



ANNEXURE-I



**PUNJAB & SIND BANK, REGIONAL OFFICE,
SCO - 32-33, Floor 1st, 2nd & 3rd, Ferozepur Road, Moga -142001**

COMMERCIAL PREMISES REQUIRED ON LEASE

Punjab & Sind Bank requires suitable ready built and well-constructed hall type building having Carpet Area including space for Branch/ ATM (**800 sq ft**) on lease/ rental basis. The premises should be preferably in Ground Floor at Village **CHABAL KALAN** Tehsil & District Tarn Taran. Premises offered should have all clearance certificates from statutory authorities. Interested owners / registered Power of attorney Holders of such premises in the desired locality who are ready to lease out their readily available premises on long term lease basis preferably for 15 years or more may send their offers in the prescribed format available on Bank's Web Site www.punjabandsind.bank.in or the same may be obtained from the above address during office hours. The complete offer duly sealed & signed and should reach to the undersigned on or before **(13/08/2026 up to 17:00 hrs)** at the above address.

No brokerage will be paid by the Bank. Bank reserves the right to accept or reject any or all offers at its sole discretion without assigning any reasons whatsoever.

REGIONAL MANAGER

31/07/2026



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

ANNEXURE-II

INVITES

OFFERS FOR PREMISES ON LEASE

AT

(Village- Chabal Kalan, Tehsil & District Tarn Taran-
143301)

Punjab & Sind Bank,
Regional Office,
SCO 32-33, Ferozepur Road,
Floor 1st, 2nd & 3rd, Moga -142001
E-mail:
bhupinder.singh6@psb.bank.in
Phone no: - 83609-12118



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 in **Village- CHABAL KALAN Tehsil & District Tarn Taran** within radius of 500 meters approx. of existing branch.

S No.	Name of Branch/ Centre	District	Approx. Carpet area
1	Chabal Kalan	Tarn Taran	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/RO/MOGA/2026-27/02
2	Date of commencement of Bid download	31/07/2026 from 10:00 hrs
3	Last Date for Bid Submission	13/08/2026 up to 17:00 hrs
4	Date and Time of Opening of Technical cum Eligibility Bid	13/08/2026 up to 17:30 hrs
5	Place of Physical Bid Submission & Opening of Bids	Punjab and Sind Bank, Regional Office, SCO-32, 33, Floor 1 st , 2 nd & 3 rd , Ferozepur Road, Moga 142001
6	Contact Person	Name: Bhupinder Singh Designation: Senior Manager Email ID: bhupinder.singh6@psb.bank.in Phone No: 83609-12118
7	Validity of Bid	120days (from Opening of Technical Bids)

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.



SUBMISSION OF BID:

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 (3rd Envelope) duly sealed, super scribed “**Offer of Premises for Punjab & Sind Bank – Chabal Kalan, Tehsil & District Tarn Taran**” 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.

ENVELOPE NO.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 superscribed “**Envelope No.1, TECHNICAL BID FOR PREMISES OF PSB- CHABAL KALAN, Tehsil & DISTRICT TARN TARAN**”. The envelope must not contain any indication of the Financial Bid. In case, where indication regarding financial bid is found, the bid shall be rejected anonymously.

ENVELOPE NO.2

Envelope No.2 shall contain only financial bid i.e. rent per sq. ft. for carpet area basis (Proforma B – Commercial Bid) and prices duly filled in and signed on each page by the Bidder/s. This envelope shall be superscribed “**Envelope No.2, FINANCIAL BID FOR PREMISES OF PSB- CHABAL KALAN, Tehsil & DISTRICT TARN TARAN**”

Sealed Bids as above will be received at or may be sent by post to the office of the **Regional Manager, Punjab & Sind Bank, Regional Office, SCO-32, 33, Floor 1st, 2nd & 3rd, Ferozpur Road, Moga 142001**. THE LAST DATE FOR RECEIPT OF THE OFFERS IS UP TO **13/08/2026 up to 17:00 hrs**. 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.

Please note: Application received through brokers/ property dealers on behalf of owner will be liable to be rejected outrightly. 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.

**REGIONAL MANAGER
(RO-MOGA)**



ANNEXURE-III

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 bank there.
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 sign board 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 15 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 bank shall be entitled to do repairs and white washing/ 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 built up/ 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 sq ft rate pm**) of the same will be taken up for further discussion. Other financial bids will not be 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 well as 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. The offer will be valid for 120 days after opening of Technical Bid.

Date:

Signature of Owner/s
Name:

Address: _____

Mobile No: _____



ANNEXURE-IV



FORMAT FOR OWNERS APPLICATION FORWARDING

To,
The Regional Manager,
Punjab & Sind Bank,
Regional Office,
Floor 1st, 2nd & 3rd, SCO 32-33,
Ferozepur Road, Moga -142001

Madam/ Dear Sir,

Sub: Offer of the premises on lease for your Branch/ office at Village- Chabal Kalan, Tehsil & District Tarn Taran

1. I / We have read and understood the notice and terms & conditions /instructions to the bidder and submit my / our bid for Bank's consideration duly filled and complete in all respects according to the Proforma.
2. I / We further understand that selection of premises will be in accordance with Banks terms and conditions subject to the authority of the Bank to alter or amend the same.
3. I / We do hereby declare that the information furnished in the Proforma (A) & (B) and in the supplementary sheets is correct to the best of my / our knowledge and belief.
4. I/we agree that the decision of your Bank in selection of L-1 bidder will be final and binding to me/us.
5. My/Our offer will be valid for minimum period of 120 days from the date of opening of technical bid.

Yours faithfully,

Signature of owner/s:

Name:

Place:

Date:



ANNEXURE-V



FORMAT FOR TECHNICAL BID (PROFORMA-A)

To,
The Regional Manager,
Punjab & Sind Bank,
Regional Office,
Floor 1st, 2nd & 3rd, SCO 32-33,
Ferozepur Road, Moga -142001

Madam/ Dear Sir,

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

1	Name of Owner(s) (%share of each owner)	1. 2. 3.
2	Telephone/Mobile No of owner(s)	Tele No : Mobile No:
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 floor. (Quote to be in Carpet area and not in any other form). The bidder (s) should have sufficient built up / covered area in order to have required carpet area.	Carpet Area: _____ Sq. ft. GF sq ft FFsq ft (Any other floor...sq ft)
6	Carpet area offered to bank (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)	Carpet Area: _____ Sq. ft
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	



9	Whether the offered property has Municipal Approval for commercial use.(Attach copy)	
10	Details of sanctioned plan (Copy to be furnished 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 technical bid.

Place:

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, Branch Chabal Kalan"** 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, stair case 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.



FORMAT FOR FINANCIAL BID (PROFORMA-B)

To,
The Regional Manager,
Punjab & Sind Bank,
Regional Office,
Floor 1st, 2nd & 3rd, SCO 32-33,
Ferozepur Road, Moga -142001

Madam/ Dear Sir,

1	Full Name of Owner(s)			1. 2. 3.
2	Complete address of site/premises offered Telephone no./ Mobile no.:			
3	Rental rate per square feet of carpet area. Quote to be in carpet area only and not any other area. (Rates should be in figures as well as in words)			
	Floor	Carpet area (in sq ft)	Rate per sq ft per month. (Amount in Rs.) (in figures & in words)	Total Rent per month
4	Lease period: (minimum 15 years certain period)			
5	Desired enhancement in rent (Increase in Rent), if any after every 5 Year (%)			_____% (_____) (Maximum 15%)
6	Municipal Tax, Property Tax and Other Present and Future Taxes			To be borne by landlord invariably
7	Other charges like Society Charges/ Maintenance charges / Charges for Amenities (Please quantify)			Rs. _____ per month
8	GST on rent			Applicable/ Not applicable
9	Lease Deed execution & registration expenses			50:50

Place:
Date:

SIGNATURE OF OWNER/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 LEASE is made at on this ____ day of _____ between _____ S/o /D/o _____ /W/o _____ resident of _____ (hereinafter called the "Lessor", which expression shall mean and include his heirs, executors, administrators and assigns) of the one part and Punjab & Sind Bank, a body corporate, constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 having its Head Office at 21, Bank House, Rajendra Place, New Delhi-110008 inter-alia having a Regional Office/branch office at _____ which expression unless repugnant to or inconsistent with the subject or context shall include its successors, assigns etc. of the other part (hereinafter called the "Lessee", which expression shall mean and include its successors and assigns) of the other part.

WHEREAS the Lessor(s) is/are the absolute owner(s) into possession of

Details of Premises:

Premises bearing Municipal No. _____, pertaining to Khasra No-----, Khatauni No-----measuring -----Sq. ft /Meter, situated at-----, owned by him/her/them by way of Registered Sale Deed/ Gift Deed/ Lease Deed/Relinquishment Deed No. -----, dated _____ registered with Sub Registrar, _____, OR by way of inheritance from Late Sh./Smt.-----

AND WHEREAS the Lessor(s)(-----) has/have assured the Lessee Bank that the leased premises is free from all sorts of legal Conditionalites/ encumbrances prohibiting/restricting to lease and that the Lessor is the absolute owner in possession and legally competent to lease out the said premises to Lessee Bank for Commercial purpose and/or there is no bar or hindrance from any of the local Governing bodies/ authorities like Municipal Authority/Land & Development Authority/Gram Panchayatetc, or any other department/body in letting out the leased premises for banking and commercial purposes.

THAT in consideration of the rent herein reserved and of the covenants on the part of parties hereinafter contained, the Lessor demises unto the Lessee the building or part of building bearing Municipal No. -----having a carpet area measuring _____Sq.ft, situated at _____ bounded as follows:

NORTH :
SOUTH :
EAST :
WEST :

Duration and Rent:

With appurtenances belonging to it for the total term of _____ years (_____ years) commencing from _____ and paying during such period, for the total carpet area of _____square feet, for the first block of _____ years (_____ years) period monthly rent at the rate of Rs. _____ (Rupees _____ only) per square feet per month i.e. Rs. _____ (Rupees _____ only) per month . For the subsequent block(s) of _____ years (_____ years) the monthly rent will increase at the rate of _____ % (_____ percent) over the rent, at the end of first/subsequent block(s) of _____ years (_____ years) from the date of commencement of lease. The rent is payable within a fortnight after the expiry of the month for which it shall be due. The monthly rent is subject to applicable TDS and is inclusive/ exclusive (PICK ONE) of applicable GST.

Security Deposit:

The LESSEE has paid to the LESSOR an advance / security deposit of Rs. which shall be recoverable from the date of payment in 12 equal monthly installments from the rent being paid/ refunded to the LESSEE at the time of surrendering or handing over vacant possession of the PREMISES by the LESSEE. (strike off if no security deposit is given)



Expenses:

It is mutually agreed between the parties that the cost of Stamp papers and expenses of registration of lease deed in respect of this lease and its renewals if any shall be paid by _____ or shared equally by the LESSORS and LESSEES.



NOW THIS LEASE DEED WITNESSETH AS UNDER:

- (i) That the Lessee Bank may utilize the demised property for any purposes including but not limited to (a) On site ATM, (b) Off-site ATM and (c) Branch/ Any other Office of the Lessee Bank.
- (ii) Taxes: That all rates and taxes (both present and future), Municipal or Government or /and any other taxes implemented and imposed by the Government, Department, local bodies and public bodies etc. chargeable or payable at present or in future on the property hereby demised shall be payable by the Lessor and the Lessor undertakes to pay the same including composition fee, penalty for misuse, or other outgoing whatsoever payable under the law time being 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) Repairs & Fixtures: 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) Display & Advertisement: 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) Easementary Rights: The Lessee Bank shall have exclusive, unrestricted and undisputed right to the quiet and exclusive enjoyment of the leased premises. The LESSEE, its employees, customers, visitors or servants shall have 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 re-pass 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.
- (viii) ATMs: (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.

Or

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/BNAs/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) Water & Electricity: 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.
- (xii) . Unless otherwise agreed in writing, the LESSEE shall not be liable for any other payment.
- (xiii) . This Lease may be terminated by the LESSEE at any time by giving three month's notice in writing to the LESSOR.

In witness, whereof, the Lessor and the Lessee Bank have set their respective hands to this Lease Deed on the day _____, month _____ and _____ year first above mentioned.

WITNESS

LESSOR

WITNESS

LESSEE



AGREEMENT TO LEASE – ATMs, BRANCHES AND OTHER OFFICES

THIS Agreement is made at on this ____ day of _____ between _____
S/o/ D/o/ W/o _____ resident of _____
(hereinafter called the "First Party", which expression shall mean and include his heirs, executors, administrators and assigns) of the one part and Punjab & Sind Bank, a body corporate, constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 having its Head Office at 21, Bank House, Rajendra Place, New Delhi-110008 inter-alia having a Regional Office/branch office at _____ which expression unless repugnant to or inconsistent with the subject or context shall include its successors, assigns etc. of the other part (hereinafter called the "Bank", which expression shall mean and include its successors and assigns) of the other part.

WHEREAS the First Party is/are the absolute owner(s) into possession of Premises bearing Municipal No. _____, pertaining to Khasra No-----, Khatauni No-----measuring -- -----Sq.ft /Meter, situated at-----, owned by him/her/them by way of Registered Sale Deed/ Gift Deed/ Lease Deed/Relinquishment Deed No. -----, dated _____ registered with Sub Registrar, _____, OR by way of inheritance from Late Sh./Smt.-----

AND WHEREAS the First Party(s)(-----) has/have assured the Bank that the said premises is free from all sorts of legal Conditionality/ encumbrances prohibiting/restricting to lease and that the First Party is the absolute owner in possession and legally competent to lease out the said premises to Bank for Commercial purpose.

THAT the First Party has agreed to provide on lease the demised property unto the Bank, the building or part of building bearing Municipal No. -----having a carpet area measuring _____ Sq. ft, situated at _____ bounded as follows:

NORTH :
SOUTH :
EAST :
WEST :

That the parties hereto have agreed that the first party will construct a **new building/ renovate/make additions in the existing building at its own cost/on sanction of loan from Bank and give it to the Bank on lease as per terms and conditions mentioned hereinafter.

(** Strike whichever is inapplicable)

NOW THIS AGREEMENT WITNESSES as follows and the parties hereby mutually agree with each other as follows:

- 1) (a) The First Party shall construct/ renovate/make additions in the building of a carpet area of _____ sq. ft./ sq. mtr. or thereabout as per the design, layout, plans/specifications details etc. as given in the Annexure 'A' to this agreement, at its own cost. A locker cum strong room/ currency chest (as applicable) as per specifications of Reserve Bank of India would also be constructed by the First Party at its own cost. The plans shall be got approved as per regulations/rules in force. The construction/ addition/renovation of the building be done to the satisfaction of the Bank.
- (b) The First Party shall construct/ renovate/ make additions in the building and currency chest as per RBI guidelines to the satisfaction of the Bank within a period of _____ (_____) months from the date of commencement of disbursement of loan by the Bank (if loan is availed by the First Party) or within _____ months from the date of execution of this agreement whichever is earlier. On completion of the construction/renovation of the building, the First Party shall give intimation of the same to the Bank in writing.
- (c) On receipt of such intimation, the Bank will take the possession of the building complete in all respects to its satisfaction, within 10 (ten) days from the receipt of such intimation.



(d) If the First Party fails to construct/ renovate the said building as per the specification of the Bank within the time fixed herein, or , after construction fails to or refuses to or neglects to lease the said building to the Bank, the Bank shall be entitled to :

- i) Compel the First Party through a court of law to do so, or
- ii) Terminate/Cancel/Revoke this agreement by giving a written notice of _____ days.
- iii) And without prejudice to the right of the Bank to seek specific performance mentioned at clause (i) or Bank's right to terminate/ cancel/revoke the agreement as mentioned at clause (ii), the Bank shall be entitled to recover from the First Party, liquidated damages of Rs. _____ (Rupees _____) besides repayment of loan taken, for construction, if any, immediately.

(2) (a) The premises would be leased to the Bank for a total term of _____ (____) commencing from the date the Bank takes possession of the premises or any other date mutually agreed by both the parties, for the total carpet area of _____ sq.ft./ sq.mtr. The rent payable for the first block of _____ years (____ years) period monthly rent at the rate of Rs. _____ (Rupees _____ only) per square feet per month. For the subsequent block(s) of _____ years (____ years) the monthly rent will increase at the rate of _____ % (____ percent) over the rent, at the end of first/subsequent block(s) of _____ years (____ years) from the date of commencement of lease. The rent is payable within a fortnight after the expiry of the month. The monthly rent will be subject to applicable TDS and is inclusive/ exclusive (PICK ONE) of applicable GST.

(b) Rent will be paid on actual measurement after completion of building i.e. at the rate above said for the actual carpet area. Carpet area will be calculated as per Bank's Policy. No rent will be paid for parking space and for open areas etc. (unless otherwise approved by the Bank). The carpet area will be measured and verified by Bank's Approved/ Empanelled architect for assessment of rent agreed to between the Bank and the First Party before execution of lease deed.

(3) The Bank at its absolute discretion and irrespective of the period of lease available can any time, terminate the lease, surrender/vacate the demised premises after giving three months' notice to the First Party in writing.

(4) (i) The First Party will make provision for installation of ATM and make available all such facilities for the purpose at no extra cost and rent. The Bank will be entitled to install V-SAT, RF tower and solar panel etc. at the roof of the building or at the appropriate place as per its requirement, at no extra cost or/and rent.

Or

After occupying the building, the Bank shall be entitled to make such additions, alterations to facilitate installation of ATMs, Connecting Poles/BNA/Passbook Printer/Kiosks etc. for installation of V-SAT at the roof of the building or at other appropriate place in the premises as it considers necessary at no extra cost or rent and that the First Party will sign plans and applications etc. for submission to the local authorities, if so required and get the same sanctioned.

(ii) The provision of facilities for installation of ATM & V SAT as stated above shall not entitle the First Party to claim any further/additional cost/rent.

(iii) 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.

(iv) First Party shall make provisions like RAMP at the entrance of branch/ATM to provide easy access to Senior Citizens/Persons with Disabilities.

(5) at the request of the First Party, the Bank has "in principle" agreed to grant a loan not exceeding Rs. _____ (_____) on the usual terms and conditions of the Bank including creation of mortgage in the manner and form as the Bank may desire and carrying interest as per Bank's rule and documents executed for availing the loan, to enable the First Party to construct the building to be given on lease to the Bank. The First Party will bear the remaining cost of construction of the building including escalation in cost if any from his own resources. The loan together with interest etc. will be adjusted from the monthly rent payable by the Bank to the First Party.

The Bank in its discretion will be entitled to revise the interest from time to time. The First Party will execute loan agreement and create securities in favour of the Bank and thereafter the loan will be disbursed. The Loan will be disbursed in stages depending upon the progress of construction work. The First Party will execute such loaning and security documents as may be required by the Bank. (IF



APPLICABLE)

(6) That the First Party will provide approved map/plan of the building certifying that the premises is built strictly in conformity with law, rules, regulations, etc.



(7) The First Party has confirmed that there is no bar by any State/Central/Quasi Govt./Gram Panchayat or Municipal Body or Land and Development Authority for construction/opening/functioning of the Bank at the demised property. Approved sanctioned plan and NOC for Commercial use of the premises has been submitted by the First Party/ In case Branch is opened in rural area, necessary permission has been obtained from the Gram Panchayat and submitted by the First Party.

(8) The expenditure in connection with execution, stamp duty inclusive of additional stamp duty, penalties etc. if any and registration of the lease deed to be executed hereinafter shall be borne by

(9) The original agreement to lease and the original lease deed to be executed hereinafter shall be retained by the Bank. The counterpart that may be executed will be retained by First Party.

(10) The First Party undertakes to pay all the taxes or municipal taxes or other dues (both present and future) including composition fee, penalty for violation of any terms of building sanction plan or misuse payable to any statutory body (ies) in respect of the above building and will ensure timely payment thereof to the concerned body. However, on failure to pay the same by the First Party, the Bank as occupier of such property may pay the same and adjust it from the rents payable by the Bank in due course and if necessary the payment schedule of the loan granted by the Bank shall be rescheduled, as may be mutually agreed.

(11) The First Party after occupation of the building by the Bank shall execute lease deed as per Bank's standardized lease deed format at the earliest and without any delay. A copy of the standardized lease deed format has been enclosed as Annexure B **. If the First Party fails/ do not come forward for execution of lease on Bank's Standardized Lease Deed Format, in such case Bank will have the right to get the lease deed executed through court by filing suit for specific performance or/and availing any other legal remedies and the tenancy of the Bank will not be treated on month to month basis, rather, it will be considered as authorized occupancy for the total lease period based on this agreement to lease. In witness, whereof, the First Party and the Bank have set their respective hands to this Lease Deed on the day ____, month ____ and ____ year first above mentioned.

WITNESS

FIRST PARTY

WITNESS

BANK



Annexure A



1. That the First Party will provide adequate supply of water in the leased premises with independent use by installing overhead tank of adequate capacity.
2. That the First Party will provide separate toilet block for gents and ladies with "A" Class Sanitary Fittings and vitrified tiles of approved color and also requisite number of electrical / fan points.
3. That the First Party will construct Strong Room as per Bank's requirements/RBI's guidelines. However, strong room door, grill, ventilator will be arranged by the Bank.
4. That the First Party will construct UPS Room with brickwork and provision for exhaust.
5. That the first Party will provide an outer gate of aluminum with glass besides collapsible Gate of Grill and Shutter, as per the requirement of the Bank.
6. That the First Party will provide Vitrified Tiles Flooring of the approved color in the leased premises.
7. That The First Party shall provide windows with iron grills in the leased premises.
8. The First Party will provide required electrical load of _____ KW Three Phase power connection in the leased premises with change over switch and main switch point (MCC/MCB of reputed make) in the premises at First Party's cost.
9. That First Party will construct ATM Room/Stationery Room in the leased premises as per Bank's requirement.
10. That the First Party will provide sufficient space for fixing / installing the sign boards in the leased premises without any additional cost.
11. That space will be allotted on the terrace or other space of the leased premises to install satellite V-Sat Dish Antenna as per bank's Specifications/DOT Specifications without any additional cost. Furthermore, the First Party will provide adequate space for installation of outdoor unit of Air Conditioner.
12. That the First Party will provide light plug / Power plug Points as per the requirement of the Bank.
13. That the First Party will provide ramp at branch / on-site ATM premises, if on ground floor, for physically challenged people.
14. That the First Party will undertake to provide POP / Base Finish of Walls / Roof with Plastic / Oil Bound distempering / painting etc in the entire premises.