

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 1534
ANSWERED ON MONDAY, FEBRUARY 9, 2026/MAGHA 20, 1947 (SAKA)

Beneficiaries of Central Schemes in Warangal

1534. DR. KADIYAM KAVYA:

Will the Minister of FINANCE be pleased to state:

(a) the details of the number of beneficiaries/accounts covered under Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) in Warangal Parliamentary Constituency during the last three years (2022-23 to 2024-25), year-wise;

(b) the details of PMJDY accounts in Warangal, including the number of inoperative/dormant accounts, bank-wise along with the number of claims filed, settled and pending under PMJJBY and PMSBY, year-wise; and

(c) the steps taken to strengthen financial inclusion and time-bound grievance redressal in rural and semi-urban areas of Warangal, including measures for account activation, direct benefit transfer access, insurance awareness and claim settlement facilitation?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) the details of the number of beneficiaries/accounts covered under PMJDY, PMJJBY and PMSBY in Warangal, Hanumakonda, Jayashankar Bhupalapally and Jangoan District, which come under Warangal Parliament Constituency, are as under:

As on	*PMJDY	As on	PMJJBY	PMSBY
Mar' 23	10,80,291	May' 23	5,47,416	11,82,316
Mar' 24	11,76,060	May' 24	6,17,639	14,39,067
Mar' 25	12,50,431	May' 25	7,09,969	15,61,643

**Includes data for Warangal, Jangaon, Jayashankar Bhupalapally, Mahabubabad and Hanamkonda which were part of erstwhile Warangal District.*

(b) The details of PMJDY accounts in Warangal District are at Annexure I, however, the bank-wise details of inoperative/dormant accounts are not centrally maintained. The details of claims under PMJJBY and PMSBY in Warangal district are at Annexure II.

(c) For grievance redressal mechanism, Board of Directors of individual Banks lay down appropriate grievance redressal mechanisms within the organization to resolve customer grievances. If grievances involving deficiency in services rendered by entities regulated by RBI are not resolved to the satisfaction of the customers or not replied to within a period of 30 days by the regulated entity, the customer can approach the “Reserve Bank – Integrated Ombudsman Scheme, 2021” that provides cost-free redressal of complaints.

Further, with an objective to enhance the penetration of Financial Inclusion schemes campaigns are conducted from time to time which inter-alia includes opening of PMJDY accounts, reverification of KYC for PMJDY accounts, enrolments under PMJJBY, PMSBY & APY schemes. Recently a 4 months Gram Panchayat saturation campaign for Financial Inclusion was organized from 01.07.2025 to 31.10.2025 across the country. Under that, 1054 Camps were conducted in Warangal Parliament Constituency.

Annexure I

S. No	Banks	PMJDY Accounts as on 21.1.26
1	Bank of Maharashtra	1,492
2	Canara Bank	12,725
3	Central Bank of India	4,038
4	Indian Bank	6,270
5	Indian Overseas Bank	44,766
6	Punjab & Sind Bank	100
7	Punjab National Bank	1,543
8	State Bank of India	1,46,912
9	UCO Bank	1,551
10	Union Bank of India	23,562
11	State Bank of India (RRB)	40,730
12	Axis Bank Ltd	906
13	Federal Bank Ltd	190
14	HDFC Bank Ltd	670
15	ICICI Bank Ltd	5,714
16	IDBI Bank Ltd.	317
17	IndusInd Bank Ltd	279
18	Kotak Mahindra Bank Ltd	4,864
19	South Indian Bank Ltd	118
20	Yes Bank Ltd	2,765
Banks Total		2,99,512

Annexure II

As On	PMJJBY			PMSBY		
	Received	Settled*	Outstanding at the end of the Period	Received	Settled*	Outstanding at the end of the Period
May' 2022	3305	3247	34	429	398	31
May' 2023	3816	3779	12	440	430	10
May' 2024	3916	3873	17	499	480	19
May' 2025	3995	3946	23	586	518	68
14.01.2026	4078	4017	35	591	517	74

*Claims settled = Claims Paid + Claims Rejected