

LOK SABHA

UNSTARRED QUESTION NO. 387

TO BE ANSWERED ON MONDAY, FEBRUARY 2, 2026/MAGHA 13, 1947 (SAKA)

REVENUE EARNED BY PENALTIES IMPOSED FOR DELAY IN FILING GST RETURNS

†387. SHRI RAMPRIT MANDAL:

Will the Minister of FINANCE be please to state:

- (a) the total revenue earned by the Government through the fines collected from the public on account of delay in linking Aadhaar with PAN during the last three years;
- (b) the total amount of money collected by the Government as penalties imposed for delay in filing of GST returns during the last four years; and
- (c) the amount of money received by the nationalized banks from charges levied for non-maintenance of minimum balance in accounts and for providing SMS facilities during the last three years, bank-wise?

ANSWER
MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) No fine has been collected from the public on account of delay in linking Aadhaar with PAN. Total revenue/fee collected from public on account of delay in linking Aadhaar with PAN as follow:-

Financial Year	Amount in Rs. Crore
2022-23	570.49
2023-24	1,237.94
2024-25	527.32

(b) No Penalty is imposed for late filing of returns. Details of fee collected for late filing of returns is enclosed at **Annexure 'A'**.

(c) Banks offer zero-balance savings bank accounts, including Basic Savings Bank Deposit Accounts (BSBDAs) and accounts opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY), which do not require maintenance of any minimum balance and provide basic banking services such as deposits, withdrawals and ATM access free of charge, without levy of penal charges for non-maintenance of minimum balance.

In respect of regular savings bank accounts, public sector have waived or rationalised minimum balance charges in accordance with their Board-approved policies and commercial considerations, with a view to enhancing customer centricity. Such charges, where applicable, are governed by the banks' Board-approved policies and the extant guidelines of the Reserve Bank of India (RBI), which require that the charges are reasonable, transparent, and aligned with the cost of providing the services. The details of the amount of charges collected by nationalised banks on account of non-maintenance of minimum balance and for providing SMS facilities during the last three years are enclosed at Annexure 'B'.

Annexure 'A'

(In Rs. Crore)

Financial Year Wise/Return Wise Fees Paid				
Return Type	2021-22	2022-23	2023-24	2024-25
R10	19.83	23.59	27.60	41.70
R3B	1,745.74	1,499.70	1,422.29	1,342.22
R4	12.22	5.53	2.00	2.30
R4 Annual	52.45	60.19	49.05	30.90
R5	0.02	0.03	0.03	0.02
R6	2.26	1.55	1.63	1.93
R7	7.31	4.24	4.14	7.14
R8	0.00	0.58	1.39	0.68
R9	120.56	372.69	479.58	321.86
R9A				
R9C				
Grand Total	1,960.38	1,968.10	1,987.72	1,748.74

Annexure 'B'

Amount in Rs. Crore

Banks	Year wise-Charges levied for non-maintenance of Minimum Balance			Year wise-Charges levied for providing SMS facilities		
	FY 2022-23	FY 2023-24	FY 2024-25	FY 2022-23	FY 2023-24	FY 2024-25
Bank of Baroda	387.52	443.30	441.35	176.81	13.52	12.09
Bank of India	174.99	194.25	170.83	58.77	58.89	66.12
Bank of Maharashtra	131.77	143.69	152.86	54.44	29.98	33.44
Canara Bank	390.85	358.67	277.71	176.59	135.82	193.87
Central Bank of India	150.81	135.31	97.19	134.02	114.74	59.96
Indian Bank	295.23	367.66	503.38	43.38	53.66	85.45
Indian Overseas Bank	13.00	15.06	15.55	85.22	31.79	87.88
Punjab & Sind Bank	19.02	42.53	48.57	0.96	5.85	12.96
Punjab National Bank	486.16	674.04	417.67	127.30	104.97	128.18
State Bank of India	211.47	302.95	418.40	0.00	0.00	0.00
UCO Bank	18.30	43.43	53.56	34.55	35.47	43.25
Union Bank of India	128.70	188.21	178.84	301.15	392.59	494.40

Source: Public sector Banks

Information pertain to 11 Nationalised Banks and State Bank of India

SBI has waived the SMS Alert charges w.e.f 1.1.2020