

(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.