

File No. NHIDCL/Finance/Project bank account/ e- 204674/3869

Dated: 23.02.2022

To,  
The Branch Manager,  
All Scheduled Commercial Bank,  
New Delhi.

**Sub: Invitation of Bids for opening of Flexi Deposit Bank Account with auto sweep facility**

Sir,

NHIDCL intends to open its primary bank account with flexi deposit facility in the reputed bank(s) with sound financial health and branch in NCT of Delhi and in NE States for a deposit of around Rs. 2,000 crores. The scheduled commercial banks, having sound financial position and a branch in New Delhi, within a radius of three km from PTI building and eligibility criteria as given below may submit firm and unconditional bid for quoting the highest rate of interest in the sealed cover to the undersigned. **Pre-bid conference was held on 1<sup>st</sup> February 2022. In view of the issues raised in that, the proposal has been modified to some extent and response to the pre-bid conference is also enclosed. The bid are to be submitted by 1300 Hrs on 21<sup>st</sup> March 2022 and will be opened on the same day at 1400 Hrs in NHIDCL Hqrs office in the presence of Authorized representative of Bidders as may wish to be personally present. No bid shall be entertained after this deadline under any circumstances whatsoever.**

**2. Minimum Eligibility Criteria**

The minimum qualification criteria are given below:

- a. **Net worth:** Net worth as on 31.3.2021 should be more than Rs. 20,000/- crores,
- b. **Profitability:** The bank should have earned profit in at least 3 years out of last 5 years.
- c. **CAR1 :** Capital Adequacy Ratio TIER-1- Minimum 7.0 as on 31.03.2021 or 30.6.2021,
- d. **CAR2:** Capital Adequacy Ratio-TIER-2 (Including TIER-1) - Minimum 9.0 as on 31.03.2021 or 30.6.2021,
- e. **GNPA:** Gross NPA Ratio should not be more than 15 as of 31.3.2021,
- f. **GNPA:** Net NPA Ratio should not be more than 5,
- g. **The bank should be in a capacity to provide online banking facility by integrating with the ERP system of the Company (present SAP version EHP 8 and server ECC 6) for which an undertaking may be given, and**

h. The bank should have minimum 02 branches in each of the States/UTs (Agartala Aizawl, Dehradun, Gangtok, Guwahati, Imphal, Itanagar, Jammu, Kohima, Ladakh, Port Blair, Shillong and Srinagar); The Bank should be Indian Bank only and must not been put under caution list by the Reserve Bank of India.

3. **The bidders are requested to submit your bids in the enclosed format latest by 1300 Hrs on 21<sup>st</sup> March 2022.**

4. NHIDCL reserves the right to open bank accounts in more than one bank account split the deposits.

5. **The validity of the bids shall be for 60 days** from the submission of the bids. Once bank account has been opened, the bank will not revise the rate of interest unless there is a change in the Reserve Bank of India bank rate. In case of change of bank rate, the applicable rate of interest will be changed to the extent of the change in the bank rate of RBI. All the deposits that may be made within one year of signing of the agreement will be at the quoted rates.

6. NHIDCL reserves the right to open or not to open the separate bank account without giving any notice.


7. The amount of deposit can be increased or decreased. The pace of receipt of the funds and payment from the bank Account will depend upon budget, sanction of the projects by the Ministry and pace of completion of work.

8. No bank charges and deduction would be made on pre-mature withdrawal.

9. Other details are given in the annexure.

10. For all queries please email the undersigned.

Yours faithfully,

  
**General Manager (Finance)**  
Phone 01123461618  
Email: gm.fin@nhidcl.com

## **I. Brief history and background of the Company**

The National Highways and Infrastructure Development Corporation Limited (NHIDCL) was incorporated as a Public Sector Undertaking under the Companies Act, 2013 on 18<sup>th</sup> July 2014 under Ministry of Road Transport and Highways, Government of India with the objective of fast pace construction of National Highways and other infrastructure in the North Eastern Region and Strategic Areas of the country which share international boundaries. As on 31 March 2021, the Company has Equity capital of Rs.103.00 crore. For further details, the banks may visit website of the Company.

## **II. Terms and conditions of the banking arrangement**

- i. **Period of Deposit:** The amount shall be kept for flexi deposit for a period of 365 days with **no penalty for premature withdrawal.**
- ii. **Foreclosure of flexi Deposit:** The flexi deposits are likely to be foreclosed. The Flexi Deposit shall be foreclosed in such a manner that is most beneficial to the NHIDCL and quoted rate of interest for the period of the deposit shall be applied and communicated to the NHIDCL on daily basis. The foreclosure shall be done in the multiple of Rs.1,00,000 and a minimum of Rs.5,00,000 shall be kept in the bank account.
- iii. **No Bank Charges:** The bank shall not levy any bank charges for issuances of cheque book, bank statements, and transfer of funds via NEFT/RTGS etc. confirmation of bank guarantees etc.
- iv. **SFMS confirmation of the BGs:** The bank shall facilitate prompt and immediate SFMS confirmation of BGs on the same day or maximum by next day.
- v. **TDS:** Details of interest and TDS on each transaction should be reflected in the bank statement.
- vi. **Parent and child system of banking:** The banking arrangement between the Hqrs office and Regional offices shall be under Parent and Child concept with entire balance being kept in hqrs office and Regional offices with zero balance but with drawing rights up to Rs.100 crore per transaction account based on joint signatures as authorized by the NHIDCL Hqrs office.
- vii. **Dashboard and viewing rights:** The bank shall provide a dashboard for viewing transactions and balance in such a manner that the Hqrs can view RO wise transactions for the specified period (the choice of selection of period should be available at Dashboard) and in total while ROs will have choice to view the

transactions of their region only. The dashboard shall provide data for at least one year.

- viii. **Relationship officer and Runner:** The bank shall also provide monthly bank statements. The bank shall nominate dedicated relationship officers at the Hqrs office and all of its 13 Regional offices (*Addresses of the Regional offices is enclosed*) to facilitate the banking arrangements. In case the nearest branch of the bank is more than 3 Km from the Regional office of the NHIDCL, the bank shall arrange a dedicated runner for taking and delivering documents and payment advices on daily basis till the branch within the radius of 3 Km is opened by the bank. The bank shall arrange a runner for the smooth running of banking operations as and when required by NHIDCL.
- ix. **New Regional office:** The bank will give an undertaking on a stamp paper of Rs.100 that in case a new Regional office is opened by NHIDCL in the State Capital of the State/UT, the bank shall open the branch within a period of one month, if the bank does not have branch in that State/UT. Till the new branch is opened, the bank shall also make arrangements to facilitate parent and child concept of project payment from alternate branch.
- x. **Prepaid Cards:** The bank shall also provide prepaid about 50 cards of Rs. one lakh each which can be used for purchases by our field offices (PMUs). Such cards should have facility for withdrawal of part of the amount from the ATM. The bank shall provide bank statements of such cards every month and as and when required.
- xi. **Statutory dues:** The banks shall ensure timely deposit of statutory dues. In case any interest or penalty is levied by Government for delay in deposit of statutory dues because of failure of the bank, such interest and penalty shall be immediately reimbursed to NHIDCL. Any delay in such reimbursement beyond 30 days of the default, the bank shall be liable to pay penalty at 1.5 per cent per month.
- xii. **Online banking:** The bank shall not provide any online banking transactions facility except for payment of statutory dues on maker and checker facility system.
- III. **Evaluation of Bids:** Bid shall be evaluated based on the weighted average rate of interest as indicated in the para 6 of IV.

*Amul Jain*

#### IV. Format for submission of the Bids

##### Rate of Interest for flexi deposit of without penalty for pre-mature withdrawal of money

S. No.	Particulars	To be filled by the Bank	
1.	Name of the Bank		
2.	Name of the branch with address		
3	Distance from PTI Building (in Km)		
4.	Profit or Loss in last five years <i>In case financial statement for the year 2020-21 are not audited a certificate in the to this effect duly certified by the Statutory auditor may furnished Else, the bids of such a bank will not evaluated</i>	Amount of Profit(+)/Loss (-) (Amount in crore)	
	2020-21		
	2019-20		
	2018-19		
	2017-18		
	2016-17		
5.	Capital Adequacy Ratio TIER-1- Minimum 7.0 as on 31.03.2021 or 30.6.2021 ( <i>in case of merger or restructuring of the banks after 31.3.2021</i> )		
6.	Capital Adequacy Ratio-TIER-2 (Including TIER-1) - Minimum 9.0 as on 31.03.2021 or 30.6.2021 ( <i>in case of merger or restructuring of the banks after 31.3.2021</i> )		
7	Gross NPA Ratio		
8.	Net NPA		
9.	Net worth as on 31.03.2021 <i>(A certified copy of the annual accounts may be attached)</i>		
10.	<b>Funds in the Flexi Deposit (in number of days)</b>	<b>Weights</b>	<b>Rate of Interest</b> <b>This rate will be valid for one year and will change if the bank rate of RBI get changed. The change in this rate will be to the extent of change in the RBI bank rate</b>
	For 1 year	30	
	For 181-364 days	30	
	For 7-180 days	40	
	<b>Total</b>	<b>100</b>	

**Note: Bids which are not in specified format are liable to be rejected.**

*Amey Jain*

**I have read and understood the terms and conditions of the RFP and have the delegation to quote the rates. A signed copy of the RFP may be submitted with the bid.**

**I undertake that the bank has the capacity to provide online banking facility by integrating with the ERP system of the NHIDCL as mentioned in para 2 (h) of RFP.**

*Am Jai*

Signature of Authorised Person  
of Bank with Stamp

## V. Eligibility and qualification criteria

1. **Net worth:** Net worth (i.e. Paid up capital plus free reserves minus revaluation reserve) as at the end of March 2021 shall be **at least** Rs.20,000 crores.
2. **Profitability:** The bank must have earned profit in at least 3 years out of last 5 years.
3. **Capital Adequacy Ratio TIER-1:** Minimum 7.0 as on 31.03.2021 or 30.6.2021
4. **Capital Adequacy Ratio-TIER-2 (Including TIER-1):** Minimum 9.0 as on 31.03.2021 or 30.6.2021
5. **Gross NPA:** Gross NPA Ratio should not be more than 15.
6. **Net NPA:** Net NPA Ratio should not be more than 5.
7. The bank should have minimum 02 branches in each of the following States/UTs:
  - i. Agartala,
  - ii. Aizawl,
  - iii. Dehradun,
  - iv. Gangtok,
  - v. Guwahati,
  - vi. Imphal,
  - vii. Itanagar,
  - viii. Jammu,
  - ix. Kohima,
  - x. Ladakh,
  - xi. Port Blair,
  - xii. Shillong and
  - xiii. Srinagar

The Banks must be Indian Bank only and has not been put under caution list by the Reserve Bank of India. Regional Rural Bank, Small bank or cooperative bank are not eligible to apply.

## 8. Location of the office

Only those banks having branch in New Delhi within a radius of three km from PTI building shall be considered.

## 9. Incorporated in India

Scheduled commercial banks incorporated in India shall only be considered for empanelment.

## VI. Documents to be submitted:

1. Annual audited financial statements for last five years and certificate of the computations of the Net worth, CAR and GNPA and NNPA's duly certified from a Chartered Accountants or the Company Secretary or General Manager of the bank may be submitted.
2. Duly certified and stamped bid in the prescribed format along with the signed copy of the RFP.

**VII. Minutes of Pre-Bid Conference held on 01.02.2022 for the engagement of Primary Banker of the Company:**

S.No	Issues raised by bankers	Remarks of Committee
1.	Basket Size:- Issue was raised the basket size in the denomination of which amount shall be transferred to flexi deposit and vice-versa.	For making flexi deposit the amount is received from MoRTH in bulk normally in multiples of 100 crore so a flexi deposit shall be made accordingly. Regarding pre-mature withdrawal from the flexi deposits the basket size may be kept in multiple of Rs. 100,000/-.
2.	Bankers requested to relax condition of having at least two branches in each RO to one branch. They further requested that if a bank is in pipeline to open a branch it should be considered eligible.	No change in the condition of at least two branches in each RO.
3.	Net worth: Bankers requested to review net worth eligibility of Rs.50,000/- crores as only four private banks and three PSU banks are meeting the eligibility criteria.	Net worth criteria is changed to Rs. 20,000/- crores
4.	Some bankers requested that address of RO may be furnished to them for locating the most suitable branch in the RO's.	Addresses of the Regional offices is enclosed.
5.	The Bankers requested to review the evaluation criteria considering the expected pre-mature withdrawal.	Evaluation criteria has been changed.
6.	Whether any Bank charges can be levied.	As envisaged RFP no Bank Charges shall be levied. Please refer clause II(i) and (iii) of RFP.
7.	TDS to be reflected in the Dash Board.	As a matter of banking operations when ever Interest is credited, applicable TDS is deducted and is thus required to be reflected in the banks statement as well as dash board.
8.	Period for which data should be available on the dash board	At least One year.
9.	Any Agreement is to be signed.	Yes, a format of agreement specifying the terms and conditions in the RFP would be required to be signed.

*Handwritten signature in blue ink.*

10.	Validity of the quoted rates.	<p>The quoted rates are applicable to all the deposits that may be made during one year from the date of signing of agreement.</p> <p>These rates shall be increased/ decreased upon change of RBI Bank rate to the extent of change.</p> <p>For example, if a bank quotes 5.00% for a period of 365 days and the present RBI Bank rate is 4.25%, and RBI Bank rate increases to 4.5% the applicable rate of interest will be increased by 0.25%(4.50%-4.25%) to 5.25% i.e (5.00%+.025%).</p> <p>The Bid should be valid for 2 months from the date of submission of Bids.</p>
11.	Integration with ERP system of the Company.	<p>The Company is on ERP System i.e SAP and may go for integration of online banking system with ERP System. The Bank shall facilitate the same without any charges.</p>
12.	DPE Guidelines regarding 60% deposit in PSU Banks may be kept in view for review of RFP.	<p>As per para 8 of DPE Guidelines dated 08.05.2017 regarding Investment of surplus fund by CPSEs "While Investing, CPSEs shall ensure that 60% of funds placed in the Bank Term Deposits are placed with the Public Sector Banks and CPSEs may obtain competitive quotations from Banks.</p> <p>The proposed RFP is for primary banker of the Company and not for term deposits. Hence, these guidelines are not applicable.</p>

*Handwritten signature*

VIII. Address of Regional Offices:

S.No.	Regional office	Address
1	Agartala	Regional office-Agartala, 3rd floor, UD bhawan, near Ravindra bhawan, Sakuntala road, Agartala, Tripura-799001
2	Aizawl	3rd floor, T-86, Tuikhuahtlang, Aizawl, Mizoram-796001
3	Dehradun	C 24, Ajabpur kalan THDCC, Dehradun-248121
4	Gangtok	Lingding Road, Below ICAR, Near Adhar Office, Gangtok, East Sikkim- 737102
5	Guwahati	2nd Floor, Agnishanti Business Park, Opp. AGP Office, GNB Road, Ambari, Guwahati-781001
6	Imphal	Transit Hostel 2nd Floor, Officers' Club Lamphelpat, Imphal Manipur – 795001
7	Itanagar	Near Durga Mandir VIP Road, Niti Vihar Itanagar-791111, Arunachal Pradesh
8	Jammu	Sec-6 channi, Himmat, Jammu-180015
9	Kohima	R.O, PWD Rest House,PWD Colony, Kohima, Nagaland-797001
10	Leh	Yartsa House, Near Changspa Farm, Leh, UT of Ladakh-194101
11	Shillong	Ist Floor, Park view Building, Near BSNL, Opp Lady Hydari Park, Barik, Shillong-Meghalaya - 793001
12	Srinagar	Hotel Rose Inn, Kralsangri Brein,Srinagar-190001
13	Portblair	Ward No. 23, Near Air Force Station, Prothrapur, Garacharma (PO), Port Blair, A & N Islands – 744105

*Amf Jai*