

No./IF&CC/2024(FD)/7024

From

The Additional Chief Secretary to Govt. Haryana,  
Finance Department.  
(Institutional Finance & Credit Control),  
Haryana Civil Secretariat,  
Chandigarh

To

1. All the Administrative Secretaries to Government of Haryana.
2. All the Head of Department & all Deputy Commissioners in Haryana.
3. All Managing Director/Chief Administrator/Chief Executive Officer of State Govt. Corporations /Companies /Boards /Cooperative Institution / Autonomous Bodies in Haryana.
4. The Registrar, all the Universities in Haryana
5. Commissioners of Ambala Division, Hisar Division, Rohtak Division and Gurgaon Division.
6. Public, Private & Small Finance Banks operating in Haryana.

**Dated Chandigarh, the 12<sup>th</sup> July 2024**

**Subject:- Empanelment of Banks for conducting Government business in Haryana.**

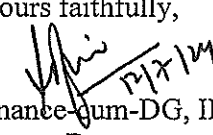
In supersession of letter No. IFCC/RO/Funds/2013/2657 dated 05.11.2013 and in continuation of letter No. IFCC/2023(FD)/27327 dated 30.11.2023 and letter no. IFCC/2024/7024 dated 22.03.2024 Department of Institutional Finance & Credit Control, Finance Department has empanelled 27 banks to transact Government business in Haryana. The empanelment of IDBI bank is being suspended till the issues being faced by different Government departments are resolved.

2. List of the 27 empanelled public sector, private sector and small finance empanelled banks is attached at Annexure-I.
3. The banks which are not empanelled as per the current list will be considered for inclusion as and when they cross eligibility mark i.e. as and when they get a positive score on at least eight out of the ten eligibility parameters. The ten parameters are as attached at Annexure-II and are the same as those for which data was submitted by the banks in response to letters dated 30.11.2023 and 22.03.2024.
4. The departments/Boards/Corporations may select any bank from amongst the list for their Government business with the following guidelines:
  - a) Care must be taken to avoid placing the complete set of funds available with the organization with one bank.
  - b) For banks empanelled vide letter dated 05.11.2013 and also in the current list, for deposits beyond Rs. 100 crores, not more than 50% funds be placed in a single bank.
  - c) For the banks, other than Small Finance Banks, which have been empanelled for the first time with Government of Haryana, not more than Rs. 50 crores be placed by any department with any one bank.
  - d) For Small Finance Banks, not more than Rs. 25 crores be placed by one department with any one bank.
  - e) While any bank from amongst those empanelled in the list attached with this letter may be selected, due diligence must be done every time a case for loan from a bank or placement of deposits with a bank, is processed. All attempts must be made to get the

best rates, i.e. lowest rate of interest in case of loans and highest rate of interest in case of placement of deposits.

5. These instructions/policy will supersede all the earlier instructions issued by the Finance Department (IFCC) in this regard.
6. The empanelment can be reviewed from time to time as per the attached criteria.
7. The empanelment notification may be brought to the notice of all concerned for strict compliance.

Yours faithfully,

  
Secretary Finance-cum-DG, IF&CC  
Finance Department

Endst.No. IF&CC/2024(FD)/7024

Dated: 12.07.2024

A copy is forwarded to the following for information please:-

1. PS to PSCM.
2. Private Secretary to Additional Chief Secretary to Govt. Haryana, Finance & Planning Department, Haryana
3. Private Secretary to Director General, Institutional Finance & Credit Control, Finance Department, Haryana
- ✓ 4. SIO, NIC with a request to upload the same on FD official website.

**List of empanelled banks in Haryana  
July, 2024**

<b>Sr. No.</b>	<b>Public Sector Banks</b>
1	Bank of Baroda
2	Bank of India
3	Bank of Maharashtra
4	Canara Bank
5	Central Bank of India
6	Indian Bank
7	Indian Overseas Bank
8	Punjab & Sind Bank
9	Punjab National Bank
10	State Bank of India
11	UCO Bank
12	Union Bank of India
	<b>Private Sector Banks</b>
13	Axis Bank
14	Bandhan Bank
15	HDFC Bank
16	ICICI Bank
17	IDFC First Bank
18	IndusInd Bank
19	Kotak Mahindra Bank
20	Yes Bank

	<b>Small Finance Banks</b>
21	Au Small Finance Bank
22	Equitas Small Finance Bank
23	Jana Small Finance Bank
24	Ujjivan Small Finance Bank
25	Utkarsh Small Finance Bank
	<b>Regional Rural Bank</b>
26	Sarva Haryana Gramin Bank
	<b>Cooperative Bank</b>
27	Haryana State Cooperative Apex Bank Ltd. (HARCO Bank )

**Annexure-II****Programme for Banks' data for empanelment with Government of Haryana.**

<b>Sr. No.</b>	<b>Parameters</b>	<b>Data to be given by Banks</b>
1	Net worth (in crores)	
2	Capital adequacy ratio/Capital to risk asset ratio (CRAR)	
3	Net non performing asset (NPA) in percentage of gross advantages	
4	Profitability (numbers of continues years with profit) 2020-21, 2021-22, 2022-23 & 2023-24 (in figures)	
5	Number of branches in State of Haryana	
6	Number of districts covered	
7	Number of Rural and Semi-urban branches in the State of Haryana	
8	Priority Sector advances to net bank credit (in percent)	
9	Agriculture advances to net bank credit (in percent)	
10	CD ratio (overall for Haryana)	

