

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 |