



भारत प्रतिभूति मुद्रण तथा मुद्रा निर्माण निगम लिमिटेड

Security Printing and Minting Corporation of India Limited

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

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



क्र. SPMCIL/वित्त/68/ 742

18.06.2021

सेवा मे,

सभी पब्लिक सैक्टर शैडयूल्ड कमर्शियल बैंक/All Public Sector Scheduled Commercial Banks

विषय: Offer Document for Banking Arrangements for SPMCIL

महोदय/ महोदया,

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 its 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 12.07.2021 enclosing all the relevant documents. 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".

4. Applicants shall ensure that their tender/application duly sealed and signed, complete in all respects as per the instructions contained in this document, are dropped in the tender box located at the Corporate Office, New Delhi at 16th Floor Jawahar Vyapar Bhawan, Janpath New Delhi-110001 on or before 12.07.2021 till 16.00 Hours (4.00 P.M.).

5. The bids shall be opened at 16.00 hours (4.00 P.M.) on 12.07.2021. All bidders are invited for the bid opening at Corporate Office, New Delhi. Kindly bring the authority letter for attending the bid opening.

भवदीय

सिद्धार्थ
18/6/21

(सिद्धार्थ मित्तल)

उप प्रबन्धक (वि०ले०)



Annexure - 1

Details of Units of SPMCIL

Sno.	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-400001, Maharashtra
3.	Indian Government Mint, Hyderabad	IDA, Phase-II, Cherapally, R.R. District, Hyderabad-500051, Telangana
4.	Indian Government Mint, Noida	D-2 Sector-1, Noida-201301, Uttar Pradesh
5.	Indian Government Mint, Kolkata	Alipore, Kolkata-700053, West Bengal
6.	Indian 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



Annexure-2

Offer Document

(a) 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 Public Sector Scheduled Commercial Bank as per RBI Act 1934.
- (ii) It should be maintaining a minimum Capital to Risk Weighted Assets ratio (CRAR) as mandated by RBI from time to time.
- (iii) Bank should have its presence in all nine units and corporate office of SPMCIL.

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 all the services mandatorily 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.	RTGS/NEFT facility
7.	Internet banking (online transfer, tax payment, trade services etc.).
8.	Transfer of funds from units to corporate office and vice versa
9.	Provision of International Credit/Debit Card for company (in case required by SPMCIL)
10.	Delivery of any instruments at units (at least once in a day ,if required by the unit/corporate office)
11.	Issuance of Forex card for foreign travel
12.	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.
13.	Imprest card for petty expenses.
14.	Integration with ERP/other software, if required.
15.	Set up of Child/Parent Accounts. A total of 19 accounts have to be opened. 2 accounts each at every unit, one for payment and one for collection and 1 main account at Corporate Office. Daily collections received at different units have to be swept/transferred into the main account at Corporate office at END OF Day (EOD Sweep). Similarly, all payment done at the unit have to be recouped from the main Corporate Office Account at END OF DAY (EOD Sweep). Fund Balance will be maintained at Corporate Office only. Individual Payment Accounts shall not be

	funded.
16.	Online Payment Gateway. Company sells its commemorative coins online through its website to national and international customers. Payment is made by these customers on online payment gateway through Net banking , Debit/Credit Cards , International Cards , QR Codes , etc.

Notes-

1. Flexi Deposits shall be made on the basis of available funds after EOD (End of the Day Sweep) as per Point 15 above. In case of deficit in the account, amount shall be recouped from these Flexi Deposits on LIFO (Last in First out) Basis. For example: On 15.04.2021 a flexi deposit is made For Rs. 10 Crore and another is made on 18.04.2021 for Rs. 12 Crore. Now on 28.04.2021, account has to be funded by Rs. 5 Crore. In this case, amount shall be automatically recouped from Flexi deposit created on 18.04.2021 (Latest Flexi FDR made). Further, interest on Rs.5 Crores for 10 days (18.04.2021 – 28.04.2021) shall also be credited into the account and Flexi FDR created on 18.04.2021 will now continue with Principal Amount of Rs. 7 Crore (Rs.12 Crore – Rs. 5 Crores).

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

Fees Based Services	
1.	Letter of Credit
2.	Bank guarantee

The above scope of work has been made 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 of the applicant bank.

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 bankers 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 years from the date of engagement. The tenure is further extendable as per the discretion of the SPMCIL. Further, SPMCIL reserves the right to cancel/revoke the contract/banking arrangement with the concerned bank at any time during the engagement period without giving any notice or reasons thereof.
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, selection will be made on the 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
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.				
S. No.	Parameter	Points to be allocated	Marks	Maximum Marks
1	Net Worth as per the annual accounts (audited) or as available on the website of RBI, whichever is the latest	Points		
		Highest among Participating Bidders	10	10
		Second Highest	8	
		Third Highest	6	
		All others	4	
2	Net Profit as per the annual accounts (audited) or as available on the website of RBI, whichever is the latest	Points		
		Highest among Participating Bidders	10	10
		Second Highest	8	
		Third Highest	6	
		All others	4	
3	Capital to Risk Weighted Assets ratio (CRAR) as mandated by RBI from time to time.	Points		
		Highest among Participating Bidders	10	10
		Second Highest	8	
		Third Highest	6	
		All others	4	
4	Net NPA as per the annual accounts (audited) or as available on the website of RBI, whichever is the latest	Points		
		Lowest among Participating Bidders	10	10
		Second Lowest	8	
		Third Lowest	6	
		All others	4	
5	For LC Charges , points will be awarded as per Note 1 below. Notional Cost will be calculated for a LC of 1 year as per the charges quoted by the Bank as per Note 1 .	Points		
		Lowest among Participating Bidders	40	40
		Second Lowest	32	
		Third Lowest	24	
		All others	16	
6	Outward Foreign Remittances (either in case of LC Payments , DBT Payments / or any other Foreign outward Remittance). Notional Cost will be calculated for making outward Foreign Payment as per charges quoted by the Bank as per Note 2 below.	Points		
		Lowest among Participating Bidders	10	10
		Second Lowest	8	
		Third Lowest	6	
		All others	4	
7	For BG Charges , points will be awarded as per Note 3 below. Notional Cost will be calculated for a BG of 1 year as per the charges quoted by the Bank as per Note 3 .	Points		
		Lowest among Participating Bidders	10	10
		Second Lowest	8	
		Third Lowest	6	
		All others	4	
	Total Financial Score			100

Notes :

1 LC Charges

LC Charges to be mentioned for import of Raw materials and Capital Goods

For example :

1. Charges for issuance/ Amendment CHARGES/ Enhancement of Value/ Extension of Validity (Commission Charges)
 2. Any fixed charge for amendment/extension/enhancement
 3. Revival of any expired LC
 4. Discrepancy charges, SWIFT charges , etc.
 5. Any other.
 6. Any non monetary charge has to be mentioned also.
- For e.g. - Any margin , security , etc.

Participating bank has to quote each and every charge/fee/ commission/etc that will be charged by it , in relation to LCs - whether opening , amendment , extension, settlement , retirement , payment , etc.

Any charge not included here will not be paid later on.

2 Outward Foreign Remittance Charges

1. Commission Charges
2. Conversion Charges
3. SWIFT Charges
4. Any other Charges.

Participating bank has to quote each and every charge/fee/ commission/etc that will be charged by it , at the time of Foreign Payment (either under LC or Direct Bank Transfer)

Any charge not included here will not be paid later on.

3 BG Charges

Bank Guarantee charges to mentioned

For example :

1. Commission
2. Advising Charges
3. Devolvement of B.G. Charges
4. Extension / Modification Charges
5. Any other.

Participating bank has to quote each and every charge/fee/ commission/etc that will be charged by it , in relation to BGs - whether opening , amendment , extension, settlement , retirement , payment , etc.

Any charge not included here will not be paid later on.

Note:

(i) 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.

(ii) In case of tie in marks, it has been decided the selection will be made of following basis:-

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

Part -4

Document to be submitted by Applicant

Sr no.	Criterion	Document Required
1.	Should be a Public scheduled commercial Bank as per RBI Act 1934.	Relevant Circular/ Notification/ Listing from RBI
2.	Bank should have its presence in all nine units and corporate office of SPMCIL.	Self-certification with details of branches in all the 9 units and corporate office of SPMCIL.

①

Part 5:Details to be submitted for Evaluation (Please provide details/charges for the S.No1 to S.No.7):

Financial Scoring Criterion					Actual
S. No.	Parameter	Points to be allocated	Marks	Maximum Marks	Details/charges
1	Net Worth as per the annual accounts (audited) or as available on the website of RBI, whichever is the latest	Points			
		Highest among Participating Bidders	10	10	
		Second Highest	8		
		Third Highest	6		
		All others	4		
2	Net Profit as per the annual accounts (audited) or as available on the website of RBI, whichever is the latest	Points			
		Highest among Participating Bidders	10	10	
		Second Highest	8		
		Third Highest	6		
		All others	4		
3	Capital to Risk Weighted Assets ratio (CRAR) as mandated by RBI from time to time.	Points			
		Highest among Participating Bidders	10	10	
		Second Highest	8		
		Third Highest	6		
		All others	4		
4	Net NPA as per the annual accounts (audited) or as available on the website of RBI, whichever is the latest	Points			
		Lowest among Participating Bidders	10	10	
		Second Lowest	8		
		Third Lowest	6		
		All others	4		
5	For LC Charges , points will be awarded as per Note 1 below. Notional Cost will be calculated for a LC of 1 year as per the charges quoted by the Bank as per Note 1 .	Points			
		Lowest among Participating Bidders	40	40	
		Second Lowest	32		
		Third Lowest	24		
		All others	16		
6	Outward Foreign Remittances (either in case of LC Payments , DBT Payments / or any other Foreign outward Remittance). Notional Cost will be calculated for making outward Foreign Payment as per charges quoted by the Bank as per Note 2 below.	Points			
		Lowest among Participating Bidders	10	10	
		Second Lowest	8		
		Third Lowest	6		
		All others	4		
7	For BG Charges , points will be awarded as per Note 3 below. Notional Cost will be calculated for a BG of 1 year as per the charges quoted by the Bank as per Note 3 .	Points			
		Lowest among Participating Bidders	10	10	
		Second Lowest	8		
		Third Lowest	6		
		All others	4		
Total Financial Score				100	

Notes :

1 LC Charges

LC Charges to be mentioned for import of Raw materials and Capital Goods

For example :

1. Charges for issuance/ Amendment CHARGES/ Enhancement of Value/ Extension of Validity (Commission Charges)
 2. Any fixed charge for amendment/extension/enhancement
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 4. Discrepany charges, SWIFT charges , etc.
 5. Any other.
 6. Any non monetary charge has to be mentioned also.
- For e.g. - Any margin , security , etc.

Participating bank has to quote each and every charge/fee/ commission/etc that will be charged by it , in relation to LCs - whether opening , amendment , extension , settlement , retirement , payment , etc.
Any charge not included here will not be paid later on.

2 Outward Foreign Remittance Charges

1. Commission Charges
2. Conversion Charges
3. SWIFT Charges
4. Any other Charges.

Participating bank has to quote each and every charge/fee/ commission/etc that will be charged by it , at the time of Foreign Payment (either under LC or Direct Bank Transfer)
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3 BG Charges

Bank Guarantee charges to mentioned

For example :

1. Commission
 2. Advising Charges
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 4. Extension / Modification Charges
 5. Any other.
- Participating bank has to quote each and every charge/fee/ commission/etc that will be charged by it , in relation to BGs - whether opening , amendment , extension , settlement , retirement , payment , etc.
Any charge not included here will not be paid later on.

