





PUNJAB&SINDBANK

HEAD OFFICE, 21 BANK HOUSE, RAJENDRA PLACE, NEW DELHI- 110008

INVITES

OFFERS FOR PREMISES ON LEASE AT Barwala Distt Panchkula

Punjab&SindBank, SCO 76, 1st & 2nd Floor, Sector-5, Panchkula-134109 Email:

zo.panchkula@psb.bank.in

Phone NO :- 0172-5197411/9780943401







NOTICE

REQUIREMENT OF PREMISES

Punjab & Sind Bank invites sealed offers for premises in two bid systems for following branch/office. The premises should be commercial approved or a building conforming to the conditions stipulated by concerned Government authority for commercial use. Interested parties who are ready to lease out their readily available premises on long term lease basis preferably for 15 years or more, located at **Barwala Distt Panchkula**.

SI No	Name of Branch/Centre	District	Approx. Carpet area
1	Barwala Distt Panchkula	Panchkula	Upto 800 Sq. Ft.
			(including space for ATM)

The premises should be preferably in Ground Floor with ramp facility/easily accessible by differently abled persons or senior citizens and should be available with all other facilities including adequate power, Water supply, parking space, space for signage Board, generator, V-SAT/ RF Tower/Solar Panel at terrace without any extra charges beyond rent.

1	Bid Reference	NIT/PSB/PREMISES/BARWALA/2025-
		26/03
2	Date of commencement of Bid	25.11.2025from 1000 hrs
	download	
3	Last date and time for downloading bid	15.12.2025 upto 1700hrs
4	Last Date for Bid Submission	15.12.2025 till 1700hrs
5	Date and Time of Opening of	16.12.2025 from 1530hrs
	Technical cum Eligibility Bid	
6		Punjab & Sind Bank, Zonal Office
	Opening of Bids	Panchkula, SCO-76, 1 st & 2 nd Floor,
		Sector-5, Panchkula-134109
7	Contact Person	Name: Rahul Nainiwal, Harinder Singh
		Designation: Manager, Security Officer
		Email ID: rahul.nainiwal@psb.bank.in
		PhoneNo: 9780943401,7404348287
8	Validity of Bid	120 days





Note: -Technical bids will be opened in the presence of bidders who choose to attend as above. The above schedule is subject to change. Notice of any changes / corrigendum / addendum will be published on Bank's website (www.punjabandsind.bank.in). Further, please note that commercial bid opening date and time will be intimated to the technically qualified bidders at a later date.

The Bid Documents containing detailed terms & conditions can be downloaded online directly from Bank's website (www.punjabandsind.bank.in) as per the above bid schedule.

SUBMISSIONOFBID:

The Bids are to be submitted in two separate envelopes each sealed and clearly super scribed as to envelope number and contents as indicated below. Both the envelopes shall be contained in a large envelope (3rdEnvelope) duly sealed, super scribed "Offer of Premises for Punjab & Sind Bank Barwala Distt Panchkula" and it should also bear the name and address/ Phone No. of the bidder.

Bidders must ensure before submitting their bid that the bid document including corrigendum (if any) has been duly signed (compulsory) and stamped (if required) on each page.

ENVELOPENO.1

Envelope No.1 shall contain bid document (Proforma A –Technical Bid),duly filled in as specified in the information and instructions to bidders having each page and correction duly signed by the bidder or its authorized signatory. This envelope shall be super scribed "EnvelopeNo.1,TECHNICAL BID FOR PREMISES OF PSB Barwala Distt Panchkula". The envelope must not contain any indication of the Financial Bid. In case, whereindication regarding financial bid is find, the bids hall be rejected an onymously.

ENVELOPENO.2

Envelope No.2 shall contain only Financial bid i.e. rent per sq. ft. for carpet area basis (ProformaB – Commercial Bid) and prices duly filled in and signed on each page bythe Bidder/s. This envelope shall be super scribed "Envelope No.2, FINANCIAL BID FOR PREMISES OF PSB Barwala Distt Panchkula"

Sealed Bids as above will be received at or may be sent by post to the office of the Zonal Manager, Punjab & Sind Bank, Zonal Office Panchkula, SCO-76, 1st& 2nd Floor, Sector-5, Panchkula-134109. THE LAST DATE FOR RECEIPT OF THE OFFERS IS UPTO 15.12.2025 till 1700hrs. The sealed offer should be submitted to above address in person or through speed post/ registered post. The Bank will not be responsible for any postal delay.

The bank reserves the right to accept/ reject any or all the bids without assigning any reason whatsoever.

<u>Please note:</u> Application received through brokers/ property dealers on behalf of owner will be liable to be rejected out-rightly. No brokerage will be paid by the Bank.

Only bidder or authorized representative on behalf of bidder, carrying authority letter or power of attorney with him/ her along with photo ID and address proof shall be allowed to attend any meeting/ bid opening.

Any Corrigendum can be issued up to one (1) day before the date of bid submission and thereafter also. Hence, bidders are advised to visit Bank's website regularly.

ZONAL MANAGER ZONE PANCHKULA







Terms and conditions

- 1. Applicant must have clear marketable title to the property. Copy of approved construction plan and NOC for commercial use of the premises must be submitted by the landlord along with technical bid. The charges/levies/penalties, misuse charges if any, for commercial use of the premises shall be borne by the landlord.
- 2. There should not be any bar by any State/Central/Quasi government/ Gram Panchayat or municipal body for construction/ opening/ functioning of the bankthere.
- 3. The entire offered area shall be available in a single floor, i.e. ground floor.

4. The photographs, layout plans, utilization plans should be submitted with technical offer.

- 5. The premises should be strong preferably framed RCC structured and modern and should provide for structural safety from earthquake, theft etc. and suitable from the point of security and have all civic facilities such as adequate sanitary arrangements, water and electricity, natural lights & ventilations etc.
- 6. Rent free parking space will be provided.
- 7. Rent shall be settled purely on carpet area basis. At the time of taking possession correct measurement shall be taken and recorded in the presence of the landlord.
- 8. Rent shall be payable from the date of taking actual possession of the premises by the bank after execution of lease deed.
- 9. Initial lease period shall be for **5** years with an option with Bank of minimum further two renewals of 5+5years with agreed enhancement in rent. Total Lease period will be minimum 15 years (5+5+5).
- 10. Enhancement in rent after initial period of 5 years will be maximum 15% as per Bank's guidelines.
- 11. No escalation in the rent rate shall be allowed during the currency of the total lease period.
- 12. Lease deed for entire period shall be executed on Bank's standard format without any alteration.
- 13. Stamp duty and registration fees & other charges towards executions & registration of lease deed shall be shared equally by landlord and bank.
- 14. Income tax on rental payment will be deducted at source(TDS)at prevailing rate.
- 15. Sufficient space at prominent location shall be provided for display of Bank's glow signboard within offered rent.
- 16. The landlord should not have any objections in carrying out interior work/floor chasing work etc. However no structural changes will be made.
- 17. Rental advance if any required and/or allowed by the bank shall be repayable in 12 equal monthly installments at the beginning of the lease.
- 18. Separate three (3) phase electric connection having 20 KVA power load shall be provided by landlord at this cost for exclusive use of bank. However, actual electrical consumption charges shall be paid by bank.
- 19. Provision of separate **toilets** for gents and ladies of suitable size shall be made by the landlord, as per specifications and drawing and as directed by bank's authorities. However the same will not be included in carpet area for rent purpose.





- 20. Strong room is to be constructed by landlord as per Bank's requirement and RBI specifications. However, strong room door and air ventilators will be supplied by Bank and will be installed by LL.
- 21. The premises should be accessible to disabled/ Sr. citizens. If the office premises have steps at the entrance, **RAMP** should be provided for convenience of the persons on the wheel chairs.
- 22. Rent free space is to be provided by landlord for Bank's Sign Board, Generator set and installation of VSAT / RF tower/Solar Panel at terrace.
- 23. Vitrified flooring of 2' X 2' of approved make and color to be executed as directed by the bank's authorities.
- 24. Where ever required MS Grill with aluminum sliding windows/ TW Windows to be provided as per drawing and as directed by bank's authorities. Collapsible gates of full size & rolling shutters for external entrances with necessary locking arrangements shall also be provided by LL.
- 25. Miscellaneous civil / plumbing works if any and painting of premises to be executed by the landlord before handing over possession of the premises to the bank.
- 26. Any other works which the bank's authorities may deem fit to be executed by the landlord to cover the conditions mentioned in the standard format of agreement to lease/lease deed with bank.
- 27. The bank at its absolute discretion and irrespective of the period of lease available can any time, terminate the lease, surrender/ part surrender / vacate the demised premises after giving three months' notice to the landlord/ lesser in writing.
- 28. Landlord will get a separate water and electric meter installed for the exclusive use of bank. The electric energy and water consumption charges shall, however, be paid by bank.
- 29. The LL will make white washing / color washing / painting etc. once in 3(Three)years and need based repairs as and when required. In case, he fails to do so, the bankshallbe entitled to do repairs and whitewashing/distempering/ painting etc.and every other kind of repairs at its own expense and deduct the expenses so incurred out of the rent.
- 30. Rent shall be payable only for usable carpet area. The area suggested means carpet area and the calculation of the same should be as per Bank's policy. In broad terms, carpet area of any floor shall be the covered area worked out excluding area of walls, door and other openings in the walls, intermediate pillars within the plinth area, verandah, corridor, passage and loft, entrance porch, staircase and mumty, shaft and machine room for lift, bathroom and lavatory, air-conditioning ducts and plant rooms, shaft and sanitary piping, balcony and cantilevered porch.
- 31. The bidder(s) should have sufficient builtup/covered area in order to have required carpet area.
- 32. No condition be given in financial bid. It is to contain only prices in per Sq. Ft. of carpet area basis otherwise Bid will liable to be rejected.
- 33. Bank may at its discretion sanction loan for construction of building/ renovation before handing over to Bank, as per extant guidelines.
- 34. The financial offers of only those premises selected after inspection and technically found suitable for Bank purposes will be opened and the lowest one (**per sqft rate pm**)of the same will be taken up for further discussion. Other financial bids will notbe opened.





- 35. The bank reserves the right to accept or reject any or all the bids without assigning any reason whatsoever.
- 36. Documents to be submitted with technical bid are as below:
 - a. Approved map of competent authority.
 - b. Copy of latest Electricity Bill, Tax Receipt.
 - c. Copy of Aadhaar Card and PAN Card of Owner.
 - d. Copy of Fire NOC and Completion/Occupation Certificate wherever applicable.
 - e. Proof of ownership or any other document in support of property.
 - f. NOC for commercial use of premises.
 - g. Board resolution for authorized signatories in case of company.
- 37. All columns of the bid document must duly fill in and no column should be left blank. All pages of the bid documents (Technical and Financial Bid) are to be signed by the bidder/s or its authorized signatory. All entries in bid form should be legible & filled clearly. Any overwriting/cutting or use of white ink which is unavoidable shall be attested by the authorized signatory. The rent rate should be filled in figure as wellas in word. The Bank reserves the right to reject the incomplete bids. In case property is in joint name, co-owner will have to sign the bid document.
- 38. All municipal taxes, property tax or any other taxes present or in future will be borne by landlord. However, GST if applicable to landlord will be payable by bank over & above rent. In that case Landlord will raise GST invoice on monthly basis to receive the rent payment. TDS will be deducted as applicable.
- 39. There should not be any deviation in terms & conditions as have been stipulated in the bid documents. However, in the event of imposition of any other conditions, which may lead to deviation with respect to the terms & conditions as mentioned in the bid document, the lesser is required to attach a separate sheet "List of deviation", if any.
- 40. Any decision taken by the Bank at any point of time in connection with this process will be final and conclusive and no claim or dispute from any quarter in that regard shall be entertained.
- 41. Theofferwillbevalidfor120daysafteropeningof Financial Bid.

Date:	Signature of Owner/s Name:
	Address:
	MohileNo:



To,

The Zonal Manager,





FORMATFOROWNERSAPPLICATIONFORWARDING

Address	
Sir,	
Sub:Offer	of the premises on lease for your <u>Branch/office</u> at <u>Address</u>
to th	e have read and understood the notice and terms & conditions /instructions le bidder and submit my / our bid for Bank's consideration duly filled and plete in all respects according to the Proforma.
Bank	Ve further understand that selection of premises will be in accordance with ks terms and conditions subject to the authority of the Bank to alter or amend same.
	We do hereby declare that the information furnished in the Proforma (A) $\&$ (B) in the supplementary sheets is correct to the best of my / our knowledge and f.
	agree that the decision of your Bank in selection of L-1 bidder will be final binding to me/us.
•	Our offer will be valid for minimum period of 120 days from the date of ning of financial bid.
Yours faithf	fully,
Signature o	of owner/s:
Place: Date:	







FORMATFORTECHNICALBID(PROFORMA-A)

То	
The Zonal Manager	
Address:	
Dear Sir/Madam,	

The details of the premises which I/we offer to lease out to Bank are as under,

1	Name of Owner(s)	1.
	(%share of each owner)	2.
	,	3.
2	Telephone/Mobile No of owner(s)	TeleNo:
		MobileNo:
3	Complete address of site/premises offered and	
	Locality	
4	Type of Building(Commercial/residential/Mixed	
	use)	
	Type of Construction(framed/load bearing)	
	Year of construction	
	Height of the floor to ceiling	
	Load Bearing capacity of floor	
	Frontage of the premises	
5	Rentable Carpet area*available with details of	Carpet Area:Sq.ft.
	floor. (Quote to be in Carpet area and not in any	GFsqft
	other form).	FFsqft
	The bidder (s) should have sufficient built up /	(Anyotherfloorsqft)
	covered area in order to have required carpet	
	area.	
6	Carpet area offered to bank	Carpet Area:Sq.ft
	(if any of the bidders having more area than	
	Bank's requirement, they may offer the part area	
	to Bank as per its requirement)	
	(Provide sketch for the area to be offered to	
	Bank)	
7	Whether the owner has clear and marketable	
'	title.(photocopy of ownership proof & relevant	
	papers to be enclosed)	
8	Whether any loan running against for the offered	
	property, if yes, then NOC has to be obtained from	
	the bank / financial institution.	
9	Whether the offered property has Municipal	
	Approval for commercial use.(Attach copy)	
10	Details of sanctioned plan(Copy to be furnished	
10	On demand)	





11	Details of completion/ occupation certificate	
	(Copy to be furnished on demand)	
12	Amenities offered	
13	Whether facility of RAMP is feasible/available?	
14	Whether electric power connection with minimum	
	KVA (as per requirement) load available. If	
	not, landlord is required to provide the same.	
15	Whether running water facility available	
16	Whether sanitary facility available	
17	Parking space available?	
18	Whether suitable space on terrace available for	
	VSAT antenna, RF antenna, Radio Antenna etc.	
19	If the building is old whether repairs/renovations	
	is required	
20	Is there any bar by local body for carrying out	
	Banking business in the centre/ locality.	

SIGNATURE OF THE OWNER/S

I/we agree to execute lease deed in Bank's standard format. I/We declare that I/We are the sole owners of the property and have the authority to let out the premises. I/We am/are enclosing copies of approved plan, commercial permission & other relevant documents. My/Our offer will be valid for next 120 days from the date of opening of financial bid.

Ρ	LÆ	١(С	Е

DATE: SIGNATURE OF THE OWNER/S

NOTE:

- **No indication as to price aspect** is to be given in "Technical Bid" failing which the offer shall be summarily rejected.
- MOST IMPORTANT: Technical Bid (Envelope No.1) and Financial Bid (Envelope No. 2) are to be submitted in separate sealed covers marked as "Technical Bid" & "Financial Bid" respectively with name, address & contact number of the applicant.
- Both these sealed covers are to be submitted in single sealed cover super scribed/Marked as "Offer of Premises for Punjab & Sind Bank Barwala Distt Panchkula" with name, contact number & address of the applicant.
- *Carpet area of any floor shall be the covered area worked out excluding area of walls, door and other openings in the walls, intermediate pillars within the plinth area, verandah, corridor, passage and loft, entrance hall and porch, staircase and mumty, shaft and machine room for lift, bathroom and lavatory, airconditioning ducts and plant rooms, shaft and sanitary piping, balcony and cantilevered porch.





То

The Zonal Manager





FORMATFORFINANCIALBID(PROFORMA-B)

Address:						
DearSir/N	DearSir/Madam,					
	•					
1	Full Name of	Owner(s)		1.		
				2. 3.		
2	Complete a	address of	site/premises	3.		_
۷	offered	audiess oi	site/premises			
	Telephone no	o./Mobile no.:				
3	Rental rate p	er square feet o			carpet area only	
		ther area. (Rat				
	Floor	Carpet area	Rate per sq f	•	Total Rent per	
	(in sqft) (Amount in F		(Amount in R (in figures & in v	S. <i>)</i> vords)	month	
						1
						1
4	Lease period:	 - -				
	` '	earscertainperi				
5		ncement in ren		% (
0		fter every 5 Yea	<u> </u>	(Maximum15%) To be borne by landlord		
6	Present And	k, Property Tax	And Other	invariably	y landiord	
7			harges/	Rs.	Per month	
•		charges/Charg	_			
		ease quantify)				
8	GST on rent		Applicable/No	t applicable		
9	Lease Deed expenses	execution &	registration	50: 50		
1	<u> </u>			<u>I</u>		-

PLACE: DATE:

ATE: SIGNATUREOFOWNER/S





SAMPLE DRAFT OF LEASE DEED FOR OFFICES, ATMs & BRANCHES

ANNEXURE-X

To be stamped as per rates prevailing in each State and should be registered.

LEASE DEED

THIS LEA	ASE is made at	. on this	day of	between	
S/o/D/o/W				resident	of
		(hereir	nafter called th	e "Lessor", which expression s	hall mean
			• ,	f the one part and Punjab & Sir	
		•		uisition and Transfer of Undertal	• ,
				ce, New Delhi-110008 inter-alia	
				less repugnant to or inconsister	
				of the other part (hereinafter	
	-			cessors and assigns) of the c	•
WHEREA				ession of Premises bearing Mui	
0 (/) 4				, Khatauni Nomeasuri	
				way of Registered Sale Deed/	
				registered with Sub	Registrar,
	OR by way of inheritance				ha laasad
				sured the Lessee Bank that t rances prohibiting/restricting to	
				competent to lease out the said	
				o bar or hindrance from any of	
				evelopment Authority/Gram Pand	
		-	-	for banking and commercial purp	-
				d of the covenants on the part	
				the building or part of buildin	
Municipal				- · · · · · · · · · · · · · · · · · · ·	uated at
	b	ounded as fol	lows:		
NORTH	:				
SOUTH	:				
EAST	:				
WEST	: 	f = 4 = = 4 = 4 = 1	4		: -
with appu	irtenances belonging to it	tor the total	term of	_ years (years) commer	ncing from
block of	nd paying during such pe	eriod, for the	lotal carpet ar	ea ofsquare feet, fo	or the first
	years (years)				(Rupees
(Ivubees_				years (years) the mo	
will increa	_ only) per month. For the		cent) over the r	ent, at the end of first/subseque	nt block(s)
				nt of lease. The rent is payabl	
				The monthly rent is subject to	
	s inclusive/ exclusive (PIC			,,,	
	<u>NOW THIS</u>			ETH AS UNDER:	
(i)	That the Lessee Bank r	may utilize th	e demised pro	perty for any purposes includir	ng but not
	limited to (a) On site ATM	۷, (b) Off-site	ATM and	(c) Branch/ Any other Of	ffice of the
	Lessee Bank.				
(ii)				lunicipal or Government or /and	
				ent, Department, local bodies a	
				ture on the property hereby den	
				es to pay the same including co	
	tee, penalty for misuse,	or other outgo	oing whatsoeve	r payable under the law time bei	ng in force





to any statutory body(ies) in respect of the said premises /building and will ensure timely payment thereof to the concerned body and shall keep the lessee indemnified against all claims, demand, action, suit and proceeding in respect of the same. However, on failure to pay the same by the Lessor, the Bank as occupier of such property may pay the same and adjust it from the rents payable by the Bank to lessor in due course, and if necessary, the repayment schedule of the loan granted by the Bank, shall be rescheduled, as may be mutually agreed and in the event of there being no mutual agreement, shall be repaid as per schedule of repayment fixed by the Bank.

- (iii) That the Lessor shall do all repairs including those arising out of part area surrender and routine maintenance works to the premises as and when required and shall also undertake the job of white-washing, colour washing including painting of doors and windows every 3 years at their cost. The Lessor at his own cost, carry out the external and internal repairs/maintenance works including the essential repairs/ renovation etc. of the demised premises including those arising out of part area surrender, if pending, immediately for keeping the premises wind and water tight and safe for occupation by the Lessee. The undertaking of such works will be in the appropriate manner so that there does not occur any frequent requirement for repairing or replacing the damaged works and such repairing has to be undertaken within a period of thirty days from the date of notice. If required, the Lessor shall also undertake the roof treatment works as per standard PWD specifications at his own cost.
 - If the Lessor fails to do such repairs or perform any of their obligations, the Lessee shall be at liberty to do the same at Lessor's cost and such cost will be paid by the Lessor to the Lessee on demand failing which the Lessee shall have the right to recover the same out of monthly rent payable by the Lessee to the Lessor. The recovery as stated shall be made in such a manner as will be deemed proper by the Lessee. Provided always that is owing to such mode of recovery out of the full amount of the monthly rent (s) for any months(s) the question of default in payment of monthly rent shall not arise and in such case, it shall not be construed that the Lessee is a defaulter in payment of rent and eviction on such ground or any claim otherwise by the Lessor will be legally barred.
- (iv) That any fixture in the shape of counters, racks, almirahs, partition, electric ceiling fans and strong room equipment e.g. iron doors or sheets or cage, which the Bank may during the continuation of this tenancy attach to the demised premises shall belong to the bank and shall be removable by the Bank at the time of vacation of premises.
- (v) The Lessee Bank shall have the right to display signboards/boards, hoardings, neon signs whether inside or outside or on the outer wall of the demised premises which the Lessee Bank may in its absolute discretion thinks fit and the Lessor (s) shall have no objection thereto.
- (vi) The Lessee Bank shall have exclusive, unrestricted and undisputed right to the quiet and exclusive enjoyment of the leased premises along with the right to access to the use of the path, passage etc. 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 etc. 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. without any let, hindrance, interference, claim or demand from the Lessor(s) hereby undertake to indemnify the Lessee Bank at all times during the continuance of lease against any such interference, hindrance, claim, etc.
- (vii) That the Lessee Bank shall be entitled to bring in and on the demised premises heavy iron safe or any number of safes and of any dimensions and weight and also its locker cabinets, strong room door frames and leaves and other fixtures and other articles of similar nature for its use in the course of its business and to install and fix up the same. All such things and articles shall continue to remain the property of the Lessee Bank. The Lessee Bank shall be entitled to remove at any time the various articles installed and fixed up by it in and on the termination of original or extended term of lease, as the case may be, which it may do by removing the door frames and leaves of the rooms etc. of the demised premises, if necessary. The lessor shall not have any claim/lien etc. over such items and will not be claim for any wear and tear caused in removing such fixture/articles or items However, if the Lessee Bank deems it necessary to remove the door frames and/or leaves (leaf) or other fixtures belonging to the Lessor for the purpose of taking out its own articles, it shall re-fix the same at its own cost.



WITNESS



(viii) (a) The Lessor will make provision for installation of ATMs, Connecting Poles and make available all such facilities for the purpose. The Lessee Bank will be entitled to install V-SAT ,RF Tower and Solar Panel etc. at the roof of the building/or at other appropriate place as per its requirements at no extra cost.

Оr

- After occupying the building the Lessee Bank shall be entitled to make such additions, alterations including installation of ATMs and installation of V-SAT/Connectivity Pole/Passbook Printer/BNA's/Kiosk etc. at the roof of the building in the premises or at other appropriate place as it considers necessary at no extra cost and that the Lessor will sign plans and applications etc for submission to the local authority and get the same sanctioned.
- (b) The provision of facilities for installation of ATM and VSAT shall not entitle lessor to claim any further/additional rent.
- (c) It is open to Bank to have the ATM installed within the leased premises at such convenient location as it may decide, with or without separate provision for access from outside.
- (ix) That the Lessor has provided power load connection of _____ KW. In case during continuance of lease, there is need for enhancement in electric load, the lessor shall take steps for enhancement of load and on his failure to do so on demand being made, bank shall be entitled to make appropriate application on behalf of lessor at his cost and expenses so incurred will be deducted from monthly rent payable.
- (x) That the lessor will install a separate water and electric meter for the exclusive use of Lessee Bank. If the lessor fails to do so, the Lessee Bank will get the connection in its own name and for that purpose lessor shall sign "No Objection Certificate" and will assist the lessee in obtaining connections in its own name .The cost and expenses incurred shall be borne by the Lessor and if they are not paid, they shall be recovered out of the rent payable to the lessor.
- (xi) That the electric energy and water consumption charges shall, however, be paid by the Lessee Bank as per actual.

	sor and the Lessee Bank have set the and year first above mention	ir respective hands to this Lease Deed ned.
WITNESS	LESSOR	

LESSEE