



STATE BANK OF INDIA

PREMISES REQUIRED ON LEASE

FOR OPENING OF NEW BRANCH AT

KARAPA (VILLAGE AND MANDAL) KAKINADA DISTRICT

APPLICATION TO BE SUBMITTED BY 28.12.2023 BY 3:00 PM

AT

STATE BANK OF INDIA
REGIONAL MANAGER
REGIONAL BUSINESS OFFICE -4
2nd Floor, Rambageecha,
Near Nookalamma temple, Ramaraopeta,
Kakinada – 533004



PREMISES REQUIRED ON LEASE

State Bank Of India invites offers from owners/Power of Attorney holders for premises on lease rental basis for **Commercial / Office use** having Carpet area of about 187 Sq.mts. (2000 Sft.) for opening of new branch at KARAPA (VILLAGE AND MANDAL), KAKINADA DISTRICT. The Premises should be located at KARAPA VILAAGE ONLY having all facilities including 20KW electric power load, water supply, parking space, space for keeping generator, e-lobby and V-SAT, good frontage. The entire space should be on Ground floor only. Premises should be ready for possession with commercial usage approval. The format for submission of the Technical Bid containing detailed parameters, terms and conditions and Price Bid can be downloaded from SBI website www.bank.sbi under "SBI In The News" "Procurement News" link up to **28.12.2023 (up to 15.00Hrs)** and to be submitted duly filled. The offers in two bids (Technical & Price) complete in all respects should be submitted to **Regional Manager, State Bank of India, Regional Business Office-4, 2nd Floor, Rambageecha, Near Nookamma Temple, Ramaraopeta, Kakinada – 533 004 on or before 3.00PM on 28.12..2023**. SBI reserves the right to accept or reject any or all offers without assigning any reasons therefore. Brokers will not be entertained.

REGIONAL MANAGER

TECHNICAL BID (COVER- A)

(TO BE SUBMITTED IN A SEPARATE SEALED ENVELOPE)

OFFER/LEASING OF OFFICE PREMISES

This tender consists of two parts viz. the Technical Bid having terms and conditions, details of offer and the Price Bid. The Technical Bid and Price Bid for the proposal should be kept in separate sealed envelopes and these two envelopes be placed in a single cover super scribing **“Tender for leasing of Premises for KARAPA BRANCH”** to Regional Manager, State Bank of India, Regional Business Office -4, 2nd Floor, Rambageecha, Near Nookamma Temple, Ramaraopeta, Kakinada – 533004 on or before 3.00PM on 28.12.2023.

Important points of parameters: -

1	Carpet Area	Approximately 167 Sq.M to 205 Sq.M (1800Sft to 2200Sft) at Ground Floor
2	Covered Parking Space	Preferably for 2 cars and Scooter parking for 10 nos to Staff (about 500 sq.ft.)
3	Open parking area	Preferably 94 Sq.mts.(1000 sq.ft.) open parking area for customers to be provided.
4	Amenities	24 hours water facility, Electricity etc.
5	Possession of Building	Ready possession / occupation
7	Desired location	Within KARAPA village.
8	Preference	(i)Premises duly completed in all respect with required occupancy certificate and other statutory approvals of local civic authority (ii) Single floor (Ground Floor)
10	Initial period of lease	5 + 5 years with an option to renew for a further period of 5+5 Years.
11	Selection procedure	<u>Technical evaluation of the premises getting less than 50 marks will be summarily rejected</u>
12	Validity of offer	6 months from the date of submission of the offer
13	Stamp duty / registration charges	To be shared in the ratio of 50:50 between both lesser and lessee.
14	Fitment Period	60 days rent free fitment period from hand over of premises for completion of interior furnishing work by Bank

The successful bidder shall handover the vacant possession of the premises after completion of Civil works specified, to the Bank 60 days before commencement of lease for carrying out interior furnishing works as per Bank's requirement. It is clarified that Bank shall not be liable for any rent/ premium etc. to the successful bidder during the aforesaid period of 60 days.

Corrigendum can be issued and will be published in Bank website. Hence, bidders are advised to watch the website regularly.

TERMS AND CONDITIONS

- 1.1 The successful bidder should have clear and absolute title to the premises and furnish legal title report from the Bank's empaneled advocate at his own cost. The successful bidder will have to execute the lease deed as per the standard terms and conditions finalized by the Bank for the purpose format enclosed. The stamp duty and registration charges of the lease deed will be shared equally (50:50) by the lessors and the Bank. The initial period of lease will be 5 years and will be further renewed for 5 years (viz. total lease period 10 years) with requisite exit clause to facilitate full / part de-hiring of space by the Bank only during the tenure of the lease by serving three(3) months prior notice. As regards increase or decrease in rents payable, increase in rent if any shall be subject to market conditions & to a maximum ceiling of 25% after initial term of 5 years is completed. After 10 years, rent can be negotiated and finalized with mutual agreement so that new lease can be executed for further term of 5 +5 years.
- 1.2 Tender document received by the SBI after due date and time i.e. 28.12.2023 **after 3:00 pm** shall be rejected.
- 1.3 The bidders/lessors are requested to submit the tender documents in separate envelope super-scribed on top of the envelope as Technical or Commercial as the case may be (TECHNICAL BID AND PRICE BID) duly filled in with relevant documents/information at the following address:
Regional Manager, State Bank of India, Regional Business Office -4, 2nd Floor, Rambageecha, Near Nookalamma Temple, Ramaraopeta, Kakinada – 533004
All columns of the tender documents must duly fill in and no column should be left blank. All pages of the tender documents (Technical and Price Bid) are to be signed by the authorized signatory of the tenderer. Any overwriting or use of white ink is to be duly initialed by the tenderer. The SBI reserves the right to reject the incomplete tenders.
- 1.4 The offer should remain valid at least for a period of 6(six) months to be reckoned from the last date of submission of offer i.e. **28.12.2023**.
- 1.5 There should not be any deviation in terms and conditions as have been stipulated in the tender documents. However, in the event of imposition of any other conditions, which may lead to a deviation with respect to the terms and

conditions as mentioned in the tender document, the lessor is required to attach a separate sheet "list of deviations", if any.

The Technical Bid will be opened on 28.12..2023 **at 4:00 PM** in the presence of bidders who choose to be present at **Regional Manager, State Bank of India, Regional Business Office -4, 2nd Floor, Rambageecha, Near Nookalamma Temple, Ramaraopeta, Kakinada – 533004**

All bidders are advised in their own interest to be present on that date at the specified time.

- 1.6 SBI reserves the right to accept or reject any or all the tenders without assigning any reason thereof. In case of exigency and depending upon the suitability, the Bank may as well accept more than one proposal to suit its total requirements.
- 1.7 Canvassing in any form will disqualify the bidder and their offer. No brokerage will be paid to any broker.
- 1.8 The short listed bidder/lessor will be informed by SBI for arranging site inspection of the offered premises.
- 1.9 Preference will be given to the exclusive building/floor in the building having ample parking space in the compound / basement of the building. Preference will also be given to the premises owned by the Govt. Departments / Public Sector Units /Banks.
- 1.10 **The selection of premises will be done on the basis of techno-commercial evaluation. Evaluation of the offers will be made by assigning weightage of 50% to technical parameters and 50% weightage to price quoted by the price bids. The offers will be arranged in the order of merit on the mark scored. The unreasonable offers where the rates quoted are considered higher than the prevailing market rates will be rejected at the discretion of the Bank. The technical score finalized by Committee of the SBI in respect of technical parameters will be final.**
- 1.11 The income tax and other taxes as applicable will be deducted at source while paying the rentals per month. All taxes shall be borne by the landlord. While renewing the lease, the effect of subsequent increase/decrease in taxes shall be taken into account for the purpose of fixing the rent. However, the landlord will be required to bill the concerned Branch Manager, SBI every month for the rent due to them indicating the GST component also in the bill separately. The bill also should contain the GST number of the landlord, apart from name, address etc. of

the landlord and the serial number of the bill, for the bank to bear the burden of GST otherwise, the GST if levied on rent paid by landlord directly, shall be reimbursed by the SBI to the landlord on production of such payment of tax to the Govt. indicating name, address and the GST registration number of the landlord. Income Tax and other statutory clearances shall be obtained by the lessors at their own cost as and when required. All payments to the landlord shall be made by Account Payee Cheque or RTGS/NEFT.

- 1.12 Mode of measurement for premises is as follows: Area of the premises should be clearly mentioned as Carpet area as per IS code 3861-2002 which could be always measured jointly by the Bank and the landlord. However, carpet area of Toilets will be included.
- 1.13 The floor wise area viz. Ground, First, Basement if any, etc. with the corresponding rate for rent/taxes should be mentioned in the Price Bid. The number of car parking spaces offered should be indicated separately.
- 1.14 The successful bidder/lessor should arrange to obtain the municipal license/ NOC/ approval for a) Banking activities in the premises and b) Layouts etc. from Local Civic Authority/Collector/Town planning etc. for carrying out the interior furnishing of the premises by the Bank. Bidder/Lessor should also obtain the completion certificate from Municipal authorities after the completion of interior furniture work. The required electrical power load of approximately 35 KW and if required additional electrical power load will also have to be arranged by the bidder/lessor at his/her cost from the State Electricity Board or any other private electricity company in that area etc. and NOC and the space required for installation and running of the generator, provision of installation of AC Outdoors Units, Bank's Signage at front & side fascia, Earth stations, V-SAT (area of about 100sq.ft) etc will also have to be provided within the compound by the bidders/lessor to the Bank at no extra cost to the Bank.
- 1.15 Bidder/Lessor should obtain and furnish the structural stability certificate from the licensed structural consultant at his cost.
- 1.16 The landlord shall obtain/submit the proposal to Municipal Corporation/Collector/Town planning etc. for the approval of plans immediately after receipt of approved plans along with other related documents so the interior renovation work can commence, in case of unfurnished premises.

- 1.17 Lease agreement will be executed on handing over of premises after completion of all civil works by landlord. But rent will be paid by Bank two months (Fitment Period) from the date of entering lease agreement for carrying out interior works by Bank. The lease agreement will include inter-alia, a suitable exit clause and provision of de-hiring of part/full premises.
- 1.18 Rent should be inclusive of all present and future taxes whatsoever, municipal charges, society charges, maintenance. However, GST shall be paid extra at applicable rate and manner. However, while renewing the lease, the effect of subsequent increase/ decrease in taxes and service charges shall be taken into account for the purpose of fixing the rent.
- 1.19 Electricity charges will be borne by the Bank, but water supply should be maintained by the Landlord/owner within the rent.
- 1.20 All civil works such as ATM Rooms, Toilets, Store room, Pantry with all accessories and doors etc. as per Bank's requirements. Strong Rooms to be constructed for Cash/Gold: 100-150 sq.ft. and Locker Room : 200-300 sq.ft. as per Bank's specifications, with 12" RCC walls/floors/roof slab and reinforcement (safe room and locker room door and ventilator shall be provided by the Bank), Rolling shutter, collapsible grill door at entry, ramp with S.S (grade 304) railing for disabled/old people, double charged vitrified tile flooring of Nitco/Kajaria/Johnson of equivalent make having Rs.70/- per sq.ft.as basic price, inside and outside painting with acrylic emulsion paint/synthetic enamel paint etc., windows, safety grill etc. as advised by the Bank directly or through Bank's appointed Architect will be carried out by landlords' at their own cost before handing over possession to the Bank, Landlords will submit approved plan, Competent Authority permission, structural stability and soundness certificate before possession by the Bank.
- 1.21 Doors shall be teak/non-teak with 40mm thick flush doors for internal with painting, hardware etc.
- 1.22 Main and second entrance shall be provided with rolling shutter and collapsible grill gate. Additional collapsible gates shall also to be fixed for two more room i.e safe room and locker room (when there is no pucca RCC rooms). Rolling shutter shall be provided to the e-corner room facing road.
- 1.23 All openings/windows to have glazed lockable windows preferably of Aluminum or UPVC with security M.S. grills. The M.S. grill should be of 12mm square bars

placed at 3”c/c both ways made in angle frame work will be carried out by landlords’ at their own cost.

1.24 All light /fan/general circuit wiring should be done as per the requirements of bank with suitable MCBs wherever required as per the layout by Bank’s Electrical Engineer. The landlord must provide three earth pits with copper plates etc. as per relevant ISI codes in his compound as advised by the electrical engineer. Suitable place for banks name board should be allotted as per banks choice.

1.25 Interior works like loose furniture, dry wall partition system, cubicles, and cabins false ceiling. AC lighting fixtures, signage’s, compactors for storage, electrical wiring for interior work etc. will be done by the Bank at its own cost as per requirement.

1.26 The inner walls should be finished wall care putty of Birla, etc. The walls should be painted with at least two coats of premium interior plastic emulsion paint of reputed brands like Asian/Berger/Nerolac etc. All wood/M. S are to be painted with two coats of Enamel paint. The shade/colour to be approved by Bank. Ceiling to be painted with white color. The front elevation and all external walls of the premises to be painted with APEX-ULTIMA. Elevation should be as per banks suggested layout plan.

1.27 Premises should have an independent/direct access from road and not through some other establishment. Premises should have 24x7 free access.

I undertake to construct/modify the building in accordance with the above specifications and as per layout plan provided by the Bank. In case it is found at any stage after the building is taken over by the Bank that any of the above work has not been executed by me, I undertake that the same may be carried out by the Bank at my cost.

Place and Date:

Name & Signature of bidder/lesser

DETAILS OF OFFER

With reference to your advertisement in the local dailies dated _____,
I / we hereby offer the premises owned by us for housing your KARAPA Branch.

A	General Information:	
1	Name of the Landlord	
2	Mobile No.	
3	Location of premises offered	
4	Floor of the premises offered, i.e. GF/FF/....	
5	Name of the building	
6	Door No.	
7	Name of the street	
8	Name of the city	
9	Pin code	
B	Technical information:	
1	Building – Load bearing or Frame structure	
2	Type of building – Residential/Institutional/Industrial	
3	No. of floors	
C	Status of premises:	
1	Building ready for occupation – Yes / No	
2	If No, how much time will be required for occupation	

Signature of the owners

D	Amenities available:	
1	Electrical power supply and sanctioned load for the floors offered in KVA (Mention)	Mention here details
2	Running Municipal water supply – Yes / No	
3	Whether plans are approved by the local authorities – Yes / No	
4	Whether NOC from the department obtained – Yes / No	
5	Whether occupation certificate has been received – Yes / No	
6	Whether direct access is available from the main road – Yes / No	
7	Whether captive power supply is available – Yes / No	
8	Whether fully air-conditioned or partly air-conditioned	
9	Whether lift facilities are available – Yes / No	
10	No. of car parking / scooter parking which can be offered exclusive to the Bank	
i)	No.of car parks (covered/open)	----- nos.
ii)	No.of scooter parks (covered/open)	-----nos.
11	Mention the list of any other amenities which are provided	
12	Any additional information	

Enclosures:

1. Copy of Approved Plan
2. Occupancy Certificate.
3. Fire Department Clearance (If required)
4. Location map
5. Copy of property document
6. Latest Tax Receipt
7. Photos of Premises

Signature of the owners

Name:

Address

Mobile No

MODE OF SELECTION OF PREMISES

1) All Technical bids will be first opened and applications will be screened. All the premises will be visited by the committee to verify the suitability and the premises will be awarded marks based on following criteria

S. No.	Criteria	Marks
1	Location/ Prominence i. On main road: 10 ii. Inner side from Main road: 5	10
2	surroundings of the premises i. Adequate natural light and ventilation: 10 ii. In-adequate natural light and ventilation: 00	10
3	Frontage/elevation i. >= 40 feet = 10 ii. >= 30 feet =5 iii. >= 20 feet = 3	10
4	Age of the Building (max. marks-10) i. New :15 ii. 1- 5 years old: 10 iii. 5-10 years old:7 iv. 10-15 years old: 5	15
5	Availability of entire area in one floor i. On ground floor: 15 ii. GF + immediate Upper floor with internal lift + stair: 10 iii. GF + Immediate Upper Floor with internal stair: 5	15
6	Parking for staff(max. marks-20) i. Covered parking:10 ii. Open parking:5	10
8	Ambience, convenience and suitability of premises as assessed by Premises Selection Committee	10
9	Business Potential: As assessed by Premises Selection Committee	20
Total Marks ---100		

1. The premises getting less than 50 marks will be summarily rejected. Committee's decision in this regard is final.
2. Price bids of the only bids having more than 50 marks will be opened and Percentile score will be arrived as mentioned. Negotiation will be held with the bidder having highest percentile score.

PRICE BID (COVER –B)

(TO BE SUBMITTED IN A SEPARATE SEALED ENVELOPE)

STATE BANK OF INDIA

With reference to your advertisement in the _____ dated __/__/2023 and having studied and understood all terms and conditions stipulated in the newspapers advertisement and in the technical bid, I/We offer the premises owned by us for housing your Karapa Branch.

General Information:

Location:

1	Name of the Building	
2	Door No.	
3	Name of the street	
4	Name of the city	
5	Pin code	
6	i. Name of the Landlord ii. Address iii. Name of the contact Person iv. Mobile Number v. Email address	

Signature of the owners

Rent:

Level of Floor	*Carpet Area (Sq.fts.) As per IS code 3861-2002	Rent per Sq. ft. per month (Rs.)	Total rent per month of floor area (Rs.)
Ground Floor			

Enhancement in rent after 5 years: -----%

No Rent shall be paid for parking areas (covered or uncovered area)/Generator space.

*Carpet Area shall be the area worked out as per IS code excluding the area of the following portion: Verandah, Corridors/passages, entrance hall/Porch, Staircase and Stair cover(mumty), Kitchen& pantry, store, canteen AC duct & Plant room and Shaft for sanitary/water supply/garbage chute/electrical & firefighting/AC/telecommunication/lift etc, .

Carpet Area method of measurement shall be as per IS 3861: 2002. However, Carpet area of Toilets will be included.

The income tax and other taxes as applicable will be deducted at source while paying the rentals per month. All taxes shall be borne by us. However, the GST if levied on rent paid by us shall be reimbursed by the SBI, to the landlord on production of such payment of Service tax/GST to the Govt.

Declaration

We have studied the above terms and conditions and accordingly submit an offer and will abide by the said terms and conditions in case our offer of premises is accepted.

Place:

Date:

Name & Signature of bidder/lesser with seal if any

BRIEF SPECIFICATIONS FOR CONSTRUCTION OF BANK BUILDINGS

1. All **external walls** shall be constructed with **9” Brick walls**.
2. All Doors fixed to **external walls are of Teak wood Door frames and Teak wood Shutters**.
 - a) **Main Door** shall be provided with **Collapsible grill gate and Rolling shutters**.
 - b) **Second door** to external walls shall be provided with **TW Door with Collapsible grill gate and Rolling Shutter**.
 - c) **ATM / e-Corner** room shall be provided with **Rolling shutters**.
 - d) **Safe / Locker Room** shall be constructed with **RCC walls, floor slab and roof slab of 12” thick of M20 grade Concrete**. Reinforcement shall be provided with 12mm dia @ 6” C/C both sides, both ways in staggered position. The reinforcement mesh shall be seen as 3” c/c in the Elevation. Safe / Locker Room door with Ventilators shall be arranged by the Bank. However, the door shall be erected in coordination with Safe/Locker room door supply agency. In case roof slab cannot be constructed/made with 12” thick RCC slab, 20mm dia bars @ 3” C/C in both the direction in the form of mesh may be provided below the existing roof slab and the rods are to be painted with white enamel paint.

Area of safe room: 100 sq.ft. to 150 sq.ft.
Area of Locker room: 200 sq.ft. to 300 sq.ft.
 - e) Power connection in the Safe/Locker room shall be given in such a way that no power shall be in the rooms once the door is closed. Hence, Live Power connection shall be given to the Board with a 5/15 A socket provision to the outside wall of the safe/Locker rooms near the door.
3. All other room doors are with TW Frame with flush door shutters.
4. All the **windows** are with **UPVC or with Powder coated Aluminium with safety grills** to be fixed firmly (embedded with concrete, not with screws) to the frame or wall.
5. **Flooring**: Flooring in the Banking Hall and other rooms are with double charged **Vitrified tiles minimum size of 2'0”x2'0”** of Nitco/Kajaria/Johnson of equivalent make having Rs.70/- per sq.ft.as basic price
6. The height between the floor level to the bottom of the roof shall not be less than 12'00”

7. All the toilets (gents, Ladies and Branch Manager) are to be provided with ceramic tile/vitrified tiles of Non-Skid flooring and walls are with 12"x16"/18" tiles upto 5' 0"to 7'0".
8. All the sanitary fixtures are with **parry ware / Hindustan** make.
9. All water supply fittings are with **Jaguar make. Wash basins with Mirrors** are to be provided in toilets to gents (1nos), ladies (1 no)and Branch Manager (1 no) and also in Lunch room (1 no).**Urinal basins (2 nos)** are to be provided in Gents toilet.
10. **Building** (internally and externally) including ceiling, walls, doors, windows, Rolling shutters, Collapsible grill gates, etc., shall be **painted with emulsion** and the Banking Hall shall be provided with Wall care (putty) before applying painting. **Stainless Steel railing** shall be provided to Staircase (internal and external). **Covered parking** shall be provided for **staff vehicles** and parking for customers shall be arranged in front of the Branch building.
11. Adequate water supply shall be provided. **Bore well with motor, separate water tank and sump** shall be arranged. Drainage is to be connected to the Municipality or septic tank shall be provided.
12. Separate **power connection** with 50-55 KVA power as decided by the Bank is to be arranged at the Branch premises by making necessary deposits to the Electricity Department. Wiring along with conduit pipes required for lights and fans with necessary accessories such as Switches, Switch board, Fan Regulators, Three phase Main Distribution board (4 – way) along with MCBs, etc. are to be provided by the landlord as per the requirement of Bank. Approximate number of light and fan and socket points shall be about 150ns. Step type regulators for fans to be provided.
13. The **building plan** shall be **approved by local statutory body** (Panchayat/ Municipality/ Corporation) for establishing a Bank not for Residential purpose.
14. **Occupancy Certificate**, if issued by the local body, for the proposed building shall be obtained and a copy of the same is to be submitted to the Bank.
15. **Carpet Area Measurements for rent calculation** shall be taken jointly by the Bank's Engineer and owner. **Ramp shall be provided at the entrance** with comfortable slope (1 in 12) for the movement of wheelchair of physically challenged persons. **Rainwater Harvesting pits** are to be provided.
16. Any other requirements/changes during the execution as required by the Bank shall be arranged.

LEASE AGREEMENT FORMAT

The Lease Agreement is made on this _____ day
of _____ 2024 between _____ Shri
/Smt. _____ son/wife of Shri
_____ (hereinafter referred to

as the lessor which expression unless repugnant to the context shall include his heirs, executors, administrators, representatives, successors and assigns) of the one part. (If the Lessor is a firm, company etc., the description should be accordingly be changed).

AND

The State Bank of India, a Bank constituted under the State Bank of India Act, 1955 having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai, a Local Head Office at _____ a branch / office at _____ (hereinafter referred to as "The

Lessee" or "The Bank" which expression unless repugnant to the context shall include its successors and assigns) of the other part.

WHEREAS

I. The lessor (s) has / have at the request of the Lessee agreed to grant to the Lessee a lease of the premises more fully described in Schedule hereunder and the Lessee has agreed to take the premises on lease under the terms and conditions specified herein below.

The lessors being seized and possessed or otherwise well and sufficiently entitled to the premises particularly described in the Schedule hereto and entitled to grant a lease of premises have agreed to grant a lease of the premises particularly described in the schedule.

Now this INDENTURE WITNESSES that in consideration of the rent hereinafter reserved and the covenants and stipulations hereinafter contained and on the part of the lessees to be performed and observed, the lessors both hereby demise unto the lessee the premises as described in schedule here together with the easements, liberties, appendages and appurtenances thereunto belongings with exclusive and independent entry to the said premises and compound through paths, staircases, lifts and from public road and the right to pass and repass over the open spaces / compound in and around the said premises and the buildings and the right to park vehicles therein and thereon to have and to hold the said premises (hereinafter referred to as the "demised premises") unto the lessee for the term of _____ years commencing from _____ with the absolute option to the Bank to renew the lease for further _____ terms of _____ years, yielding and paying thereof unto the lessors the monthly rent of Rs. _____ subject to TDS

on or before the _____ day of the following month to which it relates and in consideration of the lease of the premises the lessee hereby covenant with the lessors that :-

1. The Lessee to the intent that the obligations may continue throughout the term hereby created both hereby covenant with the Lessor (s) as follows: -

i. To pay by Banker's cheque or otherwise as agreed / the said monthly rent hereby reserved on the day and in the manner aforesaid subject to TDS.

ii. To pay 6 (six) months' rent as advance deposit which is refundable at the time of determination of lease with interest at a rate applicable to overdraft. However, the lessor/s at the time of termination of lease and vacation of the premises there on, is/are entitled to adjust the said deposit with interest towards the rent (subject to TDS) due if any, as on the date. (Option is with the Bank to pay or not)

(iii) To pay all charges for electricity and water consumed by the Lessee in the demised premises to the appropriate authority according to the reading of the electric metre or water metres to be installed in the demised premises by the Lessor (s) at his/their costs for the Lessee's use.

2. (i) The Lessee shall be entitled at any time during the said terms; to install, erect, fix and set up such internal partitions, walls and electrical and sanitary and other fixtures and fittings, counters, vaults, lockers, cabinets, doors, gates, air-conditioning plants in the demised premises and every part thereof as the Lessee may require without causing any material damage or injury to the demised premises and on the expiration or sooner determination of this lease to remove the same and every part thereof at its own costs without thereby causing any material damage to the demised premises.

(ii) To use the demised premises for the purpose/s mentioned herein below: -

(a) on site ATMs

(b) Housing of outfits of the subsidiaries/associates of the lessee.

(c) For cross selling purposes (d) Branch/Office of the lessee (e) Guest House etc.

iii. To display its signboard / boards, hoarding, neon signs in such a manner at such portion of the demised premises whether inside or outside or on the outer wall of the demised premises which the Lessee may in its absolute discretion think fit and the Lessor (s) shall have no objection thereto.

iv. To yield and deliver up peacefully and quietly vacant possession of the demised premises to the Lessor (s) at the expiration or earlier determination of the lease period as the case may be, in a good condition except reasonable wear and tear.

v. To allow the Lessor/s or his / their agents to enter, with or without workmen and / or architects, contractors etc. the demised premises or any part thereof by giving prior notice in writing to the Lessee to inspect the state and condition of the premises or any part thereon for the purpose of carrying out such repairs as required / found necessary under law or otherwise.

3. The Lessor (s) do and each of them both hereby covenant with the Lessee as follows:- (i) On the Lessee paying monthly rent hereby reserved and covenants and conditions herein contained and on the part of the Lessee to be observed the Lessee shall quietly hold, possess and enjoy the demised premises and every part thereof during the period of lease or any extension thereof without any interruption from or by the Lessor (s) or any person or persons lawfully or equitably claiming by / through / under or in trust for the Lessor/s or successors or assigns.

(ii) The lessor/s hereby declare and acknowledge the availment of _____ loan of Rs. _____ for the construction of new premises / for carrying out additions / alterations to the premises and lessee is entitled to adjust 75% or entire rent towards the installments / dues for liquidation of the said loan with interest within a maximum period of 7 years as stipulated under the loan documents dated _____ and is also bound by the terms and conditions agreed to under the said loan documents.

(iii) The Lessor (s), shall not nor shall he/they allow any person to use or carry on any noisy hazardous occupation or business in or upon any part of the said premises or any adjoining premises thereon which may cause annoyance or inconvenience to and / or otherwise likely to be prejudicial to the interest of the lessee at the demised premises.

(iv) The Lessor (s), during the lease or extension thereof shall pay all present and future municipal taxes assessments and / or other outgoing or impositions whatsoever payable by the owner and / or occupier in respect of the demised premises under the law for the time being in force and shall keep the lessee/s indemnified against all claims, demands, action, suits and proceedings in respect of the same.

(v) The Lessor/s shall maintain at his / their cost adequate and continuous supply of electricity and hygienic, potable filtered and / or tube-well water by means of electrical water pumps and overhead tanks or otherwise for the use of the lessee in the demised premises and to operate and maintain the water pumps in proper condition at their cost.

(vi) The Lessor (s) at his / their own cost, shall effect major repairs to the demised premises and or replacement of plumbing, sanitary, electric fixtures supplied by them, doors, windows glass panes as and when the need arises and upon the request from the lessee for such repairs etc. The Lessor (s) shall keep the demised premises wind and water right and maintain proper repair and condition, the electric, sanitary, water fittings, equipments and appliances, pipelines, drains and sewers and execute all repairs to the demised premises as and when required and also whitewash, colour painting of the interior and exterior of the demised premises at least once in every three years, including painting of the doors and windows.

(vii) The Lessor/s shall keep the demised premises insured at all time during the term hereby created or any extension/s thereof from loss or damage by fire, earthquake, riots and against such other risks as may be required by the lessee and to make all payments necessary for the above purposes within three days after the same shall respectively become payable and to produce to the Lessee or its agent on demand the several policies of such insurance and the receipts for each such payment and to cause all money received by virtue of any such insurance to be forthwith laid out in rebuilding and reinstating the demised premises and to make up any deficiency out of the Lessor's own money.

(viii) The Lessor(s) warrants that he / they has / have good, rightful power, absolute authority and indefeasible title to demise the demised premises to the Lessee in the manner herein appearing free from all encumbrances, trusts, his dependents, executions and attachments whatsoever.

(ix) The lessor(s) will not during currency of the lease transfer, mortgage, sell, assign or otherwise create any interest in the demised premises without the prior consent of the Bank in writing.

(x) The Lessor has no objection for Lessee to assign / transfer / sublet the demised premises or part thereof.

(xi) The Lessor shall have no objection whatsoever to the Bank installing, providing and operating a DG Set of required capacity in the demised premises.

(xii) In future, if the Bank requires additional power the Lessor shall arrange for such additional power as per the Bank's requirement at the Bank's cost and expenses.

4. It is hereby agreed by and between the parties hereto as follows: -

i. In case of default in the payment of the taxes and other statutory dues, service charges, dues to society by the lessor (s) and a demand notice is served on the Bank, the lessee may make payment of the same and such payment shall be against adjustment of future rents payable.

ii. If the Lessor (s) shall fail or neglect to pay rents, revenues, rates, taxes, impositions, outgoings and ceases howsoever or whatsoever payable by owner or occupant in respect of the demised premises and / or to keep the demised premises and every part thereof in good repair and condition and /or to keep the demised premises insured for such sum and against such risks as may be required for by the Lessee it shall be lawful (but not obligatory) for the Lessee to pay such rates, revenues, taxes, impositions, outgoings and ceases, to incur expenses to keep the demised premises and every part thereof in good repair and condition to keep the demised premises insured for such sum and against such risks as the Lessee in its absolute discretion may think fit and in any one or more of such cases the Lessee will be entitled in its absolute discretion to deduct such payments and such expenses as aforesaid with applicable interest from the rent hereby reserved.

iii. In the event of the demised premises or any part thereof being materially damaged or destroyed by earthquake, tempest or other act of God, fire, riots or any irresistible force so as to render the demised premises or any part thereof substantially and permanently unfit for the purposes for which they were let, this lease shall, at the option of the Lessee, be void but in the event of the Lessee desiring to continue the lease and the Lessor (s) agreeing to repair the damage or injury the Lessee shall vacate such portion of the demised premises as may be required to enable the Lessor (s) to repair and to restore them to their former state and condition and in such event the whole or proportionate part of the rent as the case may be shall abate till demised premises are restored to their former conditions and the Lessee shall continue to pay the full rent from the date of such completion of repairing or restoration to the satisfaction of the lessee.

iv. In the event of the demised premises or any part thereof being acquired or requisitioned by Government or any local authority under any Act for the time being in force this Lease shall be determined and the parties shall be entitled to such compensation as they may respectively be entitled under the law.

v. Notwithstanding anything to the contrary herein before contained, the Lessee shall be entitled and shall have the option to terminate this Lease at any time on

giving 3 (three) calendar months' prior notice in writing to the Lessor (s) and on expiration of the period to be mentioned in such notice this lease shall cease to be operative.

vi. If the lessors shall at any time fail and neglect to perform and observe any of the covenants and conditions herein contained and on his/their part to be observed and performed, then the Lessee shall be entitled at its option to forthwith determine this Lease.

vii. The Lessors shall at the request of the Lessee made before the expiration of the term hereby created execute and register a renewed lease of the demised premises in favour of the Lessees a lease for further period/s of 5+5 years from the date of expiration of term hereby created on the same terms and conditions as are herein contained except the monthly rent which may be reduced / increased as mutually negotiated and in any case the increase in rent shall not be more than 25% of the then existing arrangement. However, if the rent, rates in the market are falling, both lessor and lessee shall negotiate and decide as to reduction in the rent prescribed therein. That the expenses on stamp duty and registration charges required for the execution of lease deed and renewal of lease deed shall be borne by the parties i.e lessors and the Bank in equal sharers.

viii. Notwithstanding anything contained herein above the lessee shall be entitled to surrender, leave and deliver the unused, un utilized portion/area of the leased premises property to the Lessor in case the Lessee feels that the unused, un utilized and excess area is not required for the purpose taken on lease during the tenure / currency of the lease without determining / terminating the said lease and continue in occupation the portion required for the purpose after surrendering of the unused and unutilized area / portion and in the event of such partial surrender of the un-utilized area / portion, then rent fixed for the lease will be reduced / decreased proportionately according to the area / portion surrendered by the Lessee. And if such surrender is going to affect the exclusive/independent entry/use for /of the branch/office, the landlord shall make suitable arrangement so that the exclusive independent entry /use for/of the branch/office is not affected in any manner.

ix. In case the Lessee desires to obtain a Lease of further floor area in the said premises, the Lessor (s) shall grant such Lease to the Lessee, the rent for such further floor area will be determined considering the prevailing circumstances for the time being but in and the period of such Lease shall be co-extensive and coterminous

with the period of the Lease in respect of the premises already leased in favor of the Bank.

x. In the event of the Lessor (s) deciding to sell the demised premises during the tenancy, they shall in the first instance offer the premises to the Bank and the Bank shall within one calendar month from the date of receipt of such offer either accept or reject such offer.

The Schedule above referred to IN WITNESSES WHEREOF THE PARTIES hereto have executed these presents the day and year first above written.

SIGNED SEALED AND DELIVERED

By the above named

In the presence of

Lessor (s)

SIGNED SEALED AND DELIVERED

Address:

By the above named

In the presence of

For and on behalf
of
State Bank of India,
_____ Br.
Lessee

Witness:-

Signature _____

Name _____

Address _____

Signature _____

Name _____

Address _____

Signature _____

Name _____

Address _____

Signature _____

Signature of the owners