

company wherein 6 PSBs and FIs alongwith their associate companies hold 54% majority stake and majority seats (4 out of 7) on the Board.

(d) After exploring alternative options, a group of bankers from SIDBI and PSBs opted for acquisition of majority stake in an existing Fintech company to achieve desired objectives of a near ready platform and operational team within desired timelines. A multi stage selection and filtering process was accordingly carried out by SIDBI and PSBs to select the Fin Tech with desired capabilities. The criteria for short listing included, *inter alia*, boot strapped companies, MSMEs focussed operations, automated and digitised appraisal process, vintage, management capability and experience, IT capability, lending platform/algorithm, etc.

(e) Security Audit of the platform has been conducted by independent agencies and the data security aspects are maintained at highest standards by a dedicated team. The platform has a privacy policy hosted on the home page of the website and a system certification *i.e.* ISO 27001 has been put in place for ensuring information security.

Jan Dhan accounts opened in Kerala

2104. SHRI ABDUL WAHAB: Will the Minister of FINANCE be pleased to state the total number of accounts opened under Pradhan Mantri Jan Dhan Yojana in the State of Kerala, zone-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): As apprised by banks, district-wise number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) in Kerala as on 19.12.2018 is provided below:—

District Name	PMJDY Accounts
Alappuzha	230554
Ernakulam	334689
Idukki	146366
Kannur	271534
Kasaragod	136173
Kollam	315044
Kottayam	174806
Kozhikode	326766
Malappuram	339615

District Name	PMJDY Accounts
Palakkad	323495
Pathanamthitta	129557
Thiruvananthapuram	444799
Thrissur	310895
Wayanad	87199
TOTAL	3571492

Source: Banks.

Zone-wise data is not centrally monitored.

Revenue deficit States

2105. SHRI ABDUL WAHAB: Will the Minister of FINANCE be pleased to state:

(a) the names of revenue deficit States as per Government's record during each of the last three years; and

(b) the assistance provided to such States during that period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RADHAKRISHNAN P.): (a) The details of State-wise revenue deficit during each of the last three financial years are given in the Statement-I (*See below*).

(b) The details of State-wise Post-Devolution Revenue Deficit Grant released as per the recommendations of the Fourteenth Finance Commission during each of the last three financial years are given in the Statement-II.

Statement-I

State-wise Revenue Deficit (+)/Surplus (-)

(₹ in crore)

Sl. No.	State	2015-16 (Accounts)	2016-17 (Accounts)	2017-18 (Revised Estimates)
1	2	3	4	5
1.	Andhra Pradesh	7300	17190	4020
2.	Arunachal Pradesh	-2190	-2390	-4310
3.	Assam	-5450	140	23350
4.	Bihar	-12510	-10820	-1450
5.	Chhattisgarh	-2370	-5520	-3190