**HOWRAH ZONAL OFFICE : ESTATE DEPARTMENT**

**5, B.T. M. SARANI [4th  FLOOR],KOLKATA- 700001**

**e-mail** [ZO.Howrah@bankofindia.co.in](mailto:ZO.Howrah@bankofindia.co.in)**, Phone : 033-2262 3559**

Ref. No.: ZO/HWH/ESTATE/RK/25-26/170 Dated : 10.06.2025

**NOTICE INVITING TENDER**

###### REQUIREMENT OF PREMISES FOR OPENING *OF NEW BRANCH/OFFICE*

###### *AT BANDEL , DIST-HOOGHLY, WEST BENGAL*

Offers in two separate sealed covers containing technical details and financial details respectively are invited from interested parties, who are ready to lease out space, readily available or partially constructed (if remaining construction can be completed preferably around one months’ time from the date of inspection) building, located within 2 KM from Bandel Chowmatha at **Bandel, Locality, Sub-district-Chinsurah-Mogra, District-Hooghly,West Bengal, Pin Code-712123)**on lease basis for minimum 10 years. The carpet area of premises should be around **1000** sq. ft. to **1250** sq.ft. The cover containing technical details should be marked **Envelope No.1** and super scribed with **‘TECHNICAL BID’** and the cover containing financial details should be marked **Envelope No.2** and super scribed with **‘FINANCIAL BID’.** Both these covers duly sealed should be put in a **3rd cover** super scribed with, **‘Offer of Premises for Bank of India Bandel Branch’** and it should also bear the name and address/Phone No. of the offeror. **The 3rd cover duly sealed should be addressed to the Zonal Manager Bank of India Howrah Zone at the above zonal office address and submitted as detailed hereunder.**

* ***It should be noted that all the envelopes are to be marked properly and should contain Tender Title and Address, Phone Number & Email Id of the tenderer***

**The offer as above should be submitted in Bank’s prescribed format only**, which may be obtained from **Bank of India Howrah Zonal Office, Estate Department** at the above address, **Bandel** **Branch** between 10.00 a.m. to 4:00 p.m. (on working days) and also can be downloaded from Bank’s web site www.bankofindia.co.in from 10-06-2025.

The sealed offers necessarily should be **dropped by hand in the Tender Box** in Estate Department, Howrah Zonal Office up to 3.00 P.M. on **30-06-2025**. The Tenders (Technical Bids) will be opened on **01-07-2025** at 03.30 p.m. at Howrah Zonal Office Estate Department by Zonal Tender Opening and Scrutiny Committee in presence of the tenderers who desire to be present. Premises will be finalized based on Techno- Commercial evaluation. Technical Parameters will be given weightage of 70 % and Financial Offers will be given weightage of 30 %. The price bids of only those bidders who qualify technically by obtaining a minimum qualifying mark of 50% in their technical evaluation, will be opened on a date to be decided with prior intimation to the technically qualified bidders (Short Notice would be displayed in the notice board of Howrah Zonal Office). Most suitable offer i,e. the premises getting highest score (H-1) based on Techno-Commercial evaluation will be selected for finalization.

The Bank reserves the right to accept /reject any / all offers and cancel the tender without assigning any reason whatsoever.

**No Brokerage will be paid by the Bank. No broker should apply**

**THOSE OWNERS WHO DON’T HAVE OCCUPANCY CERTIFICATE (Record of Rights) OF THE OFFERED PREMISES NEED NOT APPLY**

**Terms & Conditions**:

1. Offered premises should be located on a main road and there should be scope of **proper publicity and unrestricted visibility for Branch premises from main road and nearby shops/offices** with about clear ceiling height of about 10’. and provision of space for Bank’s Signboard. Also about 3’x3’ space in ground by building Side, should be provided free of rent for Bank’s arranging earth station work.
2. There should be adequate space for parking facility adjacent to the premises.
3. Clear Floor to ceiling height of the offered premises should be more than 8 feet**.**

# The locality should be one which does have potential from Banking business view point, i.e. it should be commercial / Residential/ Mixed, in nature. Discretion for assessment of locality profile & potential will be with Bank’s technical inspection team. The premises should be located at Bandel within 2 KM from Bandel More having sufficient scope to garner business, and access to the customers. Premises should be on main road/ streets of sufficient width and must have proper visibility & prominence.

1. Premises should be leased to Bank for a period of **minimum 10 Years.** Lease deed is to be **executed as per Bank format only (copy attached, Annexure-1)**.
2. The enhancement of rent would take place after every 5 years and the rate of enhancement would be 15**%.**
3. Only owner (**not through Brokers)** should apply in the tender, property shall be in his/her name. **Identity proof of the owner /offeror in the form of documents, Aadhar/Pan Card/Driving License Etc. should be submitted along with the Technical Bid. Photos of the premises from different angles should be submitted along with the technical bids.**
4. Apply only in Bank’s format. If bid submitted in another format, it will not be considered and rejected.
5. All pages should be signed by the bidder.
6. Conditional offer shall be rejected.
7. The offered premises should have clear and marketable title free from encumbrance and permission to use for commercial purpose.
8. **No offer will be accepted, if send by courier and/or post.** Offer Envelope to be dropped in the specific Tender Box by hand.
9. The premises must have **permission / license for commercial usage** or the landlord should be in a position to **arrange such permission / license from appropriate authority for establishing commercial status of the premises before handing over possession, maximum within one months’ time,** from Bank’s accepting the offer.
10. Definition of Carpet Area: The carpet area would mean the usable carpet area based on net finished wall to wall measurements.
11. The landlord should be ready to abide by Bank’s standard lease terms **& execute deed as per Bank’s format only,** as per Annexure-1.
12. Cost of execution and registration of lease deed would be borne equally by the land lord and Bank (50:50)
13. **All taxes, maintenance charge, service charge etc. pertaining to premises,** (present or future), i.e. for Bank occupied portion, will be **borne entirely by the landlord. Bank may bear GST on rent,** if applicable. **No service charge / maintenance charge or any other charge/tax pertaining to premises will be borne by the Bank. If any such charges applicable that will be borne by lessor.**
14. Electricity Bill will be paid by the Bank.
15. Proper **ownership certificates / documents/ deeds (*Self Certified*)** are to be produced for our verification. The Property must be **free of any litigation / dispute /charge /claim/ encumbrance.** Copies of latestMunicipal / Panchayat Tax receipt, Mutation Certificate and copy of mother deed / title deed of the property in the name of the owner should be enclosed along with the technical bid. **In case of it is later being found that there is dispute related to premises, the offeror will make financial compensation to bank for any cost incurred by bank in respect of premises.**
16. Land lord to construct Vault Room, toilet (both for ladies and Gents), pantry, ATM/E-Gallery, vitrified floor tiles, internal / external paintings / any other civil work as per requirement of Bank within stipulated period at their own cost.
17. Owner to provide sufficient space on the roof/ terrace of the building for installation of V-Sat/ Radio frequency tower etc as per requirement of Bank at their cost.
18. Owner to provide suitable space for installation of Generator set at his / her their cost.
19. Owner to arrange 3 phase electric connection for branch with required power load at their cost.
20. All the information asked for should be, in the enclosed form itself
21. **Do not quote rate anywhere in part I of the form**
22. Should have regular water connection/supply and dedicated water storage facility
23. Carpet Area of the premises should be 1000 sq. ft. to 1250 sq.ft
24. The premises should preferably be on Ground Floor. If the premises is spread over ground and first floor / mezzanine, there should be minimum 1000 sq. ft in the ground floor.
25. The rate quoted for the ground floor, will be the basis of comparison for deciding successful bidder.
26. If the premises is spread on two floors (ground and 1st /mezzanine), rate quoted for 1St floor /mezzanine will be considered maximum 75% of the rate quoted for the ground floor or the actual quote for the first floor/mezzanine whichever is less, for payment of rent.
27. While submitting tender, the bidder has to deposit Earnest Money Deposit (Refundable) of Rs.10, 000/- by means of Demand Draft / Pay Order favoring **“Bank of India” payable at Kolkata** along with Technical Bid failing which tender will not be processed further. Bank may forfeit the said Earnest Money Deposit, if the bidder withdraws from the bid at any stage before or after selection as lowest / successful bidder. EMD of unsuccessful bidders will be refunded without any interest after the premises is finalized. EMD of the successful bidder will be refunded after execution of the Lease Deed / Leave & License Agreement.
28. Only the owner of the offered premises or person duly authorized by a valid letter of authority by the owner of the property will be allowed to accompany the inspection team or for any discussion.
29. Ramp should be made available at the entrance to access the Branch / e-gallery.

**Methodology for selection of Premises:**

Premises shall be finalized based on Techno-Commercial evaluation. Technical Parameters will be given weightage of 70 % and Financial Offers will be given weightage of 30 %. Most suitable offer i,e. the premises getting highest score (H-1) based on Techno-Commercial evaluation shall be selected for finalization.

The price bids of only those bidders who qualify technically by obtaining a minimum qualifying mark of 50% in their technical evaluation, will be opened.

Price bid of the bidder with the lowest rental rate will be given a financial score of 100 and other bids will be given financial score that are inversely proportional to their quoted rental rates. Similarly, technical bid of the bidder having obtained highest marks will be given technical score of 100 and other bids will be given technical score inversely proportional to the marks obtained by them.

The total score, both technical and financial, shall be obtained by weighing the technical and financial scores and adding them up. On the basis of the combined weightage score for technical parameters in the Technical bid and rental rate quoted in Price Bid shall be ranked in terms of the total score obtained. The bidder obtaining the highest total combined score in evaluation will be ranked as H-1 followed by the bidders securing lesser score as H-2, H-3 etc. The bidder securing the highest combined score and ranked as H-1 will be selected.

Following Technical Parameters will be considered for selecting premises:

|  |  |  |
| --- | --- | --- |
| Sl No. | Technical Parameter | Maximum Score |
| 1. | Distance from the desired location (as per NIT)   1. Upto 0.50 KM 20 Marks 2. More than 0.50 KM and Up to 1.0 KM 10 Marks 3. More than 1.0 KM and Up to 2.0 KM 05 Marks | 20 |
| 2 | Available Frontage / visibility of the premises   1. More than 10.0 Mtr. 15 Marks 2. Above 6.0 Mtr and up to 10.0 Mtr. 10 Marks 3. Above 3.0 Mtr and up to 6.0 Mtr 05 Marks | 15 |
| 3 | Availability of space for prominent display of Name Board   1. Available 05 Marks 2. Not available: 00 Marks | 05 |
| 4 | Nearby surroundings and Approach Road   1. Commercial Market Place with wide approach road: 10 Marks 2. Mixed (commercial / residential) with wide approach road: 07 Marks 3. Commercial Market Place with narrow approach road: 05 Marks 4. Mixed ( commercial / residential) with narrow approach road:03 Marks | 10 |
| 5 | Location of premises floor wise   1. Ground Floor: 15 marks 2. Mixed (Ground and 1st Floor/ mezzanine floor) 10Marks | 15 |
| 6 | Quality of Construction: Ventilation, Ambience, suitability (to be judged by Bank’s internal Committee)   1. Excellent 15 marks 2. Good 10 Marks 3. Satisfactory 05 Marks | 15 |
| 7 | Parking:   1. Availability of parking as specified: 10 Marks 2. Parking available less than as specified 05 Marks 3. Parking not available 00 Marks | 10 |
| 8 | Floor to Ceiling height of the premises   1. Ceiling height more than 10.0 Feet 10 marks 2. Ceiling height more than 8.0 feet and less than 10 feet: 05 Marks | 10 |

An example to select Premises on Techno- Commercial evaluation is as under:

Total scores= T(w) x T (s) + F(w) x F(s)

T(w) stands for weightage for Technical score i,e 0.7

T(s) stands for Technical score evaluated as mentioned above

F(w) stands for weightage for Financial score i,e 0.3

F(s) stands for Financial score evaluated as mentioned above

Suppose, there are three bidders (A, B & C) qualified based on the marks received / technical parameters and the marks received by them and rental rate quoted by them are as under:

|  |  |  |
| --- | --- | --- |
| Bidder | Marks obtained in Technical bid | Rental Rate quoted Rs. Per Sq.ft carpet area |
| A | 80% | 150 |
| B | 70% | 135 |
| C | 75% | 140 |

For the purpose of evaluation, the three bidders will be given scores as under:

|  |  |  |
| --- | --- | --- |
| Bidder | Technical score | Financial score |
| A | 100 | 90 |
| B | 87.5 | 100 |
| C | 93.75 | 96.42 |

Total Score of the bidder will be as under:

A = 0.7 X 100 + 0.3 X 90 = 97 (H1)

B= 0.7 X 87.5 + 0.3 X 100 = 91.25 (H3)

C= 0.7 X 93.75 + 0.3 X 96.42 = 94.55 (H2)

Bidder ‘A’ (H1) is the successful bidder and Bank will consider taking the premises from them

**Zonal Manager**

**Howrah Zone**

**PART-1**

**TECHNICAL BID**

**PREMISES FOR PROPOSED BRANCH AT DIGHA,**

**PURBA MEDINIPUR, WEST BENGAL**

**QUOTATION FORM PART – I**

The Zonal Manager,

Bank of India

Howrah Zone

Estate Department (4th Floor)

Star House

5, B.T.M. Sarani,

Kolkata – 700 001

**Basic information of the premises**:

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

1. Name of owner/s:-

2) Share of each owner if any under joint ownership:

1. Location
2. Name of the bldg.: -
3. Number and street: -
4. Ward/Area; -
5. Building:
6. Type of building: -

(Residential/Commercial/ Industrial/Mixed)

1. Type of construction: -

(Load bearing/RCC/framed structure)

1. Clear floor height from floor to ceiling. :-
2. Rentable Carpet area offered to Bank::-
3. At ground floor: -
4. At first floor: -

**Total area.**

1. Specification of construction:
2. Floor
3. Roof
4. Walls
5. Doors and windows
6. Are M.S. grills provided to windows? Yes/No

f. Running water facility available. Yes/No

g. Sanitary facilities available Yes/No

h. Electrical supply with separate meter available Yes/No

i. Parking facility: Yes /No

j. Separate toilet for ladies Yes/No

k. Occupancy Certificate of the building / premises; Yes / No

I/We agree to the terms and conditions mentioned here-in- before and to execute Lease Deed in Bank’s standard format.

My/our offer will be valid for next six months from the date of offer.

Place: Signature of the offeror/s

Date:

Name:-------------------------------

**Ph. No:-**

Address:

**Encls: 1. Title Deed and plan of premises along with all required documents**

**2. Identity & Address Proof: -**

\*Strike out whichever is not applicable

**PART-2**

**(FINANCIAL BID)**

**PREMISES FOR PROPOSED BRANCH AT DIGHA,**

**PURBA MEDINIPUR, WEST BENGAL**

**QUOTATION FORM PART – II**

The Zonal Manager,

Bank of India

Howrah Zone

Estate Department (4th Floor)

Star House

5, B.T.M. Sarani,

Kolkata – 700 001

Dear Sir,

I/we offer to lease our premises located at-------------------------------

(Other details of which are given in part I) at following rate:

---------------------------------------------------------------------------------

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Carpet Area in Sq. Ft.** | **Rate (Rs. Per Sq.ft)** | **Total rent p.m.in Rs.** |
| **Ground floor** |  |  |  |
| **First floor** |  |  |  |
| Any other floor |  |  |  |
| TOTAL |  |  |  |

## 

**I/We agree to all the terms and conditions mentioned in the Part-1 (Technical Bid).**

**GST as applicable will be paid extra**

My/our offer will be valid for next six months from the date of offer.

Place: Signature of the offeror

Date: Name:

Address:

**Annexure-1**

**Specimen of Standard Draft Lease in Respect of Premises where the Bank is Tenant.**

**Appropriate Stamp**

This Deed of Lease made at……………. this ………………………. day of …………………………… two thousand and …………………….. between …………………………… of ……………………………………………................

…………………………… inhabitant / s (hereinafter called ”the Lessor” in which expression are included unless such inclusion is inconsistent with the context his/ her/their heirs, executors or administrators and permitted assigns) of the One Part and Bank of India a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and having its Head Office at ‘Star House’, C-5,G Block, Bandra-Kurla Complex, Bandra(East) Mumbai-400 051 and a Zonal office/Branch amongst others at ----------- (hereinafter called \* the Lessee \* in which expression are included unless such inclusion is inconsistent with the context its successors and assigns) of the Other Part WITNESSETH AS FOLLOWS :

In consideration of the rent hereby reserved and the performance of the covenants on the part of the Lessee hereinafter contained, the Lessor doth hereby demise unto the Lessee all that the portion on the ground floor / and the mezzanine floor / basement admeasuring respectively …………………………… sq. ft. and ……………………. Sq. ft. of the Lessor’s building known as …………

………………….. and situate at ………………………………………………………

and constructed on land more particularly described in the Schedule hereunder written / and which said portion is shown on the plan thereof hereto annexed and is delineated thereon by red colored boundary line.

TOGETHER WITH the use of the roof/ terrace of the said premises/building in which the said premises is located, for installation of Antenna and other equipments of VSAT, RF etc (including its protective cage / cover if any) , as may be required for the functioning of Bank’s business.

TOGETHER WITH the use of the fittings and fixtures, the water closets, lavatories and other conveniences in the said portion of ground floor/and

right for the Lessee, its servants, employees, visitors, customers and all other persons authorized by the Lessee to use in common with the Lessor and the Tenants and occupiers of other portions of the said building and all other persons authorized by the Lessor the entrances, doorways, entrance-halls, parking area, staircases, landings, lobbies and passages in the said building leading to and from the said portion of ground floor / and mezzanine floor / basement hereby let for the purpose of ingress thereto and egress there from TO HOLD the demises premises unto the Lessee from the ………………………

day of …………………………… two thousand and …………………………………

for the term of ………………….. years (renewable as hereinafter mentioned) PAYING therefore unto the Lessor during the said term monthly and proportionately for any part of a month the rent of Rupees as under:  
a) Rent @Rs.--------for the period ------------------to ----------------

b) Rent @Rs.--------for the period ------------------to ----------------

c) Rent @Rs.--------for the period ------------------to ----------------

The monthly rent as above shall be payable on or before the …………………………… day of each succeeding calendar month, the first such payment after execution hereof to be made on the …………………………..

day of ……………………………. Two thousand and ………………………………

AND upon condition of the performance by the Lessee of the agreements on the part of the Lessee hereinafter contained.

2. Lessee hereby covenants with the Lessor as follows :

(a) To pay the reserved rent on the days and in the manner aforesaid.

(b) To pay to the authorities concerned all charges for gas and / or electricity, water consumed in or upon the demised premises as shown by the separate meter.

( c ) To keep the interior of the demised premises in good and tenantable repair and condition (reasonable wear and tear and damage by fire, earthquake, Tempest or other act of God or inevitable accident or by irresistible force always excepted). Provided that nothing herein contained shall make the Lessee liable to carry out such repairs as are hereinafter covenanted to be carried out by the Lessor or which the Lessor shall be bound by law to do.

(d ) Not to make any structural alterations to the walls or floors of the demised premises without the previous consent in writing of the Lessor, which shall not be unreasonably withheld. However, this shall not restrict lessee’s right to carry out structural alterations that may be necessary for the purpose of banking activities such as installation of counters, cabins, work stations, e-gallery, ACs, ATM Centre, computerization of the Branch etc.

(e) To use the demised premises for the purpose of a branch office to carry on business of banking in all its forms including a Safe Deposit vault, strong room and for the purpose of the residence of the Manager, officer/s or any other employee/s of the Bank.

(f) To deliver up the demised premises at the end of or other sooner determination of the tenancy together with all the Lessor’s fittings and fixtures in such tenantable repair order and condition as is consistent with the agreements on the part of the Lessee and conditions herein contained (reasonable wear and tear and damage by fire, earthquake or tempest or other act of God or inevitable accident or by irresistible force always excepted).

(g) To permit the Lessor and his/her agents, surveyors and workmen duly authorized by him/her with all necessary appliances to enter into and upon the demised premises at all reasonable times after having given the Lessee 72

hours previous written notice for the purpose either of viewing the condition of

the demised premises or of doing such works and things as may be requisite or necessary for any repairs, alterations or improvements either of the demised premises and the water pipes and drains in or under the same or in any other part of the said building AND upon notice being given by the Lessor to carry out and make good within a reasonable time any and all repairs and works for which the Lessee is responsible under the agreements on the part of the Lessee and conditions herein contained. Provided that such acts shall not in any way cause disruption to the banking business of lessee.

3. The Lessor hereby covenants with the Lessee as follows :

(a) To pay all existing and future rates, taxes, cesses, assessments and outgoings payable in respect of the demised premises and the said building including water taxes (other than charges for water consumed by separate meter) and whether the same be levied on or payable by the Lessor or Lessee and to pay any and every increase in such rates, taxes, cesses and assessments. GST @----% will be borne by the …………….. Service Charges and any other charges shall be borne by ---------------------

(b) To keep the walls, floors, ceiling, roof and structure of the said building and of the demised premises and the water and drainage mains and pipes and sanitary apparatus thereof in good substantial and sanitary repair and in proper working order and condition and also to keep the electrical installation and wiring in the demised premises in good repair and condition in accordance with the Electricity Act, 2003, and the rules there-under. The Lessor will give ‘No objection Certificate’ for any additional power requirement as and when sought by Bank.

( c) To have the external walls including the woodwork of the premises painted with color of Bank choice once in every three years at the cost of the Lessor provided that if the Lessor does not have the external walls and woodwork painted every three years as aforesaid the Lessee shall be entitled to have the external walls and woodwork painted initially at its own cost and then to deduct such cost from the amount of rent payable by the Lessee.

(d) To keep the demised premises only insured against loss or damage by fire in such sum as the Lessor shall deem to be adequate and in the event of the said premises being destroyed or damaged by fire during the said term forthwith to lay out in or towards repairing or reinstating the same in a good and substantial manner all moneys received under or by virtue of any insurance effected thereon and to complete the said work in a reasonable time.

(e) That the lessor shall not, during the currency of the lease transfer, mortgage, sell, assign, gift or otherwise create any interest in the demised premises without the prior written consent of the bank.

(f) That if the Lessee shall pay the rent and observe and perform the agreements on the part of the Lessee and conditions herein contained the Lessee shall quietly enjoy the demised premises during the period of Lease or any extension thereof without any interruption by the Lessor or any person lawfully claiming under or in trust for the Lessor.

(g) The Lessee shall be entitled to assign or sub-let or give on lease and license basis the demised premises or any part thereof for the whole or part of the term of the demise remaining unexpired, so that on assignment of the demised premises, the Lessee’s liability hereunder shall cease and determine.

(h) The lessee shall be entitled to determine this Lease or any renewals thereof by giving 3 months’ notice in advance to the Lessors of its intention to do so and upon the expiry of the period of such notice, all the liabilities of the Lessee hereunder shall cease and determine except as regards any antecedent breach.

(i)The Lessee, its employees/ authorized workmen shall be entitled to use the entrance, door ways, staircase, landing, lobbies, passages leading to the roof top or terrace of the said premises/building in which the said premises is located, for the purpose of ingress thereto and egress therefrom; for installing/ fixing/ servicing/ repairing/maintenance etc. of the Antenna and other equipments of VSAT or RF including for installation of new equipments etc and to lay the connections for such equipments in the Branch premises.

4. It is hereby mutually agreed between the parties as follows :

(a) If any rent shall be in arrear for 60 days (whether legally demanded or not) or if the Lessee shall fail to perform or observe any agreement on the part of the Lessee or conditions herein contained, then and

in such cases it shall be lawful for the Lessor at any time thereafter to re-enter upon the demised premises or upon any part thereof in the name of the whole and the Lease shall thereupon determine but without prejudice to any claim or demand which the Lessor may have against the Lessee whether in respect of any antecedent breach non-performance or non-observance of any of the agreement on the part of the Lessee and conditions herein contained or otherwise. Provided that the Lessor shall not be entitled to forfeit this Lease for breach or non-observance or non- performance of any covenant or agreement or condition herein contained and on the Lessee’s part to be observed and performed unless the Lessor shall have given to the Lessee notice in writing specifying the breach or omission complained of and requiring the Lessee to remedy the same and the Lessee shall have committed default in doing so within a further period of sixty days from receipt of such notice by the Lessee.

(b) If at any time during the Lease, the demised premises shall be destroyed or damaged by fire, tempest or any other act of God or by irresistible force so as to become unfit for habitation and use for the purpose of the Lessee, then without prejudice to the right of the Lessee under the Transfer of Property Act, 1882, to avoid this Lease, if the Lessee so elects to do, the rent hereby reserved or a fair and just proportion thereof according to the nature and extent of the damage sustained (to be ascertained in case the parties differ by a reference to arbitration pursuant to the provisions of the Indian Arbitration Act, 1996, or any statutory modification or re-enactment thereof) shall be suspended and cease to be payable until the demises premises shall have been again rendered fit for habitation and use.

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( c) The Lessee shall be at liberty at its own costs to construct, fix, erect, bring in or upon or fasten to the demised premises and to remove, alter and re-arrange from time to time any office furniture fixtures and fittings which the Lessee may require for its business and for the residence such as partitions, screens , counters, platforms, shelves, cases, cupboards, safes, cabinets, lockers, strong room doors, grilles, shutters, sun-blinds, gas and electric fittings, stoves, lights, fans, air-conditioners, sinks and other equipment fittings articles and things all of which the Lessee shall be at liberty to remove at or before the expiration or sooner determination of the tenancy without objection on the part of the Lessor but the Lessee shall make good any damage which may be thereby caused to the demised premises to the reasonable satisfaction of the Lessor.

(d) The Lessee shall be at liberty to place a name board or signage at the entrances to the demised premises and to the said building of such size and in such position as the Lessee deems fit and likewise to hang or affix a frame or notice board or signage or name board bearing the designation of the office of the Lessee.

(e) The stamp duty and registration charges payable in respect of this Lease and a duplicate thereof, shall be borne and paid by the Lessor and Lessee in equal shares and each party hereto shall bear and pay its own lawyers charges AND the Lessee shall be entitled to retain the original Lease deed and the Lessor the duplicate thereof.

5. PROVIDED ALWAYS and it is hereby agreed and declared that the Lessor will on the written request of the Lessee made not less than three calendar months before the expiration of the term hereby created if there shall

not at the time of such request be any existing breach or non-observance of any of the covenants on the part of the lessee herein contained grant to the Lessee a renewal of the Lease of the demised premises for \* one/two/three

further periods of ………………………. Years from the expiration of the term hereby granted at the same rent and containing the same covenants and provisions as are herein contained \* including/excluding this present covenant for renewal.

IN WITNESS WHEREOF the Lessor/s has/have set his hand and the common Seal of the Lessee has been affixed / Mr. …………………………………………

the duly constituted attorney of the Lessee has set his hand hereunto and to a duplicate hereof the day and year first above written.

THE SCHEDULE ABOVE REFERRED TO:

…………………………………………………….

…………………………………………………….

…………………………………………………….

Signed and Delivered )

By the abovenamed )

Mr. ……………………………… lessor in the )

presence of : ) …………………………………

…………………………………

\*Signed and Delivered for and on )

behalf of BANK OF INDIA by ) For Bank of India

Authorized Signatories

Mr. …………………………………………….. )

its duly constituted attorney in )

the presence of : )

\* Delete inapplicable alternative(s),\* Delete the clause which is not required.