

Urgent

GOVERNMENT OF ODISHA  
FINANCE DEPARTMENT

No. 32648<sup>\*\*\*</sup> /F, Dt. 10.10.2018  
FIN-PUIF-IF-0003/2016

From

**Shri T. K. Pandey, IAS,  
Additional Chief Secretary to Government**

To

**The Additional Chief Secretaries/  
Principal Secretaries/  
Commissioner-cum-Secretaries/  
EIC-cum-Secretary, Works Department.**

Sub: **Selection of Banks for handling business and deposits of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLASs) for the Year 2018-19.**

Sir,

I am directed to say that the parameters as used in 2017-18 for empanelment of Banks for handling business of SPSUs and SLASs have been adopted for the year 2018-19.

**2.** Based on the information received from SLBC, the score card of the banks have been prepared and placed in the Annexure. **Eight core parameters viz. CD ratio, agriculture & allied sector advance, MSME advance including MUDRA, branch opening in unbanked GPs (with 15% weightage each), SHG linkage, Rural Banking Network, appointment of BC/CSP in unbanked GPs and Incremental credit deployed within the State (with 10% weightage each) have been adopted for preparation of the score card.**

**3.** Keeping in view the bad debts and rising NPA that the Banks are facing during past one year, the minimum eligibility score is kept at 45% and not more. However, the minimum eligibility score will be reviewed after the end of the first half year and in the next financial year the minimum eligibility score would be raised to 60%.

**4.** The State Cooperative Bank, Odisha Gramya Bank and Utkal Grameen Bank are also made eligible for handling Business and Deposits of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLASs) as these banks substantially contribute to agricultural advances and the State Government have a share in the holdings of these banks.

5. Based on the above score, following banks have been selected for handling Business & Deposits: -

1	ICICI Bank	17	United Bank of India
2	DCB Bank Ltd	18	Andhra Bank
3	State Bank of India	19	Bandhan Bank
4	Bank of Baroda	20	IDBI Bank
5	HDFC Bank	21	Karnataka Bank Ltd.
6	Union Bank of India	22	Kotak Mahindra Bank Ltd.
7	Central Bank of India	23	Federal Bank
8	Bank of India	24	Syndicate Bank
9	Indian Overseas Bank	25	Yes Bank
10	Punjab National Bank	26	Punjab & Sind Bank
11	Indian Bank	27	Oriental Bank of Commerce
12	UCO Bank	28	City Union Bank
13	Axis Bank Ltd		<b>RRBs &amp; OSCB</b>
14	IndusInd Bank	1	Utkal Grameen Bank
15	Canara Bank	2	Odisha Gramya Bank
16	Allahabad Bank	3	State Cooperative Bank

6. In order to curb unhealthy competition among banks in frequent shifting of deposits from one bank to another having a distortionary effect on their lending and other operations, it is further mandated that any agency operating at the District and Sub-District level will obtain the approval of the Collector of the District and furnish cogent reasons for moving their deposits from one bank to another. State level PSUs/ SLASs would be required to obtain the approval of their Governing Body/Board of Directors, as the case may be, for moving their deposits from one bank to another.

7. Accounts of any agency with a bank not eligible to handle business and deposits of SPSUs and SLASs in 2018-19 will have to be moved to eligible banks as per the list circulated herewith.

8. Administrative Departments are requested to advise the PSUs/ULBs/Development Authorities/Autonomous Societies and other Statutory Bodies under their administrative control to select their bankers from the above list of eligible banks.


9. In addition to the banks empanelled as per the eligibility criteria above, any bank which opens the first Brick and Mortar bank branch in an unbanked Gram Panchayat, will be eligible to handle the Government funds of the said Gram Panchayat. As such, all the Gram Panchayats in the State will park all their Government funds in the first bank branch to be opened within that G.P. irrespective of the fact whether that bank is eligible to handle deposits of SPSUs/SLASs as per the prescribed parameters or not.

10. It is further stipulated that the SPSUs and SLASs should not keep any upper ceiling on deposits in any of the empanelled Banks.

11. The State Government reserves the right to remove from the panel any bank at any time in the following circumstances –

- a) In case the statistics submitted by the bank is found to be incorrect.
- b) If the bank fails to submit any report, statement or satisfactory reply to any query within such time period as set by the State Government.
- c) In case of proven evidence of poor customer service.

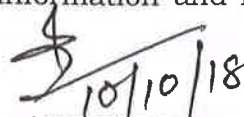
Yours faithfully,



**Additional Chief Secretary to Government**

Memo No. 32649 dt 10.10.2018

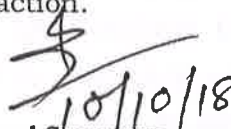
Copy along with copy of Score Card forwarded to the Principal Secretary to Government, Public Enterprises Department for favour of information and necessary action.

  
10/10/18

**Additional Secretary-cum-Director, Institutional Finance**

Memo No. 32650 dt 10.10.2018

Copy along with copy of Score Card forwarded to the Regional Director, Reserve Bank of India, Bhubaneswar for information and necessary action.

  
10/10/18

**Additional Secretary-cum-Director, Institutional Finance**

Memo No. 32651 dt 10.10.2018

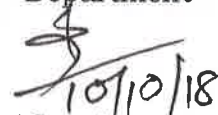
Copy along with copy of Score Card forwarded to the Convenor, State Level Bankers' Committee for information and necessary action.

  
10/10/18

**Additional Secretary-cum-Director, Institutional Finance**

Memo No. 32652 dt 10.10.2018

Copy along with copy of Score Card forwarded to all Officers of Finance Department / all branches of Finance Department / Head, Portal Group, IT Centre, Secretariat for hosting in the Finance Department website ([www.odisha.gov.in/finance](http://www.odisha.gov.in/finance)).

  
10/10/18

**Additional Secretary-cum-Director, Institutional Finance**

Memo No. 32653 /F., Dt. 10.10.2018

Copy forwarded to the all Officers and Branches of Finance Department. These instructions may be uploaded in the website of Finance Department and posted in the Social Media by the Social Media Cell ([fd.odisha@gmail.com](mailto:fd.odisha@gmail.com)) for wider circulation.

  
10/10/18

**Additional Secretary-cum-Director, Institutional Finance**

### Score Card for Financial Year 2018-19

Sl	BANKS	CD Ratio	Score with 15% weight	Agriculture & Allied sector Advance (As % of Target Achieved)	Score with 15% weight	MSME Advance including MUDRA (As % of Target Achieved)	Score with 15% weight	Branch Opening(Unbanked) Achievement (%)	Score with 15% weight	SBG Linkage (% of Target Achieved)	Score with 10% weight	Rural Branch Network (in numbers)	Score with 10% weight	Appointing BC/ CSP in Unbanked GPs (% of the GPs allocated to the bank)	Score with 10% weight	Incremental credit deployed within the State (Difference between outstanding credit on 31st March, 18 and 31st March, 17)	Score with 10% weight	Total score
1	ICICI Bank	82.23	15	87.19	15	113.01	15	0.00	0	45.56	6	50	4	80.77	10	2029.98	10	75
2	DCB Bank Ltd	119.75	15	1123.27	15	1067.90	15	0.00	0	599.54	10	16	2	80.95	10	587.02	6	73
3	State Bank of India	29.92	6	33.10	6	103.70	15	20.00	6	93.05	10	522	10	70.72	10	1288.00	8	71
4	Bank of Baroda	60.74	12	98.03	15	134.58	15	0.00	0	102.61	10	58	4	55.26	8	823.37	6	70
5	HDFC Bank	67.59	12	88.82	15	113.28	15	0.00	0	264.32	10	50	4	44.44	6	1274.80	8	70
6	Union Bank of India	37.68	6	60.21	12	129.96	15	20.00	6	93.16	10	56	4	64.71	8	834.78	6	67
7	Central Bank of India	55.42	9	81.14	15	134.15	15	0.00	0	112.08	10	41	2	60.00	8	761.76	6	65
8	Bank of India	48.88	9	65.14	12	215.27	15	0.00	0	110.98	10	140	6	66.67	8	259.44	4	64
9	Indian Overseas Bank	42.71	9	61.98	12	140.84	15	0.00	0	93.54	10	64	4	72.73	10	108.50	2	62
10	Punjab National Bank	68.58	12	39.49	6	171.85	15	0.00	0	81.54	10	84	4	87.50	10	231.34	4	61
11	Indian Bank	29.74	6	73.38	12	90.41	15	10.00	4	98.31	10	46	2	89.47	10	148.55	2	61
12	UCO Bank	40.78	9	55.80	9	103.57	15	0.00	0	113.46	10	137	6	50.00	8	247.40	4	61
13	Axis Bank Ltd	70.80	12	80.91	15	93.15	15	0.00	0	33.92	6	49	2	0.00	0	2404.10	10	60
14	IndusInd Bank	110.95	15	65.85	12	235.04	15	0.00	0	583.33	10	5	2	0.00	0	599.24	6	60
15	Canara Bank	46.64	9	102.81	15	192.95	15	10.00	4	108.88	10	80	4	16.00	3	-397.49	0	60
16	Allahabad Bank	68.80	12	63.77	12	292.52	15	0.00	0	109.64	10	37	2	48.15	6	31.46	2	59
17	United Bank of India	40.84	9	101.15	15	103.24	15	0.00	0	67.90	8	69	4	25.00	3	346.43	4	58
18	Andhra Bank	33.94	6	66.61	12	191.80	15	0.00	0	86.28	10	42	2	47.37	6	666.33	6	57
19	Baridhan Bank	69.63	12	2220.90	15	5428.03	15	0.00	0	2024.37	10	4	2	0.00	0	185.57	2	56
20	IDBI Bank	47.15	9	90.08	15	147.22	15	0.00	0	342.56	10	23	2	0.00	0	253.00	4	55
21	Karnataka Bank Ltd.	243.82	15	127.81	15	411.84	15	0.00	0	0.00	0	0	0	0.00	0	700.77	6	51
22	Kotak Mahindra Bank Ltd	141.35	15	117.66	15	204.35	15	0.00	0	0.00	0	0	0	0.00	0	927.87	6	51

Sl	BANKS	CD Ratio	Score with 15% weight	Agriculture & Allied sector Advance (As % of Target Achieved)	Score with 15% weight	MSME Advance including MUDRA (As % of Target Achieved)	Score with 15% weight	Branch Opening(Unbanked) Achievement (%)	Score with 15% weight	SHG Linkage (% of Target Achieved)	Score with 10% weight	Rural Branch Network (in numbers)	Score with 10% weight	Appointing BC/ CSP in Unbanked GPs (% of the GPs allocated to the bank)	Score with 10% weight	Incremental credit deployed within the State (Difference between outstanding credit on 31st March, 18 and 31st March, 17)	Score with 10% weight	Total score	
23	Federal Bank	77.00	12	290.49	15	209.22	15	0.00	0	18.31	3	4	2	0.00	0	100.40	2	49	
24	Syndicate Bank	28.19	6	71.18	12	157.69	15	0.00	0	89.51	10	43	2	23.08	3	-123.97	0	48	
25	Yes Bank	72.97	12	166.00	15	116.97	15	0.00	0	0.00	0	0	0	0.00	0	588.82	6	48	
26	Punjab & Sind Bank	54.09	9	113.03	15	60.41	12	10.00	4	0.00	0	6	2	0.00	0	226.00	4	46	
27	Oriental Bank of Commerce	86.87	15	27.59	6	116.10	15	0.00	0	44.62	6	18	2	0.00	0	0.13	2	46	
28	City Union Bank	87.92	15	808.88	15	184.21	15	0.00	0	0.00	0	0	0	0.00	0	-0.87	0	45	
29	The South Indian Bank Ltd.	85.68	15	14.34	0	303.18	15	0.00	0	0.00	0	1	2	0.00	0	113.88	2	34	
30	Vijaya Bank	51.89	9	24.77	6	13.29	0	0.00	0	900.63	10	7	2	0.00	0	89.80	2	29	
31	Dena Bank	77.63	12	11.65	0	14.76	0	0.00	0	85.52	10	7	2	0.00	0	26.84	2	26	
32	Bank of Maharashtra	52.33	9	6.92	0	46.86	9	0.00	0	0.00	0	0	0	0.00	0	27.58	2	20	
33	Corporation Bank	34.48	6	14.52	0	6.25	0	0.00	0	317.29	10	13	2	0.00	0	-133.22	0	18	
34	Karur Vysya Bank	44.50	9	6.85	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	26.42	2	11	
35	Standard Chartered Bank	49.95	9	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00	0	24.43	2	11	
36	Laxmi Vilas Bank	4.10	0	0.00	0	26.20	6	0.00	0	0.00	0	2	2	0.00	0	9.02	2	10	
<b>Banks having shareholding of State Government</b>																			
1	Utkal Grammeen Bank	53.22	9	66.75	12	341.10	15	0.00	0	99.57	10	371	8	75.66	10	28.05	2	66	
2	Odisha Gramya Bank	45.07	9	51.90	9	96.04	15	0.00	0	177.41	10	468	8	79.49	10	234.70	4	65	
3	State Cooperative Bank	133.59	15	91.44	15	15.86	0	0.00	0	78.59	10	170	6	0.00	0	1025.88	8	54	