

**Urgent**

**GOVERNMENT OF ODISHA  
FINANCE DEPARTMENT**

No. 24705 <sup>\*\*\*</sup> /F, Dt. 20.07.2019  
FIN-FUIF-FININC-0001-2019

From

**Shri A. K. K. Meena, IAS,  
Principal 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 2019-20.**

Sir,

I am directed to say that the parameters as suggested by the Committee notified for fixation of modalities & parameters for empanelment of banks to handle business and deposits of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLAS) have been adopted for the year 2019-20.

2. Based on the information received from SLBC, the score card of the banks have been prepared and placed in the Annexure. **Equal weightage to percentage achievement and target vs credit disbursement in absolute term in respect of three parameters, namely, Agriculture and Allied Activities (20%), MSME Advance including MUDRA(15%) and SHG Linkage(10%) and percentage achievement for six other parameters, namely, CD ratio(10%), Rural Branch Network(10%), BC/CSP Network in Rural/ Semi-Urban Area(10%), Education Loan(5%), Capital to Risk-weighted Asset Ratio (CRAR) (10%) and Branch opening in unbanked GPs (1 mark for each new branch opened in unbanked GP, maximum 10 marks) have been adopted for preparation of the score card.**

3. In the context of the recent cyclone "FANI" affecting the State and considering the stress in banking sector, the minimum eligibility score is kept at 45%. 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%. Government may not consider a bank for empanelment next year if the bank fails to achieve ACP targets and fails to open five new brick & mortar branches in unbanked GPs in the State during this Financial Year.

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. As such, these three Banks have scored more than the minimum eligible score of 45%.

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

Public Sector Banks		Private Sector Banks	
1	State Bank of India	18	ICICI Bank
2	Canara Bank	19	Indus Ind Bank
3	Bank of Baroda	20	Axis Bank Ltd
4	Union Bank of India	21	YES Bank
5	Bank of India	22	Bandhan Bank
6	Andhra Bank	23	HDFC Bank
7	UCO Bank	24	Federal Bank
8	Punjab National Bank	25	DCB
9	Allahabad Bank	<b>Small Finance Banks</b>	
10	United Bank of India	26	Suryodaya SFB
11	Indian Overseas Bank	<b>RRBs &amp; Co-operative Banks</b>	
12	Central Bank of India	27	Odisha Gramya Bank
13	Oriental Bank of Commerce	28	Utkal Grameen Bank
14	IDBI Bank	29	Odisha State Co-Op. Bank
15	Indian Bank		
16	Syndicate Bank		
17	Corporation 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. Further, the guidelines issued vide F.D. letter No. 8832 dt. 12.03.2019 shall be strictly followed.

7. **Accounts of any agency with a bank not eligible to handle business and deposits of SPSUs and SLASs in 2019-20 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 deposit 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) If the financial condition of any bank deteriorates significantly causing concern for public deposits.
- d) In case of proven evidence of poor customer service.

Yours faithfully,

*Johok*  
20/7/19

**Principal Secretary to Government**

Memo No. 24706 dt 20.07.2019

Copy forwarded to the Private Secretary to Hon'ble Minister, Finance and Excise for kind of information Hon'ble Minister.

  
Special Secretary-cum-  
Director, Institutional Finance

Memo No. 24707 dt 20.07.2019

Copy forwarded to OSD to the Chief Secretary/ Principal P.S to DC-cum-ACS/ Principal P.S to Principal Secretary, Finance for kind information of the Chief Secretary, DC-cum-ACS and Principal Secretary, Finance Department.

  
Special Secretary-cum-  
Director, Institutional Finance

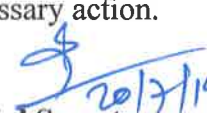
Memo No. 24708 dt 20.07.2019

Copy forwarded to the Additional Secretary to Government of India, Department of Financial Services, Ministry of Finance, New Delhi for kind information.

  
Special Secretary-cum-  
Director, Institutional Finance

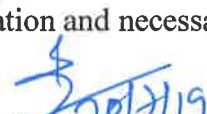
Memo No. 24709 dt 20.07.2019

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

  
Special Secretary-cum-  
Director, Institutional Finance

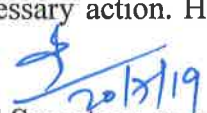
Memo No. 24710 dt 20.07.2019

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

  
Special Secretary-cum-  
Director, Institutional Finance

Memo No. 24711 dt 20.07.2019

Copy along with copy of Score Card forwarded to the G.M, UCO Bank-cum-Convenor, State Level Bankers' Committee, Odisha for information and necessary action. He is requested to circulate it to all Banks operating in the State.


  
Special Secretary-cum-  
Director, Institutional Finance

Memo No. 24712 dt 20.07.2019

Copy 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)). 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.

  
Special Secretary-cum-  
Director, Institutional Finance

Memo No. 24713 dt 20.07.2019  
Copy along with copy of Score Card forwarded to all Collectors & District  
Magistrates/PD, DRDAs for kind information & necessary action.

  
Special Secretary-cum-  
Director, Institutional Finance

**Score Card for Financial Year 2019-20**

Sl. No.	Name of Bank	CD Ratio as on 31.03.19	Agriculture & Allied Sector Advance as on 31.03.19 (Amt in Cr.)				MSME Advance as on 31.03.19 (Amt in Cr.)				SHG Linkage as on 31.03.19 (Amt in Cr.)							
			Target	Achievement	Marks	%	Target	Achievement	Marks	%	Target	Achievement	Marks	%				
<b>Public Sector Banks</b>																		
1	State Bank of India	27.61	4	9507.5	2483.84	10	26.13	4	9918.1	11160.26	7.5	112.52	7.5	377.8	364.08	5	96.37	5
2	Canara Bank	45.58	6	559.3	631.71	6	112.95	10	521.48	827	5	158.59	7.5	34.6	49.29	3	142.46	5
3	Bank of Baroda	46.44	6	549.86	330.51	6	60.11	8	401	403.35	3	100.59	7.5	39.3	41.59	3	105.83	5
4	Union Bank of India	36.57	4	791.78	619.99	6	78.30	8	692.15	1719.87	7.5	248.48	7.5	31.09	23.65	3	76.07	5
5	Bank of India	55.03	6	1490.6	656.64	6	44.05	6	1024.6	907.85	5	88.61	7.5	88.7	50.32	4	56.73	4
6	Andhra Bank	33	4	872.04	572	6	65.59	8	674.48	865	5	128.25	7.5	39.3	27.7	3	70.48	5
7	UCO Bank	40.09	6	1430.4	470.81	6	32.92	4	1105.5	965.78	5	87.37	7.5	121.7	139.18	5	114.36	5
8	Punjab National Bank	70.91	8	608.32	247.60	4	40.70	6	412.99	785.93	5	190.30	7.5	38.7	13.06	3	33.75	3
9	Allahabad Bank	74.96	8	401.96	93.76	4	23.33	4	269.71	749.75	5	277.98	7.5	36.1	47.78	3	132.35	5
10	United Bank of India	33.61	4	567.25	403.92	6	71.21	8	453.77	306.73	3	67.60	5	60.4	41.67	3	68.99	4
11	Indian Overseas Bank	31.91	4	585.03	596.73	6	102.00	10	407.31	256.98	3	63.09	5	45.7	39.96	3	87.44	5
12	Central Bank of India	40.32	6	335.49	170	4	50.67	6	276.12	394	3	142.69	7.5	31.6	21.86	3	69.18	4
13	Oriental Bank of Commerce	46.68	6	237.43	208.99	4	88.02	10	284.73	273.22	3	95.96	7.5	3.4	1.68	0	49.41	3
14	IDBI Bank	42.29	6	376.56	198.72	4	52.77	6	255.59	470.59	3	184.12	7.5	9.18	13.34	3	145.32	5
15	Indian Bank	31.79	4	362.9	214.02	4	58.97	6	272.59	175.99	3	64.56	5	29.7	13.6	3	45.79	3
16	Syndicate Bank	35.04	4	319.06	280.60	4	87.95	10	274.3	563.24	5	205.34	7.5	20	22.45	3	112.25	5
17	Corporation Bank	60.54	8	170.8	172.06	4	100.74	10	162.55	242.36	3	149.10	7.5	1.5	0.87	0	58.00	4
<b>Private Sector Banks</b>																		
18	ICI Bank	68.85	8	605.16	510.46	6	84.35	10	558.67	1048.73	7.5	187.72	7.5	4.7	8.49	2	180.64	5
19	Indus Ind Bank	141	10	110.51	451.54	6	408.60	10	109.86	672.65	5	612.28	7.5	0	0.00	0		
20	Axis Bank Ltd	69.5	8	1153.5	472.90	6	41.00	6	884.51	932.75	5	105.45	7.5	9	5.85	2	65.00	4
21	YES Bank	79.26	8	50	351.65	6	703.30	10	58.49	87.40	2	149.43	7.5		293.05	5		
22	Bandhan Bank	95.44	10	41.61	405.77	6	975.17	10	33.6	415.76	3	1237.38	7.5	0.9	0.00	0	0.00	0
23	HDFC Bank	78.24	8	607.11	549.41	6	90.50	10	565.55	1101.91	7.5	194.84	7.5	10.1	0.84	0	8.28	0
24	Federal Bank	78.55	8	49.96	117.85	4	235.88	10	37.82	149.15	3	394.37	7.5	0.5	0.35	0	70.62	5
25	DCB	78.22	8	58.01	279.68	4	482.13	10	29.86	103.03	3	345.03	7.5	2.5	159.21	5	6368.40	5
<b>Small Finance Banks</b>																		
26	Suryodaya SFB	1001.58	10		390.41	6				62.65	2				384.41	5		
<b>RRBs &amp; Co-operative Banks</b>																		
27	Odisha Gramya Bank	43.22	6	978.94	743.25	6	75.92	8	407.61	334.29	3	82.01	7.5	510	823.31	5	161.43	5
28	Utkal Grameen Bank	44.58	6	1519	912.72	6	60.09	8	409.91	992.23	5	242.06	7.5	306.5	100.97	5	32.94	3
29	Orissa State Co-Op. Bank	123.34	10	13696	12938.15	10	94.47	10	265.36	30.75	2	11.59	0	184.9	78.67	4	42.55	3

**Score Card for Financial Year 2019-20**

Sl. No.	Name of Bank	No. of New Brick & Mortar Branches opened in Unbanked GPs	Marks	No. of Rural Branches as on 31.03.19	Marks	BC/ CSP Network as on 31.03.19		Total	Marks	Education Loan as on 31.03.19 (Amt in Cr.)		Marks	Capital to Risk-weighted Asset Ratio (CRAR)(%)	Marks	Total Marks	
						Rural Area	Semi-Urban Area			Target	Achievement (In Crara)					%
<b>Public Sector Banks</b>																
1	State Bank of India	0	0	526	10	3999	182	4181	10	456.71	242.1	53.01	4	12.72	10	77
2	Canara Bank	4	4	84	4	72	26	98	3	29.71	20.92	70.41	4	12.21	10	68
3	Bank of Baroda	0	0	55	4	473	142	615	8	30.23	15.92	52.66	4	14.52	10	65
4	Union Bank of India	0	0	54	4	177	22	199	6	44.12	45	101.99	5	11.78	8	64
5	Bank of India	0	0	140	6	233	105	338	6	81.84	11.89	14.53	2	14.19	10	63
6	Andhra Bank	0	0	77	4	81	40	121	6	38.66	13.13	33.96	3	13.68	10	62
7	UCO Bank	0	0	138	6	274	61	335	6	87.44	20.83	23.82	2	10.7	8	61
8	Punjab National Bank	0	0	85	4	113	39	152	6	37.34	24.27	65.00	4	10.13	8	59
9	Allahabad Bank	0	0	41	2	80	28	108	6	26.67	4.55	17.06	2	12.51	10	57
10	United Bank of India	0	0	69	4	326	65	391	6	29.95	4.08	13.62	2	13	10	55
11	Indian Overseas Bank	0	0	64	4	138	30	168	6	28.53	2.11	7.40	0	10.21	8	54
12	Central Bank of India	0	0	41	2	80	26	106	6	18.35	7.05	38.42	3	9.46	6	51
13	Oriental Bank of Commerce	0	0	17	2	11	6	17	0	13.66	27.75	203.15	5	12.73	10	51
14	IDBI Bank	0	0	23	2	17	26	43	3	20.89	6.02	28.82	2	11.58	8	50
15	Indian Bank	0	0	48	2	97	35	132	6	20.47	6.98	34.10	3	13.21	10	49
16	Syndicate Bank	0	0	43	2	59	12	71	3	20.14	14.45	71.75	4		0	48
17	Corporation Bank	0	0	13	2	1	1	2	0	13.28	0.82	6.17	0	11.12	8	47
<b>Private Sector Banks</b>																
18	ICI Bank	0	0	50	4	525		525	8	30.3	2.12	7.00	0	18.42	10	68
19	Indus Ind Bank	0	0	5	2	7	1291	1298	10	0	0	0		14.16	10	61
20	Axis Bank Ltd	1	1	46	2	109		109	6	55.52	8.31	14.97	2	12.54	10	60
21	YES Bank	0	0	0	0	745	9821	10566	10	3.43	0	0.00	0	16.5	10	59
22	Bandhan Bank	6	6	7	2	0	0	0	0	2.68	0	0.00	0	29	10	55
23	HDFC Bank	0	0	46	2	36	18	54	3	32.49	2.42	7.43	0	17.1	10	54
24	Federal Bank	0	0	6	2	0	0	0	0	3	0.58	19.44	2	14.14	10	52
25	DCB	1	1	16	2	24	7	31	3	2.92	0.60	20.58	2		0	51
<b>Small Finance Banks</b>																
26	Suryodaya SFB	7	7	13	2	25	4	29	3					26.54	10	45
<b>RRBs &amp; Co-operative Banks</b>																
27	Odisha Gramya Bank	0	0	471	8	751	0	751	8	51.18	0.84	1.64	0	7.15	6	63
28	Utkal Gramin Bank	0	0	365	8	896	0	896	8	16.65	0.46	2.76	0	-11.83	0	57
29	Orissa State Co-Op. Bank	2	2	174	6	0	0	0	0	5.9	0.03	0.51	0	10	8	55