Urgent

GOVERNMENT OF ODISHA
FINANCE DEPARTMENT
***

No. **22460** /F, Dt.**28.07.2017**
FIN-PUIF-IF-0003/2016

From

Shri R. Balakrishnan, IAS,
Development Commissioner-cum-A.C.S. to Govt.

To

The Additional Chief Secretaries/
Principal Secretaries/
Commissioner-cum-Secretaries/
Secretaries to Government/

Sub: **Selection of Banks for handling business and deposits of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLASs) for the Year 2017-18.**

Sir,

I am directed to say that the parameters for empanelment of Banks for handling business of SPSUs and SLASs for the year 2017-18 have been revised in consultation with the Convener, SLBC and Reserve Bank of India.

2. Based on the information received from SLBC and the revised criteria, 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. According to the revised criteria for the year, 2017-18, the minimum eligibility score is kept at 40% since 2016-17 was not a normal year for the banking sector. 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. However, the State Cooperative Bank, Odisha Gramya Bank and Utkal Gramya Bank are made eligible for handling Business and Deposits of State Public Sector Undertakings (SPSU) and State Level Autonomous Societies (SLAS) as these banks substantially contribute to agricultural advances and the State Government have a share in the holdings of these banks.

5. Accordingly, following banks have been selected for handling Business & Deposits : -

1	ICICI Bank	14	HDFC Bank
2	State Bank of India	15	Indian Bank
3	Canara Bank	16	Bandhan Bank
4	Axis Bank Ltd	17	Andhra Bank
5	Indian Overseas Bank	18	DCB Bank Ltd
6	IDBI Bank	19	Oriental Bank of Commerce
7	Allahabad Bank	20	IndusInd Bank
8	Punjab National Bank	21	Bank of Baroda
9	Union Bank of India	22	Syndicate Bank
10	Bank of India		**RRBs & OSCB**
11	United Bank of India	1	Utkal Gramya Bank
12	Central Bank of India	2	Odisha Gramya Bank
13	UCO Bank	3	State Cooperative Bank

6. In order to curb unhealthy competition among banks in frequent shifting of deposits from one bank to another which has a distortionary effect on their lending and other operations, it is further stipulated 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 agencies 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 2017-18 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 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 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. 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/-
Development Commissioner-cum-A.C.S. to Govt.

Score Card for Financial Year 2017-18

Sl. No.	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 in Unbanked GPs (As % of Target Achieved)	Score with 15% weight
1	2	3	4	5	6	7	8	9	10
1	ICICI Bank	70.94	12	84.98	15	51.47	9	8.55	2
2	State Bank of India	32.38	6	41.95	9	186.40	15	8.12	2
3	Canara Bank	60.52	12	69.18	12	106.61	15	12.50	4
4	Axis Bank Ltd	70.03	12	64.88	12	98.48	15	0.00	0
5	Indian Overseas Bank	41.22	9	85.45	15	86.26	15	1.89	2
6	IDBI Bank	45.09	9	119.59	15	79.23	12	25.00	4
7	Allahabad Bank	74.05	12	45.36	9	206.78	15	12.12	4
8	Punjab National Bank	74.44	12	34.68	6	120.60	15	4.40	2
9	Union Bank of India	34.31	6	67.56	12	119.12	15	0.00	0
10	Bank of India	50.06	9	21.50	6	46.07	9	5.11	2
11	United Bank of India	31.39	6	62.10	12	91.49	15	0.00	0
12	Central Bank of India	40.12	9	50.59	9	113.36	15	1.16	2
13	UCO Bank	36.86	6	39.62	6	77.85	12	5.22	2
14	HDFC Bank	73.67	12	118.06	15	65.75	12	24.07	4
15	Indian Bank	28.83	6	99.65	15	54.08	9	11.54	4
16	Bandhan Bank	134.93	15	695.19	15	597.92	15	0.00	0
17	Andhra Bank	26.69	6	33.00	6	47.92	9	8.62	2
18	DCB Bank Ltd	102.26	15	109.81	15	240.62	15	5.56	2
19	Oriental Bank of Commerce	46.49	9	77.55	12	89.56	15	15.00	4
20	IndusInd Bank	60.76	12	36.60	6	125.90	15	0.00	0
21	Bank of Baroda	47.17	9	6.83	0	46.49	9	13.33	4

Annexure

Score Card for Financial Year 2017-18									
Sl. No.	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 in Unbanked GPs (As % of Target Achieved)	Score with 15% weight
1	2	3	4	5	6	7	8	9	10
22	Syndicate Bank	20.66	6	22.63	6	101.19	15	5.33	2
23	Corporation Bank	73.83	12	24.62	6	30.66	6	14.55	4
24	Karnataka Bank Ltd.	37.02	6	105.78	15	240.93	15	0.00	0
25	Yes Bank	29.79	6	388.99	15	247.53	15	0.00	0
26	Kotak Mahindra Bank Ltd	40.18	9	51.76	9	70.97	12	0.00	0
27	Federal Bank	64.39	12	53.89	9	12.66	0	18.52	4
28	Dena Bank	52.81	9	3.16	0	7.09	0	18.52	4
29	Punjab & Sind Bank	30.88	6	12.95	0	28.83	6	0.00	0
30	Vijaya Bank	41.24	9	5.09	0	6.98	0	8.33	2
31	Bank of Maharastra	41.74	9	0.00	0	21.15	6	0.00	0
32	City Union Bank	90.96	15	0.00	0	0.00	0	0.00	0
33	Karur Vysya Bank	37.94	6	25.31	6	0.00	0	0.00	0
34	Standard Chartered Bank	23.83	6	0.00	0	0.00	0	0.00	0
35	The South Indian Bank Ltd.	21.21	6	0.00	0	0.00	0	0.00	0
36	Laxmi Vilas Bank	1.60	0	0.00	0	0.00	0	11.11	4
Banks having shareholding of State Government									
1	Utkal Gramya Bank								
2	Odisha Gramya Bank								
3	State Cooperative Bank								

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Score Card for Financial Year 2017-18

Sl. No.	BANKS	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, 17 and 31st March, 16)	Score with 10% weight	Total score
1	**2**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**
1	ICICI Bank	76.26	10	53	4	111.21	10	3253.64	10	**72.0**
2	State Bank of India	93.52	10	517	10	182.65	10	2865.23	10	**72.0**
3	Canara Bank	126.82	10	80	4	30.48	6	601.43	6	**69.0**
4	Axis Bank Ltd	41.26	6	50	4	73.68	10	1480.10	8	**67.0**
5	Indian Overseas Bank	75.96	10	70	4	99.04	10	-1455.58	0	**65.0**
6	IDBI Bank	1117.24	10	25	2	180.00	10	97.16	2	**64.0**
7	Allahabad Bank	90.97	10	37	2	105.17	10	79.41	2	**64.0**
8	Punjab National Bank	75.25	10	84	4	97.70	10	330.52	4	**63.0**
9	Union Bank of India	71.77	10	50	4	91.07	10	409.13	4	**61.0**
10	Bank of India	90.42	10	138	6	93.08	10	1226.78	8	**60.0**
11	United Bank of India	77.10	10	71	4	109.00	10	14.13	2	**59.0**
12	Central Bank of India	99.23	10	41	2	82.35	10	-286.28	0	**57.0**
13	UCO Bank	147.10	10	147	6	47.24	6	1260.89	8	**56.0**
14	HDFC Bank	9.50	0	47	2	8.54	0	2119.27	10	**55.0**
15	Indian Bank	48.18	6	44	2	115.94	10	-446.25	0	**52.0**
16	Bandhan Bank	0.00	0	5	2	0.00	0	159.11	2	**49.0**
17	Andhra Bank	68.07	8	80	4	93.40	10	272.72	4	**49.0**
18	DCB Bank Ltd	0.00	0	17	2	0.00	0	-44.67	0	**49.0**
19	Oriental Bank of Commerce	12.80	3	19	2	0.00	0	19.77	2	**47.0**
20	IndusInd Bank	0.00	0	5	2	13.33	3	328.47	4	**42.0**
21	Bank of Baroda	61.97	8	54	4	53.85	8	-11.63	0	**42.0**

Score Card for Financial Year 2017-18

Sl. No.	BANKS	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, 17 and 31st March, 16)	Score with 10% weight	Total score
1	2	11	12	13	14	15	16	17	18	19
22	Syndicate Bank	53.53	8	44	2	0.00	0	153.48	2	**41.0**
23	Corporation Bank	38.95	6	13	2	29.79	3	-512.58	0	**39.0**
24	Karnataka Bank Ltd.	0.00	0	0	0	0.00	0	-336.40	0	**36.0**
25	Yes Bank	0.00	0	0	0	0.00	0	-408.83	0	**36.0**
26	Kotak Mahindra Bank Ltd	0.00	0	0	0	0.00	0	58.17	2	**32.0**
27	Federal Bank	13.33	3	5	2	0.00	0	96.91	2	**32.0**
28	Dena Bank	71.84	10	7	2	0.00	0	26.33	2	**27.0**
29	Punjab & Sind Bank	15.56	3	5	2	0.00	0	21.88	2	**19.0**
30	Vijaya Bank	29.17	3	8	2	0.00	0	134.47	2	**18.0**
31	Bank of Maharastra	0.00	0	0	0	0.00	0	7.40	2	**17.0**
32	City Union Bank	0.00	0	0	0	0.00	0	0.81	2	**17.0**
33	Karur Vysya Bank	0.00	0	0	0	0.00	0	17.34	2	**14.0**
34	Standard Chartered Bank	0.00	0	0	0	0.00	0	0.91	2	**8.0**
35	The South Indian Bank Ltd.	0.00	0	0	0	0.00	0	8.84	2	**8.0**
36	Laxmi Vilas Bank	0.00	0	2	2	0.00	0	-0.96	0	**6.0**
Banks having shareholding of State Government										
1	Utkal Gramya Bank									
2	Odisha Gramya Bank									
3	State Cooperative Bank									