

**GOVERNMENT OF ODISHA
FINANCE DEPARTMENT**

No. **15984** /F., Bhubaneswar, dated **30.05.2016**
FIN-PUIF-IF-0003-2016

From

**Shri R.Balakrishnan, I.A.S.,
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 the criteria for empanelment of commercial Banks to handle the business (including deposits) of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLASs) have been revised in consultation with SLBC and for the financial year 2016-17. The empanelment will be based on the score-based ranking of banks' performance under the following fifteen parameters.

- CD Ratio
- Annual Credit Plan (ACP) Achievement
- Priority Sector Advance
- Agriculture Advance
- Branch Network
- Rural Branches
- Administrative Office of the bank within the State
- 'Opening of BSBD & PMJDY Accounts
- Number of Priority Sector Loan Accounts
- Branch Opening in Unbanked GPs
- MSM E Advance
- Micro Enterprise Advance
- SHG Linkage
- JLG Linkage
- Appointing BC/CSP in Unbanked GPs

Besides the above parameters, five bonus marks are given to those banks managing RSETI and RRBs.

2. Any bank which scores at least 60 marks (out of 100) including bonus mark is eligible for selection to handle business and deposits of the aforesaid entities. On the basis of the data made available by SLBC on the banks performance and their gradation, the following 11 Public Sector Banks, 1 Private Sector Bank, 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 2016-17:-

SI. No.	Name of the Banks	Score	Grade
PUBLIC SECTOR BANKS			
1	State Bank of India	80	AA+
2	Indian Overseas Bank	79	AA+
3	UCO Bank	71	AA
4	Bank of Baroda	70	AA
5	Union Bank of India	70	AA
6	Bank of India	66	A+
7	Indian Bank	65	A+
8	United Bank of India	64	A
9	Canara Bank	62	A
10	Allahabad Bank	61	A
11	Andhra Bank	60	A
REGIONAL RURAL BANKS			
1	Utkal Grameen Bank	73	AA
2	Odisha Gramya Bank	69	A+
CO-OPERATIVE BANKS			
1	Odisha State Co-operative Bank	71	AA
PRIVATE SECTOR BANKS			
1	HDFC Bank	71	AA

3. Accordingly you are requested to issue necessary instruction to all concerned to allow only these banks to handle the business and deposits of the SPSUs and SLASs during the financial year 2016-17. This empanelment will remain valid until further instruction from this Department. The Scores obtained by all banks and their Gradation on the 15 parameters are enclosed for reference.

4. H&UD Department is also requested to advise the ULBs/Development Authorities and other Statutory Bodies under their administrative control to select their bankers from the above list of eligible banks.

5. 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 that 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

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,

Sd/-
Additional Chief Secretary (Finance)

Sl	BANKS	1. CD Ratio	2. ACP Achievement	3. Priority Sector Advance	4. Agriculture Advance	5. Branch Network	6. Rural Branches	7. Administrative Office	8. Opening of BSBD & PMJDY Accounts	9. Priority Sector Loan Accounts	10. Branch Opening in Unbanked GP	11. MSME Advance	12. Micro Enterprise Advance	13. SHG Linkage	14. JLG Linkage	15. Appointing BC / CSP in Unbanked GPs	Bonus Marks	TOTAL MARKS	GRADE	Eligibility for SPSU/SLAS Business
1	State Bank of India	8	5	5	3	10	10	5	5	4	1	1	4	4	0	5	10	80	AA+	Eligible
2	Indian Overseas Bank	8	5	5	4	6	8	3	4	5	0	5	5	10	5	1	5	79	AA+	Eligible
3	Utkal Grameen Bank	6	1	5	5	10	10	5	2	4	0	4	5	10	1	5	0	73	AA	Eligible
4	UCO Bank	6	3	5	5	10	8	5	5	5	0	3	5	4	0	4	3	71	AA	Eligible
5	O. S. C. B	10	5	5	5	10	8	5	0	5	0	0	5	8	5	0	0	71	AA	Eligible
6	Bank of Baroda	10	4	5	2	6	6	3	5	2	2	5	3	10	5	2	0	70	AA	Eligible
7	Union Bank of India	10	4	5	5	6	4	3	5	5	0	4	5	6	3	5	0	70	AA	Eligible
8	Odisha Gramya Bank	4	1	5	5	10	10	5	2	5	0	2	5	10	0	5	0	69	A+	Eligible
9	Bank of India	8	1	5	5	10	8	3	5	5	0	2	3	6	0	4	1	66	A+	Eligible
10	Indian Bank	8	5	5	5	4	6	3	3	2	0	4	5	10	0	5	0	65	A+	Eligible
11	United Bank of India	2	3	5	5	6	8	3	5	5	0	4	5	8	0	5	0	64	A	Eligible
12	HDFC Bank	8	5	3	3	6	4	5	2	5	3	0	4	10	5	0	0	63	A	Eligible
13	Canara Bank	8	4	5	2	8	6	5	2	3	1	5	1	10	0	1	1	62	A	Eligible
14	Allahabad Bank	10	4	5	1	4	4	3	4	4	1	3	4	10	0	4	0	61	A	Eligible
15	Andhra Bank	2	3	5	4	8	6	5	1	3	1	3	4	6	3	5	1	60	A	Eligible
16	Central Bank of India	10	0	5	5	6	4	3	2	3	0	2	4	10	0	3	1	58	B+	Ineligible
17	Axis Bank Ltd	10	5	5	4	6	4	5	0	5	0	3	5	0	5	0	0	57	B+	Ineligible
18	IDBI Bank	8	5	5	5	4	2	3	0	2	2	2	4	10	0	1	0	53	B	Ineligible
19	DCB Ltd	10	5	5	5	0	8	3	0	2	0	0	5	10	0	0	0	53	B	Ineligible
20	Bandhan Bank	10	0	5	5	0	4	3	4	5	0	5	5	0	5	0	0	51	B	Ineligible
21	Punjab National Bank	6	2	5	3	8	6	3	3	3	0	3	2	6	0	0	0	50	B	Ineligible
22	ICICI Bank	8	4	5	5	6	4	5	1	3	0	0	3	0	5	1	0	50	B	Ineligible
23	Oriental Bank of Commerce	10	3	5	3	4	2	3	3	2	2	5	4	0	0	0	0	46	C	Ineligible
24	Corporation Bank	10	5	3	0	4	2	3	3	1	1	5	1	2	5	0	0	45	C	Ineligible
25	Syndicate Bank	4	2	5	0	6	6	3	1	2	0	2	3	8	0	0	1	43	C	Ineligible
26	Yes Bank	10	5	5	5	0	0	0	0	5	0	5	4	0	0	0	0	39	D	Ineligible
27	Vijaya Bank	0	4	5	2	2	2	0	0	1	1	3	2	10	5	0	0	37	D	Ineligible
28	IndusInd Bank	8	5	5	0	2	0	0	0	5	0	5	1	0	0	0	0	31	D	Ineligible
29	Bhartiya Mahila Bank	2	0	5	5	0	10	0	2	0	0	0	0	0	0	0	0	24	E	Ineligible
30	Dena Bank	2	0	4	0	0	4	0	1	0	2	5	5	0	0	0	0	23	E	Ineligible
31	Federal Bank	4	2	2	5	2	2	0	0	1	0	0	5	0	0	0	0	23	E	Ineligible
32	Punjab & Sind Bank	10	0	5	0	0	2	0	0	0	0	0	4	0	0	0	0	21	E	Ineligible
33	State Bank of B & J	10	4	3	0	0	0	0	0	0	0	0	3	0	0	0	0	20	E	Ineligible
34	Kotak Mahindra Bank Ltd	0	5	2	5	0	0	0	0	1	0	5	1	0	0	0	0	19	F	Ineligible
35	The South Indian Bank Ltd.	0	5	5	0	0	0	0	0	2	0	0	5	0	0	0	0	17	F	Ineligible
36	Bank of Maharashtra	0	0	5	0	0	0	0	2	0	0	4	5	0	0	0	0	16	F	Ineligible
37	State Bank of Hyderabad	0	0	3	0	0	4	0	1	0	1	1	5	0	0	0	0	15	F	Ineligible
38	State Bank of Mysore	10	0	0	0	0	4	0	1	0	0	0	0	0	0	0	0	15	F	Ineligible
39	Karnatak Bank Ltd.	10	0	2	1	0	0	0	0	1	0	0	0	0	0	0	0	14	F	Ineligible
40	Laxmi Vilas Bank	0	0	5	0	0	8	0	0	0	1	0	0	0	0	0	0	14	F	Ineligible
41	City Union Bank	8	2	3	0	0	0	0	0	0	0	0	0	0	0	0	0	13	F	Ineligible
42	Karur Vysya Bank	0	0	3	5	0	0	0	0	2	0	0	0	0	0	0	0	10	F	Ineligible
43	State Bank of Travancore	4	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	7	F	Ineligible
44	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	F	Ineligible

GRADING PATTERN
75 & above = AA+
70 to 74 = AA
65 to 69 = A+
60 to 64 = A
55 to 59 = B+
50 to 54 = B
40 to 49 = C
30 to 39 = D
20 to 29 = E
Below 20 = F