & they have found it advantageous. In every major city of India, the cable TV has at least 25 English channels. There are many Indian English channels and others are all the American / Western channels. The Times of India, an English language daily newspaper in India, is officially the world's largest selling English language daily news paper. In urban areas, a higher percentage of people speak English while the rural people cannot speak English but correspond in functional English. Over 75,000 Indian students go to US Universities every year.

Conclusion- Thus India is becoming the second largest country with English

speaking population. But this tendency has several anti cultural challenges as the affluent Indian local language culture is vanishing & the customs traditions & local essence of the home culture is being disturbed. Millions of Indians are blindly following the English language culture & neglecting the local language & culture. This is a very dangerous symptoms of cultural disorganization. Globalization has pushed English language as the language of the business & economic progress but Indian sub continent is slowly losing its traditional flavor as a country of unity with diversity. The educated & the policy framers have to redesign their policies so as to include Indian cultural diversity in the syllabi instead to pushing English language.

References-

1. Report of the Ministry of Human Resource Development, Department of Higher Education (2014) &
2. Report of the All India Survey on Higher Education 2014
3. *Adrian Underhill – Trends in English Language Teaching Today. 2014*
4. *Ahmed Saber – New Trends in Teaching & Learning English as Foreign Language 2014*
5. *M. Ilankumaran (Dr.) and R. Abilasha Trends in English Language Teaching: A Novel Perspective 2012*
6. *Reema Mittal – Emerging Trends in English language teaching 2014*
7. Report of the Ministry of Human Resource Development, Department of Higher Education (2014) &
8. Report of the All India Survey on Higher Education 2014
9. *Adrian Underhill – Trends in English Language Teaching Today. 2014*



10. Ahmed Saber – *New Trends in Teaching & Learning English as Foreign Language* 2014
11. M. Ilankumaran (Dr.) and R. Abilasha *Trends in English Language Teaching: A Novel Perspective* 2012
12. Reema Mittal – *Emerging Trends in English language teaching* 2014
13. Kachru Raj (1983). *The Indianisation of English: the English language in India*. Oxford University Press
14. Thirumalai, & B. Mallikarjun, - *Language In India-Strength For Today And Bright Hope For Tomorrow* Volume 2 : 4 June-July 2002