

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. †1887

To be answered on the 14th March 2022/ Phalguna 23, 1943 (Saka)

Opening of Bank Accounts

†1887. SHRIMATI GEETA KORA:

SHRIMATI NAVNEET RAVI RANA:

SHRI JUGAL KISHORE SHARMA:

SHRI DILESHWAR KAMAIT:

Will the Minister of FINANCE be pleased to state:

- (a) whether mentioning surname is mandatory to open accounts in the Government banks;
- (b) if so, the reasons therefor;
- (c) whether people are facing difficulties in opening accounts in the said banks without mentioning the surname;
- (d) if so, the reasons therefor; and
- (e) the efforts being made to resolve the said issue?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a) to (e): As per inputs from Public Sector Banks (PSBs), accounts are opened as per name of the customer available in the Reserve Bank of India's (RBI) defined Officially Valid Document (OVD), *viz.* passport, the driving licence, proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government, letter issued by the National Population Register containing details of name and address. Further, surname is required to be provided for opening of account only if it is mentioned on the OVD.
