

भारत प्रतिभूति मुद्रण तथा मुद्रा निर्माण निगम लिमिटेड

Security Printing and Minting Corporation of India Limited

मिनीरत्न श्रेणी-1, सीपीएसई
(भारत सरकार के पूर्ण स्वामित्वाधीन)

Miniratna Category-1, CPSE
(Wholly owned by Government of India)



F.No. SPMCIL/FIN/68/ 572

29.04.2019

To

All Scheduled Commercial Banks as per RBI Act, 1934

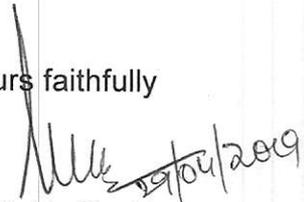
Subject: Offer Document for Banking Arrangements for SPMCIL.

Sir/Madam,

Security Printing and Minting Corporation of India Limited (SPMCIL) is a Schedule 'A' Mini Ratna Category – 1 CPSE, wholly owned by Ministry of Finance, Government of India.

2. SPMCIL is looking for banking arrangements for its Corporate Office and all 9 units (As per Annexure – 1 enclosed herewith).
3. Offer document is enclosed herewith (As per Annexure – 2 attached herewith). Interested banks may apply by submitting duly filled in applications by 15.05.2019 enclosing all the relevant documents.

Yours faithfully


(Amitabh Shah)

Deputy Manager (F&A)

Encl: Offer Document Annexure 2.

Annexure - 1

Details of Units of SPMCIL

S NO.	Unit	Address
1	Corporate Office New Delhi	16 th Floor Jawahar Vyapar Bhawan, Janpath New Delhi-110001
2	India Government Mint, Mumbai	Shaheed Bhagat Singh Road, Fort, Mumbai-400023 , Maharashtra
3	India Government Mint, Hyderabad	IDA, Phase-II, Cherapally , R.R. District ,Hyderabad-500051, Telangana
4	India Government Mint, Noida	D-2 Sector-1, Noida-201301, Uttar Pradesh
5	India Government Mint, Kolkata	Alipore , Kolkata-700053, West Bengal
6	India Security Press , Nashik	Nashik Road , Nashik-422101, Maharashtra
7	Currency Note Press, Nashik	Nashik Road , Nashik-422101, Maharashtra
8	SPP, Hyderabad	Mint Compound, Saifabad, Hyderabad-500063, Telangana
9	Bank Note Press, Dewas	Dewas -455001, Madhya Pradesh
10	Security Paper Mill, Hoshangabad	Hoshangabad-461005, Madhya Pradesh



Offer Document

Essential Eligibility Criteria:

Applicant bank must fulfill the following criteria on the basis of their annual accounts (audited) or as available on the website of RBI, whichever is the latest:

- (i) Should be a scheduled commercial Bank as per RBI Act 1934.
- (ii) Should have net worth of not less than Rs.1000 crores.
- (iii) Should have net non-performing assets of not more than 10% of the net advances.
- (iv) Should have declared profit in the immediately preceding three financial years.
- (v) It should be maintaining a minimum Capital to Risk Weighted Assets ratio (CRAR) as mandated by RBI under Basel III norms.
- (vi) Bank should have its presence in all nine units and corporate office of SPMCIL. List of units and corporate office given in **Annexure -1** as on the date of submission.

The applicant qualifying the above criterion will be evaluated on Financial Scoring Criterion as placed under Part 3 Financial Scoring Criterion of Offer document

The Qualifying bank is required to provide the services as mentioned under "Part 1: Scope of Work".



Part 1

1. Scope of Work

Applicant Bank has to provide the following services at free of cost to SPMCIL units and Corporate Office:

Services (Free of Cost)	
1	Current Account Cum Flexi Deposit Account (Minimum zero balance in current account). In case, balance in current account is equal to or exceeds Rs. 1 Crores at the end of the day, then the total amount lying in account in multiple of Rs. 1 Crores to be transferred to Flexi Deposit account. For Example, if balance in account is Rs. 1.1 crores, amount of Rs. 1 crores to be transferred to flexi deposit account. If balance in account is Rs. 1 crores, amount of Rs. 1 crores is to be transferred to flexi deposit account. SPMCIL reserves the right to change these instructions regarding transfer to flexi deposit account from time to time.
2	Multi-city cheque book facility
3	DD facility- DD making at Nil charges
4	Issue of cheque books
5	Issue of Account Statement
6	Provision of MIS Report in various formats a) Daily email of Balance in the current account and the amount as lying in the Flexi Deposit account. b) With respect to all the liquidating Flexi Deposits during a month, a report showing the overnight MIBOR at which it was booked and the interest earned till the date of liquidity/prematurity of the same. c) Monthly report on unit wise foreign exchange outgo. d) A monthly report is required to be sent by the bank specifying the interbank rate and the rate charged for all the transactions executed during the month, to Corporate Finance section at Head Office
7	Opening of salary account for its employees with a) Zero balance and b) ATM card and c) Minimum ten transaction free per month from ATM of other bank d) Insurance cover to employees
8	RTGS/NEFT facility
9	Clearance of high value cheques on priority
10	Internet banking (online transfer, tax payment, trade services etc.).
11	Transfer of funds from units to corporate office and vice versa
12	Provision of International Credit/Debit Card for company (in case required by SPMCIL)
13	Delivery of any instruments at units (at least two times a week)

14	Token/ digital certificate to authorized signatories for security of transaction through internet banking.
15	Issuance of Forex card for foreign travel.
16	The bank booking the specified rate of Forex is required to send the debit advice /note specifying the amount and rate of Forex to the corporate treasury desk at Head Office as well as to the unit concerned immediately on the booking of transaction.
17	Imprest card for petty expenses.
18	Integration with ERP/other software, if required.

2. Applicant Bank has to quote their fees for the following services as per the table placed under Part 3: Financial Scoring Criterion

Fees Based Services	
1	Overdraft facilities
2	Letter of Credit
3	Bank guarantee
4	Deposits

The above scope of work is mandatory and to be provided unconditionally as per the terms of this document. Any conditional acceptance of the above Scope of Work would result in rejection of the application.



Part 2:

Other Terms and Conditions

1. The application should be submitted in one sealed envelope clearly specifying the name of the applicant with Subject as **“Offer Document for Banking Arrangements for SPMCIL”**
2. Applicants are required to submit documents as specified under **“Part-4 Documents to be submitted by Applicant”**. All documents should be numbered and arranged in sequence properly.
3. Incomplete applications or applications containing false information will be summarily rejected.
4. Maximum score for financial criteria is 100 marks.
5. The financial criterion of all qualifying banks (as per the Essential Eligibility criterion) will be considered for evaluation.
6. The evaluation of applications will be on highest Total Financial score as per the table under **“Part 3- Financial Scoring Criterion”**. Applications will be ranked based on their highest total financial score.
7. SPMCIL may short list one or more banker for fund and non-fund based services based on the technical evaluation criterion as placed under Part -1 Scope of Work. The Management also reserves the right to avail different services from different banks.
8. The period of engagement will be 3 year from the date of engagement. The tenure is further extendable as per the discretion of the SPMCIL.
9. If at any point in time, it is found by SPMCIL that the rates/ charges actually charged are not in conformity with the rates/ charges as agreed for the transactions or as per the offer document, SPMCIL reserves the right to revoke the agreement with the concerned bank with immediate effect and the Bank would be required to reimburse the additional charges within the next seven days. Further, the Bank would be black listed for all future business transactions with the company
10. In case of Tie in marks, the selection will be made of following basis:-
 - a. Higher Net Profit of bank on the basis of their annual accounts (audited) or as available on the website of RBI, whichever is the latest
 - b. Lower NPA's on the basis of their annual accounts (audited) or as available on the website of RBI, whichever is the latest
11. SPMCIL reserves the right to accept or reject the applications. SPMCIL also reserves the right to modify the scope of work and cancel or scrap the Offer Document at any stage without assigning any reasons thereof.



Part 3: Financial Scoring Criterion

The Applicant banks shall be ranked as per the total marks scored on the below mentioned criterion.

Financial Scoring Criterion				
Parameter	Points to be allocated		Maximum Marks	
Interest rate on short term flexi deposits to be made for a duration of 7 days and above	Charges	Marks	40	
	MIBOR+40 basis points or above	40		
	MIBOR+30 basis points or above	30		
	MIBOR+20 basis points or above	20		
	MIBOR or above	10		
	Card Rate	Nil		
LC charges(to be quoted as % per annum)	Charges	Marks	30	
	Nil	30		
	From 0.10% to 0.15%	20		
	From 0.16% to 0.20%	10		
	From 0.21% to 0.25%	5		
Above 0.25%	Nil			
Intra Day limit	Amount of Intra Day limit	Charges	Marks	20
	Upto 200 Crore	Free/Nil Any Charges	20 0	
Interest rate charged on OD facility	Charges	Marks	05	
	MCLR rate or below	5		
	MCLR +50 basis points or below	4		
	MCLR +100 basis points or below	3		
	MCLR +150 basis points or below	2		
MCLR + more than150 basis points or below	Nil			
Bank Guarantee	Charges	Marks	05	
	Nil	5		
	Upto 0.5%	4		
	From 0.6% to 1.0%	3		
	From 1.1% to 1.5%	2		
Above 1.5%	Nil			
Total Financial Score			100	

Note:

1. The evaluation of applicants will be on highest Total Financial score as per the table above. Applicant banks will be ranked based on their highest total financial score.

2. In case of Tie in marks, the selection will be made of following basis:-

- a. Higher Net Profit of bank on the basis of their annual accounts (audited) or as available on the website of RBI, whichever is the latest
- b. Lower NPA's on the basis of their annual accounts (audited) or as available on the website of RBI, whichever is the latest



Part-4

Documents to be submitted by Applicant

Sr no	Criterion	Document Required
1.	Should be a scheduled commercial Bank as per RBI Act 1934.	Relevant Circular/ Notification/ Listing from RBI
2.	Should have net worth of not less than Rs.1000 crores.	Annual accounts (audited) or as available on the website of RBI, whichever is the latest
3.	Should have net non-performing assets of not more than 10% of the net advances.	
4.	Should have declared profit in the immediately preceding three financial years.	
5.	It should be maintaining a minimum Capital to Risk Weighted Assets ratio as mandated by RBI under Basel III norms.	
6.	Bank should have its presence in all nine units and corporate office of SPMCIL.	Self Certification with details of branches in all nine units and corporate office of SPMCIL



Part 5: Details to be submitted for Evaluation (Please fill in the Actual charges column):

Parameter	Points to be allocated			Maximum Marks	Actual Charges
Interest rate on short term flexi deposits to be made for a duration of 7 days and above	Charges	Marks		40	
	MIBOR+40 basis points or above	40			
	MIBOR+30 basis points or above	30			
	MIBOR+20 basis points or above	20			
	MIBOR or above	10			
	Card Rate	Nil			
LC charges(to be quoted as % per annum)	Charges	Marks		30	
	Nil	30			
	From 0.10% to 0.15%	20			
	From 0.16% to 0.20%	10			
	From 0.21% to 0.25%	5			
	Above 0.25%	Nil			
Intra Day limit	Amount of Intra Day limit	Charges	Marks	20	
	Upto 200 Crore	Free/Nil	20		
		Any Charges	0		
Interest rate charged on OD facility	Charges	Marks		05	
	MCLR rate or below	5			
	MCLR +50 basis points or below	4			
	MCLR +100 basis points or below	3			
	MCLR +150 basis points or below	2			
	MCLR + more than150 basis points or below	Nil			
Bank Guarantee	Charges	Marks		05	
	Nil	5			
	Upto 0.5%	4			
	From 0.6% to 1.0%	3			
	From 1.1% to 1.5%	2			
	Above 1.5%	Nil			
Total Financial Score				100	