

**GOVERNMENT OF ODISHA  
FINANCE DEPARTMENT**

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No. **23301(42)/F.**, Dt. **11.07.2013**  
**FIN-TRY-RULE-0022/2012(Pt.)**

From

**Shri U.N. Behera, IAS,  
Additional Chief Secretary (Finance).**

To

**The Principal Secretaries/  
Secretaries of all Departments.**

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

**Sir,**

With reference to the aforementioned subject I am directed to say that criteria for eligibility of commercial Banks to handle business and deposit of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLASs) for the financial year 2012-13 were indicated and circulated in this Department letter No.23047/F., Dtd.16.06.2012. It has been decided to adopt a revised set of empanelment criteria of score based ranking of the Banks in terms of their performance under eight parameters.

- i. CD ratio
- ii. Achievement under Annual Credit Plan (ACP)
- iii. Branch network
- iv. Ratio of rural branches network to total branches
- v. Priority sector advances
- vi. Percentage of agriculture
- vii. Margin money utilisation of PMEGP
- viii. Financial inclusion

As per financial inclusion scoring pattern under each of these performance criterion, any Bank which scores at least 50 marks would be eligible for selection to handle business and deposits of the aforesaid entities. On the basis of the revised empanelment criteria, 17 numbers of

Public Sector Banks, 4 Private Sector Banks, 2 RRBs and the Odisha State Co-operative. Bank are eligible to handle the business and the deposits of SPSUs and SLASs for financial year 2013-14.

List of the Banks which have fulfilled the prescribed eligibility norms, as per data made available by the SLBC, is enclosed. Accordingly, you are requested to issue necessary instructions to all concerned to allow only these Banks to handle the business and deposits of the SPSUs and SLASs during the financial year 2013-14.

H.&U.D. Department is also requested to advise the ULBs/ Development Authorities and other statutory bodies under their administrative control to select their bankers from out of the list enclosed.

Yours faithfully

**Sd/-**

**(U.N. Behera)**

**Addl. Chief Secretary to Govt. (Finance)**

**LIST OF BANKS FOR HANDLING BUSINESS AND DEPOSITS OF STATE PUBLIC SECTOR UNDERTAKINGS (SPSUs) AND STATE LEVEL AUTONOMOUS SOCIETIES (SLASs) FOR THE FINANCIAL YEAR 2013-14**

| <b>Sl. No.</b>              | <b>Name of the Public Sector Banks</b> |
|-----------------------------|----------------------------------------|
| 1.                          | Allahabad Bank                         |
| 2.                          | Andhra Bank                            |
| 3.                          | Bank of Baroda                         |
| 4.                          | Bank of India                          |
| 5.                          | Canara Bank                            |
| 6.                          | Central Bank of India                  |
| 7.                          | IDBI Bank                              |
| 8.                          | Indian Bank                            |
| 9.                          | Indian Overseas Bank                   |
| 10.                         | Oriental Bank of Commerce              |
| 11.                         | Punjab National Bank                   |
| 12.                         | State Bank of Hyderabad                |
| 13.                         | State Bank of India                    |
| 14.                         | Syndicate Bank                         |
| 15.                         | UCO Bank                               |
| 16.                         | Union Bank                             |
| 17.                         | United Bank of India                   |
| <b>Private Sector Banks</b> |                                        |
| 1.                          | Axix Bank Ltd.                         |
| 2.                          | HDFC Bank                              |
| 3.                          | ICICI Bank                             |
| 4.                          | Karnataka Bank Ltd.                    |
| <b>Regional Rural Banks</b> |                                        |
| 1.                          | Odisha Gramya Bank                     |
| 2.                          | Utkal Gramya Bank                      |
| <b>Co-operative Banks</b>   |                                        |
| 1.                          | Odisha State Co-operative Bank         |

### Score achieved by Banks for handling the business and deposits of SPSUs and SLASs

| Sl. No. | Name of the Bank          | CD Ratio | Achievement in ACP | Branch Network | Ratio of Rural Branches Network to Total Branches | Percentage of Priority Sector Advances to Total Advance | Percentage of Agriculture Advance to Total Advance | Achievement under PMRY Scheme | Financial inclusion BSBDA A/Cs (Basic Savings Bank Deposit Accounts opened in CBS and being operational) | Total Marks |
|---------|---------------------------|----------|--------------------|----------------|---------------------------------------------------|---------------------------------------------------------|----------------------------------------------------|-------------------------------|----------------------------------------------------------------------------------------------------------|-------------|
| (1)     | (2)                       | (3)      | (4)                | (5)            | (6)                                               | (7)                                                     | (8)                                                | (9)                           | (10)                                                                                                     | (11)        |
|         | Public Sector Banks       |          |                    |                |                                                   |                                                         |                                                    |                               |                                                                                                          |             |
| 1.      | Allhabad Bank             | 20       | 15                 | 7.50           | 5.00                                              | 10.00                                                   | 5.00                                               | 10.00                         | 7.50                                                                                                     | 80.00       |
| 2.      | Andhra Bank               | 15       | 20                 | 10.00          | 7.50                                              | 10.00                                                   | 10.00                                              | 10.00                         | 5.00                                                                                                     | 87.50       |
| 3.      | Bank of Baroda            | 20       | 20                 | 7.50           | 5.00                                              | 10.00                                                   | 7.50                                               | 10.00                         | 10.00                                                                                                    | 90.00       |
| 4.      | Bank of India             | 15       | 20                 | 10.00          | 7.50                                              | 10.00                                                   | 10.00                                              | 10.00                         | 10.00                                                                                                    | 92.50       |
| 5.      | Canara Bank               | 20       | 20                 | 7.50           | 5.00                                              | 7.50                                                    | 5.00                                               | 10.00                         | 10.00                                                                                                    | 85.00       |
| 6.      | Central Bank of India     | 20       | 0                  | 7.50           | 5.00                                              | 7.50                                                    | 5.00                                               | 10.00                         | 7.50                                                                                                     | 62.50       |
| 7.      | IDBI Bank                 | 15       | 20                 | 0.00           | 0.00                                              | 10.00                                                   | 5.00                                               | 0.00                          | 0.00                                                                                                     | 50.00       |
| 8.      | Indian Bank               | 20       | 15                 | 7.50           | 5.00                                              | 7.50                                                    | 5.00                                               | 10.00                         | 7.50                                                                                                     | 77.50       |
| 9.      | Indian Overseas Bank      | 15       | 15                 | 10.00          | 7.50                                              | 10.00                                                   | 10.00                                              | 10.00                         | 10.00                                                                                                    | 87.50       |
| 10.     | Oriental Bank of Commerce | 20       | 20                 | 5.00           | 0.00                                              | 10.00                                                   | 0.00                                               | 10.00                         | 5.00                                                                                                     | 70.00       |
| 11.     | Punjab National Bank      | 20       | 20                 | 10.00          | 7.50                                              | 10.00                                                   | 5.00                                               | 10.00                         | 7.50                                                                                                     | 90.00       |
| 12.     | State Bank of Hyderabad   | 20       | 20                 | 0.00           | 0.00                                              | 5.00                                                    | 0.00                                               | 5.00                          | 0.00                                                                                                     | 50.00       |
| 13.     | State Bank of India       | 20       | 20                 | 10.00          | 7.50                                              | 10.00                                                   | 7.50                                               | 10.00                         | 10.00                                                                                                    | 95.00       |
| 14.     | Syndicate Bank            | 20       | 20                 | 7.50           | 5.00                                              | 10.00                                                   | 5.00                                               | 10.00                         | 10.00                                                                                                    | 87.50       |
| 15.     | UCO Bank                  | 20       | 15                 | 10.00          | 7.50                                              | 10.00                                                   | 10.00                                              | 10.00                         | 10.00                                                                                                    | 92.50       |
| 16.     | Union Bank                | 15       | 20                 | 7.50           | 5.00                                              | 10.00                                                   | 10.00                                              | 10.00                         | 10.00                                                                                                    | 87.50       |

**Score achieved by Banks for handling the business and deposits of SPSUs and SLASs**

| Sl. No. | Name of the Bank               | CD Ratio | Achievement in ACP | Branch Network | Ratio of Rural Branches Network to Total Branches | Percentage of Priority Sector Advances to Total Advance | Percentage of Agriculture Advance to Total Advance | Achievement under PMRY Scheme | Financial inclusion BSBDA A/Cs (Basic Savings Bank Deposit Accounts opened in CBS and being operational) | Total Marks |
|---------|--------------------------------|----------|--------------------|----------------|---------------------------------------------------|---------------------------------------------------------|----------------------------------------------------|-------------------------------|----------------------------------------------------------------------------------------------------------|-------------|
| (1)     | (2)                            | (3)      | (4)                | (5)            | (6)                                               | (7)                                                     | (8)                                                | (9)                           | (10)                                                                                                     | (11)        |
| 17.     | United Bank of India           | 15       | 0                  | 10.00          | 7.50                                              | 10.00                                                   | 10.00                                              | 10.00                         | 7.50                                                                                                     | 70.00       |
|         | Private Sector Banks           |          |                    |                |                                                   |                                                         |                                                    |                               |                                                                                                          |             |
| 1.      | Axix Bank Ltd.                 | 20       | 20                 | 7.50           | 0.00                                              | 10.00                                                   | 10.00                                              | 0.00                          | 5.00                                                                                                     | 72.50       |
| 2.      | HDFC Bank                      | 15       | 10                 | 7.50           | 0.00                                              | 7.50                                                    | 7.50                                               | 0.00                          | 5.00                                                                                                     | 52.50       |
| 3.      | ICICI Bank                     | 15       | 20                 | 7.50           | 0.00                                              | 10.00                                                   | 10.00                                              | 0.00                          | 10.00                                                                                                    | 72.50       |
| 4.      | Karnataka Bank Ltd.            | 20       | 20                 | 0.00           | 0.00                                              | 5.00                                                    | 5.00                                               | 0.00                          | 0.00                                                                                                     | 50.00       |
|         | Regional Rural Banks           |          |                    |                |                                                   |                                                         |                                                    |                               |                                                                                                          |             |
| 1.      | Odisha Gramya Bank             | 10       | 0                  | 10.00          | 10.00                                             | 10.00                                                   | 10.00                                              | 10.00                         | 10.00                                                                                                    | 70.00       |
| 2.      | Utkal Gramya Bank              | 15       | 0                  | 10.00          | 10.00                                             | 10.00                                                   | 10.00                                              | 0.00                          | 10.00                                                                                                    | 65.00       |
|         | Cooperative Banks              |          |                    |                |                                                   |                                                         |                                                    |                               |                                                                                                          |             |
| 1.      | Odisha State Cooperative Banks | 20       | 20                 | 10.00          | 7.50                                              | 10.00                                                   | 10.00                                              | 0.00                          | 0.00                                                                                                     | 77.50       |