

confidential. The same are referred to Exchanges for their comments. In cases where *prima facie* evidence of possible manipulation is noticed, SEBI initiates examination. In case, any entity/listed company are found to have engaged in any fraudulent activity or irregularities, SEBI takes appropriate action under the provisions of the SEBI Act, 1992 and Regulations framed thereunder which culminate in the issuance of orders.

(b) In respect of NSE co-location matter, SEBI has informed that it has initiated various enforcement proceedings including adjudication proceedings against NSE and other entities for alleged violations and the same is following due process of law before the competent *Quasi-judicial* authorities.

(c) and (d) Yes, Madam. As per information provided by SEBI, investigation has *inter alia* brought out that a few trading members were connecting first to the Tick-By-Tick (TBT) servers, one trading member was consistently logging in first across servers, and a few were allowed by NSE to establish Point to Point (P2P) connectivity between co-location facilities at NSE and BSE.

Refusal of loan to transgender

2921. SHRI ANUBHAV MOHANTY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a transgender holding an account in one of the Corporation Banks in Karnataka has been refused a loan stating no reasons whereas others in the same bank were granted loan for the same purpose;

(b) whether there is any provision which debars the transgender from the entitlement for any loan even if they are fulfilling all the requisite eligibility terms; and

(c) if not, the number of transgenders so far granted loans for various purposes in the past three years and the details of all such beneficiaries?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) Corporation Bank has informed that it does not have information of any rejection of loan application pertaining to transgender customer. It has further apprised that the bank has well-defined guidelines for extending credit facilities to all eligible borrowers, including transgender borrowers. Reserve Bank of India has also informed that it has not received any complaint from any transgender regarding refusal of loan by Corporation Bank in Karnataka.

(b) and (c) As per inputs received from Corporation Bank, there is no such provision in the bank that prevents eligible transgender persons from availing loans. Further, the bank has informed that information pertaining to the number of transgenders granted loans in the past three years is nil.

Closing of accounts under Jan Dhan Yojana

2922. SHRI ANUBHAV MOHANTY: Will the Minister of FINANCE be pleased to state:

(a) whether the Jan Dhan Yojana initiated by Government has failed miserably as the banks are planning to shut down about 8,00,000 accounts opened under this scheme which are totally inoperative and the banks are unable to meet the operational cost of such accounts;

(b) whether it is a fact that some of the bank employees have put money from their pockets to open such accounts under pressure from the Ministry to meet the target of the branch; and

(c) the number of bank accounts opened under the Jan Dhan Yojana which have been closed since the launch of the scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) and (c) As reported by banks, as on 26.12.2018, there are 33.66 crore accounts under Pradhan Mantri Jan Dhan Yojana (PMJDY) with a deposit balance of ₹ 86,321 crore. Out of the total PMJDY accounts, while 19.92 crore (59.18%) accounts are in rural/semi-urban areas, 17.84 crore (53%) accounts have been opened by women. Out of the 33.66 crore PMJDY accounts, 28.17 crore accounts are operative accounts.

Number of PMJDY accounts closed is not Centrally monitored. However, cumulative number of existing PMJDY accounts monitored by this Department shows that the number of these accounts has increased since the launch of the scheme.

Accounts could be closed by banks on request of concerned customers. Further, *vide*, Reserve Bank of India (RBI)'s Master Circular on Know Your Customer (KYC) Norms, dated 1.7.2015 banks are permitted to close an account in phased manner in case of non-furnishing of required KYC information and/or non-cooperation by the customer, after issuing due notice to the customer.

(b) There is no requirement to maintain any balance in the PMJDY accounts.