

नेशनल इंफॉर्मेटिक्स सेंटर सर्विसेज इंकॉर्पोरेटेड
(एनआईसी के तहत भारत सरकार का एक उपक्रम)
इलेक्ट्रॉनिकी और सूचना प्रौद्योगिकी मंत्रालय
National Informatics Centre Services Inc. (NICS)
(A Government of India Enterprise under NIC)
Ministry of Electronics & Information Technology

1st Floor, NBCC Tower,
15, Bhikaji Cama Place,
New Delhi – 110066

Date: November 26, 2021

Subject: Taking services of Scheduled Commercial Private Sector Banks

NICS invites application/information for empanelment/engagement of private scheduled commercial banks to take their services including but not limited to open a saving bank account, investment of surplus fund in the form of fixed deposit, issuance of bank guarantees etc. in near future.

Interested Schedule Commercial Private Sector Banks may submit the requisite details/information in sealed envelope in the prescribed format (Annexure-I) to Managing Director, NICS, 1st Floor, NBCC Tower, 15, Bhikaji Cama Place, New Delhi-110066 by December 06, 2021.

Note: Priority will be given to the Banks whose branch is near to the NICS's registered office located at Bhikaji Cama Place, New Delhi.

Annexure-I

Parameters	Threshold limit	2018-19	2019-20	2020-21
Total Turnover/revenue	More than Rs.70,000 Crore in any 3 F.Y.			
Operating Profit	More than Rs.1000 Crore in any 3 F.Y. and Cumulative profitability for last 3 financial years should not be negative			
Total Assets	More than Rs.50,00,000 Crores in any 3 F.Y.			
Capital Adequacy Ratio	Minimum 9% at the end of the last financial year			
Net Worth	Minimum 200 crores			
Common Equity Tier Ratio	Minimum 7%			
Net NPA	Not more than 5 per cent of the net advances at the end of the last financial year			
Reporting by the statutory auditor in the audit report for the respective year and whether any significant observations noted by the auditor which will impact the investment of the FD	-			
Current A/c to Saving A/c Ratio	-			
Return on Assets	-			

Return on Investment	-			
Gross NPA/Total Advances	-			
Net NPA/Total Advances	-			
Net Interest Margin	-			
Price to Earnings Ratio	-			
Credit Deposit Ratio	-			
Liquidity Coverage Ratio	Minimum 100%			
Net Profit to total assets ratio	Minimum should be 1			
Branches in no. of Districts (As per knowindia.gov.in website there are 718 Districts as on 2021)	-			
Bank's own ATM Network	ATM in no. of Districts			
Number of Bank's Correspondent (BC) Services	-			
Capability of Bank IT Infrastructure to handle large volumes of digital transactions per month (ECS, NEFT, RTGS, Cards, Mobile transaction etc.)-	Average digital transaction volume			
Number of Live Debit Cards issued by the Bank	-			
MEITY ranking for digital transaction	Unsatisfactory/ Average/Good			

Provisioning Coverage ratio (PCR)	-			
Number of Major Categories received at Banking Ombudsman Office	(i) Deposit Account (ii) Loans and Advances (iii) ATM/Debit card/Credit card (iv) Mobile Banking /Electronic Banking (v) Levy of Charges without prior Notice (vi) Pension (vii) Non-Observance of Fair Practices (viii) Failure On Commitments and Failure of Commitment to BCSBI Code (ix) Other			