

उत्तर प्रदेश ग्रामीण बैंक

Uttar Pradesh Gramin Bank

प्र.का./01/पी.ई./2025-26/७।

दिनांक : 14.05.2025

१५

सभी शाखाओं /कार्यालयों को परिपत्र

प्रधान कार्यालय के पी.ई. विभाग द्वारा जारी

महोदया/महोदय,

विषय:- भवन परिसर नीति निर्देशिका, 2025-28 (Premises Policy Guidelines, 2025-28)

विषयगत आपको सहर्ष सूचित करना है कि बैंक के माननीय निदेशक मंडल द्वारा बैंक की भवन परिसर नीति निर्देशिका, 2025-28 (Premises Policy Guidelines, 2025-28) को अनुमोदित कर दिया गया है, जो इस पत्र के साथ संलग्न कर आपको प्रेषित किया जा रहा है।

अतः आपसे अपेक्षित है कि बैंक की नई भवन परिसर नीति निर्देशिका, 2025-28 (Premises Policy Guidelines, 2025-28) का समग्रतापूर्ण अध्ययन करते हुए भवन परिसर नीति निर्देशिका में प्रदत्त निर्देशों के अनुरूप कार्यवाही करें।

भवदीय,

शैलेष जैन
(शैलेष कुमार जैन)

महाप्रबंधक (पी&ई)

✓

संलग्नक :- यथोक्त

प्रधान कार्यालय: द्वितीय एवं तृतीय तल, एनबीसीसी कमरियल कम्प्लेक्स, वरदान खंड, गोमती नगर, एक्सटेशन, लखनऊ - 226010

Head Office: 2nd and 3rd floor, NBCC Commercial Complex, Vardan Khand, Gomti Nagar Extension,

Lucknow - 226010

Email - ho@barodauprrb.co.in

UTTAR PRADESH GRAMIN BANK PREMISES POLICY GUIDELINES

2025-2028



पठान कार्यालय: एनबीसीसी कम्पशियल कॉम्प्लेक्स, वरदान खण्ड, गोमती नगर, एक्सटेंशन, लखनऊ - 226010
Head Office: NBCC Commercial Complex, Vardan Khand, Gomti Nagar Extension, Lucknow - 226010
Email:

INDEX

Para No.	Description	Page No.
	PART – A General Guidelines Acquiring Premises On Ownership / Lease Basis	
1.	The Purpose and Objectives of Premises Policy	01
2.	Requirement	03
3.	Location	03
4.	Advertisement	03
5.	Opening and Assessing of the Offers Received	05
6.	Discussion and Negotiation with Offerors	07
7.	Recommendation of Committee	08
	Part – B Guidelines For Acquiring Premises on Ownership Basis	
1.	Budget Provision - Capital Expenditure	09
2.	Availability of Property	09
3.	Valuation of Bank's Own Property	10
4.	Need Analysis	10
5.	Legal Opinion	10
6.	Technical Specification	11
7.	Structural Stability Certificate	11
8.	Purchase of Property in Settlement of Debts	11
10.	Amenities	12
11.	Payment Terms	12
12.	Power for Sanction	12
13.	Post Purchase Check Points	12
14.	Letting Out of Bank's Own Premises	13
15.	Sale of Bank's Own Premises	13
	Part – C Guidelines For Acquiring Premises On Lease Basis	
1.	Carpet Area for Branch / ATM / Office Premises	14
2.	Rent	14
3.	Taxes	16
4.	Goods and Service Tax	16
5.	Lease Period	16
6.	Escalation in Rent During Lease/Option Period.	17
7.	Execution of Lease Deed	17
8.	Lease Expenses	18
9.	Interest Free Deposit (IFD)	18
10.	Recovery of IFD	19
11.	Termination of Lease	19
12.	Loans & Advances to Landlords	19
13.	White Washing / Painting	19
14.	Repair / Maintenance	19
15.	Income Tax / TDS	19
16.	Acquiring Premises From Government Body / Trust / Psu Etc.	20
17.	Shortlisting of Premises	20



18.	Renewal of Lease / Agreement	20
19.	Alternate Premises	21
20.	Surrender of Branch/Office/Other Premises	21
21.	Additional Area	22
22.	Amendment In Sanctioned Lease Terms	22
23.	Acquiring Premises on Temporary Basis	22
24.	ATM Premises / E-Lobby Premises	23
25.	Constitution of Committee at RO / HO Level	24
26.	Delegation of Power	25
	Part – D Other Operational Guidelines	
1.	Barrier Free Environment for Persons with Disabilities	28
2.	Reporting of Transactions to CBI	29
3.	Grievances of Landlord(s)	29
4.	Litigation / Court Cases	30
5.	Cases of Monthly Tenancy	30
6.	Reporting System	30
7.	Guidelines for Tender Notice	31
8.	Do's & Don'ts	31
	Part – E Annexures	
1.	Annexure Index	33



PREMISES POLICY GUIDELINES 2025-2028

The manual / policy has been prepared primarily for the guidance of the officials, dealing premises matters in offices / branches of UTTAR PRADESH GRAMIN BANK under the operational area of the Bank. The Bank's branches, offices functioning may broadly follow the basic principles like tendering, award of contracts, monitoring of projects etc., as per CVC and IBA Guidelines including local bye laws.

The manual / policy contain the procedure to be adopted in dealing with matters pertaining to:

Acquiring premises on lease / rent basis for Branches and Administrative Offices.

THE PURPOSE AND OBJECTIVES OF PREMISES POLICY 2025-2028

- a. To have uniform procedure and guidelines.
- b. To have customer friendly environment and to impact the customer perception the Bank and its Branch by its look and ambience.
- c. To issue general guidelines for acquiring premises on lease, renewing the lease basis, settling the disputed premises matters, surrendering of excess area/premises, rent arrears provision etc speedily and within the frame work of approved procedure, rules and regulations.
- d. To carry out the work smoothly with the least inconvenience to the operations.
- e. Stipulate controls and procedures that would protect the Bank's interest.
- f. The Policy will remain valid till 31.03.2028.

FUNCTIONS AND RESPONSIBILITIES OF THE OFFICIALS DEALING PREMISES RELATED MATTERS

Premises & Equipment Department, Head Office:-

To clear the proposal from PSR angle as received from Regions.

- To put up the proposal for HO(P)'s sanction/approval which are beyond the powers of RO(PC).
- To convey the HO(P)'s Sanction/Approval / PSR Clearance in time to respective Regions.
- To report sanctions of HO(P) to the Board for information on quarterly basis.
- To obtain approval of higher authorities for acquisition of premises on ownership basis.
- To maintain property documents of Bank's owned premises and capitalization of purchased property.
- To follow up and guide Regions for resolving legal / complaint matter and all premises related matter.
- To submit the periodical Reports / Returns / Statements etc.

Premises & Equipment Department, Regional Office:-

- To conduct the Regional Office Premises Committee i.e. RO(PC) meeting at regular intervals:
- To approve the premises related proposals, which falls within its delegated powers, recommended by the branches and submit the same to P&E Department, HO for PSR.
- To send the premises proposals recommended by the RO(PC) but beyond the powers of RO(PC) for HO(P)'s consideration along with proper justification.
- For sorting out other premises related matters, complaints, submission of various premises related statements etc.

• To submit the periodical Reports / Returns / Statements to Head Office in time.



- To ensure compliance of Bank's / IBA / CVC guidelines in all premises related matter.
- To ensure barrier free environment for persons with disabilities in all the branches /ATMS/offices as per RBI guidelines.
- To give advertisement for acquiring premises on lease basis in the prescribed format so that proposed branches shall be opened within timeframe.
- To renew the lease of premises in time to avoid payment of rent arrears. Necessary action shall be initiated 12 months before expiry of lease. There should be **NIL** lease renewal pendency at the end of every financial year.
- To submit the premises related proposals along with proper justification / recommendations in the prescribed format with related papers to HO(PC) for their consideration.
- To ensure that the area of the premises are fully utilized and to surrender excess area if any. Wherever surrender of excess area is not possible and area of the premises is not fully utilized, to shift such branch /offices to alternate premises.
- To ensure that Branches do not function from disputed premises.
- To ensure branches have made necessary provision for payment of rent arrears in their books on quarterly basis so that there should not be any adverse impact on bank's profitability.
- To shift the branches to other locations which are stagnant and incurring losses.
- To execute the lease deed immediately after vetting the lease document from the legal department/empanelled advocate.
- To surrender the existing premises immediately after shifting of branch to alternate premises.

Branch:-

To negotiate with the landlord for reasonable rent and all other terms as per Bank's norms.

- To execute the lease deed immediately after getting sanction from the concerned authority.
- To initiate action for renewing the lease 12 months before the expiry of lease.
- To convey the sanctioned lease terms to the landlord immediately and obtain his acknowledgement.
- To make necessary provision of rent arrears in the books of accounts.
- To follow up the suit-filed premises matters with dealing advocate for settling the legal matter.

ANNUAL BRANCH EXPANSION PLAN

- a) To have uniform procedure and guidelines.



.....
To have customer friendly environment and to impact the customer perception the Bank and its Branch by its look and ambience.

PART- A
GENERAL GUIDELINES
ACQUIRING PREMISES ON LEASE BASIS

The Bank acquires premises for housing its Branches, Administrative offices, Back Offices and various other offices etc. Detailed guidelines have been issued from time to time in this regard. The comprehensive guidelines for acquiring premises are given in the following paragraphs.

1. REQUIREMENT

Bank has to acquire premises on the following occasions:

- a) Opening a new Branch / Office,
- b) Shifting the existing Branch / Office for the following reasons:
 - I. The space available at the branch/office premises is not adequate to cater to the needs of the existing/future business.
 - II. The building is not convenient from the customers/business point of view.
 - III. The building is in a dilapidated condition and the landlord is neither prepared to carry out the repair nor does he permit the Bank to carry out the repairs. The building is not fit for further occupation and been declared unsafe by the local body.
- IV. Court issues directive for vacating the premises.
- V. Lease period has expired and further extension is not feasible etc.

Whenever a need is established for acquiring premises the requirement of branch/office has to be worked out by Region in consultation with bank's empanelled Architect.

2. LOCATION

- a. Utmost importance has to be given to the business factor and customer convenience. The location shall be at central business point / prominent market area and within the area covered by the RBI license.
- b. The premises of rural branch must be located on the ground floor with parking facility, in case not possible HO (P) sub-committee may decide. The premises of other categorized (semi-urban, urban, metro) branch shall be located preferably on the ground floor with parking facility and if it is not possible, it shall be on the first floor subject to availability of functional lift. The entire requirements preferably may be in one floor. Basement and mezzanine area of the building should be avoided unless otherwise justified properly.
- c. The administrative offices may not be located in a busy commercial area but shall be located at a centre where the rentals are moderate.
- d. The premises to the extent possible shall not be located near and above industrial establishments to minimize dust and noise pollution.
- e. The premises shall have adequate frontage with parking space for the customers and staff.
- f. The premises shall have an independent access / direct access from the road and not through some other establishment.
- g. The premises shall be a pucca building constructed with modern fittings and fixtures with less number of columns. Natural light and ventilation should be available.

3. ADVERTISEMENT



Advertisement be released keeping in view the Central Vigilance Commission's (CVC's) Guidelines for two bid system calling for submission of offers under two covers superscribed as

- 'Technical Bid' and 'Price Bid'. (For more details please see sub point (j) in this section)
- b. No advertisement is necessary in the cases of acquiring premises for Branch/Offices from PSUs, PFI and any other Government body.
 - c. No advertisement is necessary in cases premises is being acquired from railway station, bus stand, hospitals, Corporate Parks, IT Parks, townships, big shopping mall / multiplexes, where property belongs to one owner and competition cannot be generated.
 - d. Small indicative notification for advertisement shall be published in two leading newspapers (preferably in Hindi and English language) containing brief details of the requirement and other details. The format of newspaper advertisement is furnished in Annexure-I.
 - e. Advertisement should be displayed on Bank's Website and Govt. Website www.tender.gov.in. The format of Website advertisement is furnished in Annexure-II.
 - f. It should contain details of premises:
 - i. Carpet Area
 - ii. Location
 - iii. Floor
 - iv. Last date of submission of bid (not less than -21- days from date of advertisement).
 - v. Venue / address for submission of offers.
 - g. Detailed advertisement published on website shall advise the offerer to submit all relevant details and documents including following:
 - i. Clear marketable title of the owner, supported by approved plan from the local body / Municipal Corporation duly notarized.
 - ii. Plan of the proposed property offered.
 - iii. Details regarding, whether land is on outright sale or on lease basis.
 - iv. It shall be highlighted in the advertisement text that priority will be accorded to property offered by the Public Sector Undertakings or Government Departments and that the Bank may at its discretion reject any offer without assigning any reason whatsoever.
 - v. NOC / Commercial use certificate obtained from the competent authority.
 - h. SECOND TIME ADVERTISEMENT: In case only one offer is received and that is found to be technically suitable or out of various offers received only one offer is found to be technically suitable then:
 - i. Region should not open the price bid and they must publish the advertisement once again (second time).
 - ii. While publishing the advertisement for the second time the Region to ensure that coverage area is increased and also to examine whether there are any restrictive conditions in the advertisement on account of which the response is poor or there is no response.
 - iii. Region to ascertain the reasons and modifications be made accordingly and re-advertisement should be inserted in newspaper/Bank's web site.
 - iv. Even then only one bid is received then same should be opened by the Committee and offer may be considered on merit basis.
 - i. Compliance of provisions of law for advertisement:
 - i As per the law (Section 4 of the Standards of Weights and Measures Act 1976) units of measurements should be based on Metric System. Accordingly, we are required to use "Sq. mtrs". instead of "Sq. ft." as unit of measurement and follow the Metric System.
 - ii Further, as per Section 33 of the above Act, there is prohibition to express any quantity or dimension, otherwise than in accordance with the standard unit of weight, measure or nomenclature. The same shall be ensured while publishing the advertisement for acquiring premises on behalf of the Bank.



- j. In addition to above, other features of Advertisement for acquiring premises on lease / rental basis are as under:

Centre	Monthly Outgo	Advertisement
Rural Centres	Upto Rs. 50,000/-	No need of Advertisement : Premises be engaged without going for newspaper advertisement after ascertaining prevailing rentals in the locality. Notice stating the Bank's requirement be displayed in the nearby Branch/Office and also in Local Panchayat Office, Block Development Office, Office of Notified Area Committee / Municipal Corporation etc. Endeavour must be made to get several competitive offers to protect Bank's interest.
	Above Rs. 50,000/-	Advertisements in national and a local daily calling for bids in two bid system. Only lowest offer should be selected for further negotiation and finalisation.
Semi-Urban & Urban Centres	Upto Rs. 50,000/-	Advertisement in a national and a local newspaper calling for offers in Single Bid system.
	Above Rs. 50,000/-	Advertisement in a national and a local newspaper calling for offers in Two Bid system.
Metropolitan Centre	Upto Rs. 50,000/-	Advertisement in a national and a local newspaper calling for offers in Single Bid system.
	Above Rs. 50,000/-	Advertisement in a national and a local newspaper calling for offers in Two Bid system.
For Rural Centres if total monthly outgo exceeds Rs. 50000/- p.m., and for Semi-Urban/ Urban/ Metro Centres besides newspaper advertisement, the detailed advertisement should be placed on Bank's Website also.		

4. OPENING AND ASSESSING OF THE OFFERS RECEIVED

- The process of evaluation of technical bid and Price bid need to be advised upfront in the technical bid itself, so as to make the process of selection as transparent as possible.
- A pre-bid meeting wherever required can be arranged for clarifying the doubts of the offerors well before the last date of submission of offers.
- Offers shall be invited in two parts namely Technical Bid (TB) and Price Bid (PB) in two separate covers, be marked TB (Technical Bid) and PB (Price Bid).
- Technical bid: it shall contain technical specifications as under (format as per Annexure-III):
amenities like type of doors / windows, electrical points, storage, loft, etc., floor on which premises located in the building, details such as free / lease hold land, surroundings, availability of public amenities like hospital, school, college, police station, railway station, bus station, market, post office, etc. and required changes / variations, if any, sought in the conditions of advertisement, etc.
- Location, type of construction i.e. RCC structure, flooring, floor area, number of rooms, details of



- f. No indications as to price aspects or financial stipulations be given in the Technical Bid. Any offers received with any sort of condition will be rejected and the financial bids of such bids will not be opened. The Price Bid shall contain nothing but price aspects of premises without any conditions. Both the covers shall be clearly marked with the advertisement reference/ description and applicant / firm's name and address. The covers marked TB and PB so received be listed in the Offer Receipt Register (ORR) which is to be maintained properly.
- g. The Technical bids of the offers received should be opened after the last date as given in the advertisement, in the presence of the Premises Committee constituted at Regional Office level and endorsement be made in the ORR to the effect that covers marked TB have been opened and properly authenticated. Unopened price bids should be kept in a separate closed large cover in the safe custody of the department concerned.
- h. Offers received after the specified last date shall not be considered and to follow strictly the CVC guidelines in this regard.
- i. After opening the TB, a comparative statement of offers for all Technical bids be prepared and signed by members of the Committee.
- j. The Technical Bid offers shall then be scrutinised, clarifications on technical aspects, be called in writing from the offerers whose offers are prima-facie found as per Bank's requirements. Discussions, if needed, be held with such offerers with regard to the conditions and other technical aspects. Necessary noting in this regard be duly documented and authenticated by the offerer in his offer.
- k. After scrutiny, a short-listing be done for site inspection by the designated committee. While short-listing, the reasons for rejecting of a particular Bid be recorded properly and the same be authenticated. Report format for site inspection is mentioned in Annexure-V.
- l. The bids will be evaluated giving weightages to the qualitative aspects in various parameters like location, floor, parking space, space for V-Sat/ Gen-set/ Antenna, distance from local Railway Station, amenities available, exclusivity, nearby surroundings, proneness to water logging, flood etc., quality of construction, efficacy of internal layout of building in complex etc.
- m. Site Inspection Report:
The offers short-listed for site inspection be visited by the Committee and thorough scrutiny be made of the available amenities, area, location, quality of construction, as per technical bid / Bank's norms. It shall be ensured that necessary approval from the Civil Authorities i.e. Municipal Corporation is received by the builder /owner and the plans are duly approved. It be ensured that no violation has taken place in construction with regard to the approved plan and FSI / FAR. It be verified that all basic amenities like continuous water supply, back-up generator, security, lift, fire-fighting system as per local statutory requirements, parking place are available at the premises. Indoor amenities like aluminium windows, main doors, other doors, flooring, storage, loft, electrical wiring, etc. be also verified by the Committee. Post site inspection, suitable offers are identified by the Committee by recording the reasons for selection/rejection for opening respective Price Bid.
- n. Price Bid: Price bid of identified suitable premises, after Technical Bid scrutiny and site inspection, be opened by the designated committee. It shall contain financial quotes involving following factors:

Premises on Lease / Rental Basis

- Rental Rate Per Sq.ft. Per Month on Carpet Area
- Municipal Taxes, if to be paid by Bank
- Escalation in Rent
- Lease expenses

(Details to be provided as per format in Annexure-VI)



of identified suitable technical bids be opened and other price aspects be compared in consensus with CVC guidelines and each offer and such offers be numbered as per their least

price say lowest one, lowest two, lowest three, lowest four and lowest five (i.e. L1, L2,L3, L4 and L5).

- p. The Price Bids be opened only in the event of minimum two Technical Bids are found suitable. The L1 offer should be taken up for further negotiations for softening of rent and other terms.
- q. L1 in respect of offer for leased / rental premises will strictly be decided on rental rate in terms of per square meter per month (PSMPM) (or per square feet per month (PSFPM) if quoted so) only and not on the basis of monthly outgo.
- r. Other financial bids of offerers not found suitable will not be opened and sealed covers will be returned to the respective bidder against acknowledgement. While submitting proposal, a detailed report in this regard will have to be submitted.
- s. If two or more bidders are found to be lowest quoted by quoting same financials, revised quote in sealed envelope be obtained from such bidders to ascertain L1 bidder. If even the revised quotes of two or more bidders are found to be same, Bank at its own discretion may decide the best suitable premises on merit.

5. DISCUSSION AND NEGOTIATION WITH OFFERERS

- a) In view of the CVC instructions / guidelines, the post offer negotiations be restricted to L1 (i.e. lowest offer) that too on justified grounds after taking prior approval from the competent Authority. While negotiating with lowest offerer, all efforts be made to get the price lowered down and / or to procure more amenities, additional benefits, etc., as far as possible. Such negotiation exercise be carried out at Regional level on case to case basis.
- b) Negotiation with regard to property price be exclusively on the CARPET AREA BASIS. Carpet area definition for commercial premises is as under:

Part of Carpet Area	Not part of Carpet Area
Wall to wall area measurements including all internal partitions, Walls, Columns, Door Jams, Balconies, Kitchen and Pantry	Verandah, Corridor & passage Entrance hall & Porche, Staircase & stair cover, Shaft & machine room for lift, A/C Ducts/ plant room, Shaft for sanitary / water-supply / garbage/ fire fighting / electricity / telecommunication /AC, Bathrooms, Lavatories, Stilt, Covered / open parking spaces, Pump Room, Flower Bed, Watchmen/s Chowky, Storage Tanks, Chajja, Canopies & Worship Places

- c) Property price offered on other than carpet area basis, the same be converted into carpet area for all purpose including negotiations. The carpet area for this purpose would mean as per IBA norms.
- d) It has been clarified by CVC that there could be post tender negotiation only with L-1 bidder that too on justified grounds and in case the L-1 bidder backs out then only provision available with the organisation (i.e. the Bank) is to go for a re-tender.
- e) Discussions / negotiations be within the ambit of the terms & conditions in the offer and as per the CVC guidelines.
- f) Negotiations / correspondence be carried out "without prejudice" until written agreement is reached between the parties (i.e. the Bank and the offerer) on the issues.
- g) While carrying out negotiations with the offerers it should be made abundantly clear to them that negotiations being carried out are without commitment on the part of the Bank and are subject to the approval of the appropriate authority in the Bank.

Finalisation of negotiations, the firm written offer from the offerers / lessors should be obtained before submitting the proposal for consideration of the appropriate authority.



- i) During the finalisation of the offer for premises the matter pertaining to title of the property, NOC from the concerned authority for commercial use etc. if any, should be obtained by the Region from the Landlord before submitting the proposal for consideration/sanction to avoid any dispute at a later date.
- j) The agreement reached between the parties (i.e. Bank and Offerer) be recorded in the form of letters / appendices to contract containing all important relevant features of the deal IN DUPLICATE duly signed by both parties and shall form part of the contract documents like agreement to lease etc.

6. RECOMMENDATION OF COMMITTEE

- a) A report be submitted by the Committee together with recommendations to the appropriate authority. The Committee should clearly mention the reasons for rejection or for selection of each and every premises in the report.
- b) After receipt of the recommendations of the Committee, the Regional Head will visit the recommended site of the offered premises. A final report / proposal together with his recommendations with justification be sent to the HO(PC) for consideration.



PART- B

GUIDELINES FOR ACQUIRING PREMISES ON OWNERSHIP BASIS

In addition to the General Guidelines mentioned in Part-A, this part deals with other specific guidelines for acquiring premises on ownership basis.

Due to enormous increase in cost of land, especially in cities, together with reluctance shown by the land owners to sell land, Banks have to look for other alternatives to obtain ready built premises for office / residential purpose from individuals / organizations and at times on their land the building will be constructed by the vendors as per plans and specifications to be given by the Bank.

In low interest rate regime and subdued real estate market, it would be beneficial to go in for outright purchase of premises within the overall budget. Our thrust area for purchase should be;

- a). Metro Centres.
- b). Existing high rented premises where Rent Control Act is not applicable.
- c). For well established branches, Regional offices and other controlling offices.
- d). Where total monthly rent including taxes is more than Rs.5/- lacs per month resulting in payment of cumulative rent of -6-years equivalent of purchase price for acquiring premises on ownership basis.
- e). Centres where Property tax / Municipal Tax are very high.
- f). Currency Chest premises.

A detailed Cost Benefit Analysis be made before going in for outright purchase of any property. Minimum notional return on investment, at par with maximum deposit rate, in immovable premises could be considered fair and well informed decision be taken.

Before proceeding with the purchase proposal, the need and requirements for purchase of property is to be established and approval in-principle obtained from the Head Office. The cost of the structure coming on the plot is also to be taken for this purpose.

1. BUDGET PROVISION - CAPITAL EXPENDITURE

Budgeting is to be done as per the extant guidelines of the Bank before the start of the financial year. In the event of urgency and if the provision is not available in the original budget, a supplementary or revised budget should be got approved by the Head Office.

2. AVAILABILITY OF PROPERTY

- a). Land / property shall be generally purchased from Central / State Government / Quasi Government / Local Development Authority / Municipality / Improvement Trust / Public Sector Undertaking / Competent Authority under the Urban Land (Ceiling & Regulation) Act, 1976 / Income Tax Department / Auction bid by Government. In case of availability of property from more than one sources, such as Government or Public Sector Undertaking sources then the better or the best one should be considered for purchase.
- b). Region to participate in auctions of property by Govt./ Semi-Govt. / Banks under SARFAESI Act in case the property is suitable for opening / shifting of our Branch / other Offices.
- c). In the event of non-availability of land / property from the sources stated above, efforts be made to purchase land / property from private individuals / organisations, through competitive quotations by following all the CVC / IBA and Bank's extant guidelines.



3. VALUATION of BANK'S OWN PROPERTY

- a) In terms of RBI Guidelines, for capital adequacy computations:
 - i. Valuations of Bank's owned properties shall be obtained, from two independent valuers, at least once in every 3 years.
 - ii. Where the value of the property has been substantially impaired by any event, these are to be immediately revalued.
 - iii. The valuation report shall contain following details:
 - a). Market Value of Premises
 - b). Separate Values for Land & Building as applicable
 - c). Realisable Value of Premises
 - d). Distress Value of Premises
 - e). Value of Premises as per Govt. Circle Rate
 - iv. Wherever there is huge variance (more than 30%) in valuations submitted by the two valuers, final valuation be ascertained in consultation with Bank's empanelled Engineer /Architect.
 - v. Copy of the valuation report shall be submitted immediately to the Head Office.
 - vi. Average value of -2- valuation obtained may be considered for capital adequacy computation purpose.
 - vii. Region to ensure that the valuation fee being paid to the valuers is reasonable.
- b). For the purpose of purchase of premises:
 - i. Valuation of the property shall be arrived by taking Valuation Report from two Govt. approved valuers and the quantities, rates and calculations in the Valuation Report and shall further be checked / vetted by the Bank's Engineer / Architect, to arrive at the most fair value.
 - ii. Average value of -2- valuation obtained may be considered for arriving at the most fair value.
 - iii. The price quoted by the vendor should be in conformity with the prices reported by the valuers as far as possible. Necessary negotiations be held with the L1 (i.e. lowest offer) vendor at the Regional / Head Office level to reduce the price quoted.

4. NEED ANALYSIS

- a). It shall be ensured that the property to be purchased is purely backed by immediate need. The property purchased be put to immediate use without keeping it idle, as huge capital investment is made in the property.
- b). Idle land is also susceptible to encroachment, illegal occupation etc. and also threat of taking over by Govt. authorities for public use.

5. LEGAL OPINION:

- a). Legal opinion from the Bank's advocate be obtained to ensure that the property proposed to be purchased is free from any encumbrances, is free hold property, urban and land ceiling authorities permission is obtained, the owner has clear and marketable title to the property, etc. Having found the title being marketable.
- b). Online verification of ownership / title from respective registrar office may be obtained.
- c). A proper offer letter from the vendor detailing all his terms as per negotiations be obtained.
- d). Necessary clearance / approval from Income Tax Authority be obtained by the vendor and submitted to the Bank.
- e). If it is lease hold land, lease terms / transferability, residual lease period, lease rent, lease premium and any adverse conditions for renewals / sub-lease / disposal rights etc. need to be ascertained. Approvals / confirmations etc. from Govt. / Statutory authorities where required, should be available.



6. TECHNICAL SPECIFICATION

- a). Necessary approval from the Civil Authorities i.e. Municipal Corporation, is obtained by the builder / owner and plans are duly approved.
- b). Construction of the premises is as per approved plan and FSI/FAR and there is no violation in this regard.
- c). The quality of construction i.e. RCC structure, flooring, type of wood used for doors, windows, number of electrical points and other amenities etc. are as per detailed technical specifications prepared by the Bank in line with the Bank's specific requirements.
- d). For ready built property where there is no scope for insisting on Bank's specification, standard / ISI specification be followed as loading / unloading on the rate is directly related to this.
- e). For Scrutiny of technical specifications, site visit by designated Committee at Regional / Head Office level is essential.
- f). For a built-up property, construction of the building shall be in conformity with the bye-laws enforced by the Municipality, Town
- g). Planning Authority, Local Authority etc. Including clearances from ASI / forest authorities / other regulations as per local body.

7. STRUCTURAL STABILITY CERTIFICATE

- a). Structural Stability Certificate of the building shall be obtained from the approved architect / civil / structural engineer, stating that the construction is in tune with the established standards / latest IS Codes and is safe and strong / stable.
- b). Wherever structural drawings of the buildings are not available, required non-destructive test be conducted to arrive at the structural safety of the buildings and structure stability certificate be obtained from qualified structural engineer.

8. PURCHASE OF PROPERTY IN SETTLEMENT OF DEBTS

- a). In a situation where premises are being acquired / purchased in settlement of debts, NPAs, etc. the Bank may acquire the property at market price only preferably after obtaining minimum two independent valuation reports ensuring the terms and condition of The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI ACT).
- b). The Bank may dispose off such property after releasing advertisement. The Reserve Price shall be average of minimum two independent valuation report which shall not generally be less than the acquired cost plus expenditure incurred in acquiring and disposing of the property.
- c). However, if such transactions are with Public Sector Banks / Undertakings or Government Departments, it shall be settled on mutually agreed price and terms.
- d). Reverse auction mode may be adopted for this purpose.

9. PURCHASE OF PROPERTY THROUGH BID AT AUCTIONS

- a). If a premise is acquired / purchased through bid at auctions with reserve price, minimum two independent valuations from the Bank's approved Government valuers shall be obtained for bidding.
- b). The bid amount quoted by the Bank shall be either average price of the two valuation reports or 10 percent above the reserve price, whichever is low.
- c). If no reserve price is announced /available, the bid amount shall be the average price of the two valuation reports.



10. AMENITIES

- a). All basic amenities like continuous water supply, back-up generator, security, lift, fire-fighting system as per local statutory requirements, parking place shall be available at the premises.
- b). Other amenities like public transport, school, medical facilities, railway station, bus station, market, post office, etc. shall be located in the vicinity of the property.
- c). Windows, main doors, other doors, flooring, storage, loft, electrical wiring etc. shall be as specified by the Bank.

11. PAYMENT TERMS

- a). Payment terms shall be reasonable and as per the Bank's rules.
- b). Any interim payments before execution of sale deed / possession shall be minimum and against bank guarantee.
- c). Final payment shall be against possession of property and conveyance deed be obtained immediately.
- d). Merit based decision may be taken by the Function Head for releasing the payment to protect the Bank's interest.
- e). **Retention Money:** In case of acquisition of newly constructed premises, retention money of minimum 3 percent of the purchase price shall be kept with the Bank for a period of one year to ensure that any defects in the property is rectified by the builder at his own expenses.

No interest shall be paid on the retention money kept for the defect liability period.

Bank can accept Bank Guarantee issued by other Nationalised Bank as retention money for equivalent amount also.

- f). **Penalty:** Penalty clause be incorporated in the 'Agreement for Sale' for delay in handing over the possession and penal interest at appropriate rate be pre-determined and charged on the amount paid for the period of delay.

Specific time limit be fixed for handing over the possession the property be incorporated in the offer itself including penalty / bonus / clause/ EMD if any.

12. POWER FOR SANCTION

- a). After getting approval from the Sponsor Bank, NABARD, RBI and Board, on the recommendation of designated Committee, Incharge (P&E Department), Head Office will place all proposals for purchase of Land / premises / construction of building to the Chairman for final sanction.
- b). Purchase of land / premises (both office and residential) on ownership basis and sanction cost of construction of building should be as per norms and within approved budget.
- c). Proposal shall be submitted by the Region with full details to Head.

13. POST PURCHASE CHECK POINTS

- a). Search Report / Title opinion for at least 12 years shall be obtained from the panel Advocate with the assistance of the Legal Department of the Bank.
- b). Urban Land Ceiling clearance, NOC from the Society including transfer charges, commercial use / parking / signage display charges, wherever necessary, shall be finalized upfront before deal is struck and completing the purchase / sale transaction.



- c). Change of ownership of land in the Bank's favour shall be intimated to the Municipal Corporation / Municipality Revenue Department, Taluka Office, etc. and written confirmation be obtained for change of ownership in the NA Order / Property Card/ Khasra / Index.
- d). Banks may engage the services of an architect / consultant having relevant expertise for certifying the quality of work, carpet area measurements etc.
- e). Before the Deed of Conveyance / sale deed is executed in favour of Bank, a joint measurement based on criteria mentioned in the advertisement should be conducted preferably with the help of a registered valuer/consultant/ Bank's architect to avoid future disputes.
- f). Publication, calling for any objection from interested parties, shall be made in local as well as national newspaper.
- g). On lodging the Conveyance Deed / sale deed with Registrar Office, Index-II shall be obtained on the same day.
- h). A stamped undertaking-cum-Indemnity be obtained from the Seller that he has not sold / registered the said property elsewhere earlier.
- i). Sustained follow up is advised to retrieve the original deed at least by one week, wherever the original deed is not delivered immediately after registering the deed.
- j). In case of purchase of vacant land, arrangements should be made to erect boundary wall with a gate house immediately after executing the Deed of Conveyance to guard against any unauthorised encroachment. A sign board with the Bank's name should also be fixed at site.
- k). As per guidelines of Ministry of Finance, GOI, all negotiated contracts with transaction above Rs. 25/- lacs for acquisition of premises on lease / rental / Ownership basis be reported to Central Bureau of Investigation (CBI) in the prescribed format as per Annexure XVII.
- l). All transactions relating to the civil work, electrical work and horticultural work be reported to Central Vigilance Commission (CVC) as per the guidelines issued from time to time.
- m). After completion of purchase process Region to submit all original documents with scanned copy of documents on CD/DVD to Head Office immediately.

14. LETTING OUT OF BANK'S OWN PREMISES

As per the higher management directives, no owned premises shall be kept idle / vacant or misutilized for dumping old records etc. These premises shall be taken up for letting out.

- a). Bank can let out its own premises having surplus unutilized area preferably to Govt. Of India Departments / PSU / Govt. Body.
- b). All such proposals shall be recommended by the RO(P) and submitted for HO(P) sanction.
- c). Rental rate, service charges and other charges for letting out shall be in line with the prevailing market rate and all other terms and condition shall be as per the norms for acquiring leased premises by the Bank.
- d). HO(P) has delegated powers to consider proposals to let out and renew lease of Bank's own premises to the tenant for commercial / residential purpose.

15. SALE OF BANK'S OWN PREMISES/LAND

- a) Bank can consider to sell its own premises in following circumstances:
 - i. Premises location and amenities are not meeting Bank's requirement and hence not in use.
 - ii. Premises under litigation / dispute.
 - iii. Maintenance cost of premises is too high as compared to expenses incurred for lease premises.
Land purchased by the bank but lying idle and not in use.
- Such proposals shall be submitted to the Board for consideration on merit basis.



PART- C

GUIDELINES FOR ACQUIRING PREMISES ON LEASE BASIS

In addition to the General Guidelines mentioned in Part-A, this part deals with other specific guidelines for acquiring premises on lease basis.

Bank is acquiring premises on lease for opening of new Branches / Offices / ATMs etc. While acquiring premises, it should be ensured that the location of the branch complies with the local norms / laws of Municipal Corporation / Nagar Palika / Town Area Authority / Village Panchayat or any other competent authority. While finalizing the branch premises in disaster prone areas (Earth Quakes, flood, cyclone etc.) due care should be exercised to select safer premises.

1. CARPET AREA FOR BRANCH / ATM / OFFICE PREMISES

- a) Maximum carpet area norms are as under :-

SR	PARTICULARS	AREA NORMS(Sqft)	Variance(+/-)
BRANCH			
1	Rural	1000	15%
2	Semi Urban	1500	15%
3	Urban	2000	20%
4	Metro	2500	20%
5	Regional Office	3500	20%
6	Training centre	3500	20%
7	ATM on site	80	20%
	Off site ATM	100	20%
8	Currency Chest	As per RBI norms	

- b) Region to get carpet area measured from Bank's Architect in presence of the landlord. The certificate to this effect jointly signed by the architect, landlord and In-charge of P&E deptt. be kept on Bank's record and copy of the same be forwarded with proposal for consideration. For Currency Chest, retiring room for guards, Parking area for Currency Van will be extra strictly as per RBI guidelines in this regard.

2. RENT

- a) Rate per sq.mtr. / per sq.ft. per month for carpet area or for equivalent on conversion in built up area on comparable rental basis inclusive of Taxes but exclusive of service, maintenance and amenities charge. Taxes to include municipal / city corporation / property tax, water tax etc. wherever applicable. This is to be mentioned in Commercial bid itself.



b) Rental Rate Parameters

- I. Revised Categorization as per Census 2011
- II. Increase in rental rates in Semi-urban & Urban centres.
- III. Limited availability of pucca-built premises at Rural centres.
- IV. Exponential increase in Rentals at certain Urban / Metro Centres.
- V. Increased rentals at Rural / Semi-urban centres adjacent to Urban / Metro Centres.
- c) In view of above, we suggest following modification in rental rate norms:

d) Premises Policy Guidelines 2025-28 Rental ceiling

SR	Particulars		
	BRANCH/OFFICE Centre	Rental Rate Rs.(Psqft)	Permissible Monthly Rent Rs. (Inclusive of Taxes*)
1	Rural	15	15000
2	Semi Urban	25	37500
3	Urban	40	80000
4	Metro	50	125000

* Permissible monthly rent is for including ATM area and inclusive of all taxes, society maintenance charges and other charges if any but excluding Goods and Service Tax(GST).

- e) Any premises being acquired within permissible monthly rent, the proposal may be considered by the RO(P). Permissible monthly rent may be considered irrespective of proposed area of premises and rental rate.
- f) Rental rate for proposed off-site ATM/E-lobby shall commensurate with the prevailing market rate.
- g) Although permissible monthly rent includes taxes, society maintenance charges and other charges, Region to ensure that such charges to be paid by Bank only in unavoidable cases and on merit basis after ascertaining the rates from reliable sources.
- h) The above rental rates are indicative. The Region to ascertain the prevailing market rentals in the area, the rentals paid by other Banks / PSUs / Govt. Bodies in the vicinity. While comparing the rents paid by other Banks/ PSUs / Govt. Bodies etc., dates of their acquiring the premises should be considered vis-a-vis date of acquisition of the premises by our Bank and due weightage should also be given to the location of their as well as our premises. Accordingly, the rates will be negotiated and finalized with the owner and proposals will be recommended with proper justifications.
- i) Water charges / Sewer charges may be paid by Bank separately as per actual consumption in case separate bill is issued by concerned local authorities.
- j) Point for Electrical Charges / Meter/Sub-meter, connected load / actual load, meter rating, connection type.
- k) Rental outflow form a major part of expenses of the branch. Therefore, it has direct bearing on the profitability of branch/ Bank. Hence, negotiated rent should, as far as possible, be within the Bank's norms. It should be reasonable and not exceeding prevailing rentals in the locality.
- l) A thorough inquiry should be made with other fellow bankers and PSUs in the vicinity regarding the latest rent and taxes, maintenance charges including lease period. A discreet inquiry with prominent estate agents operating in the area could also reveal lot of information about the prevailing rental rates in the area.



- m) Rental rates for other floors as compared to ground floor should be lower and in descending order. Uniform rate of rent should be fixed only if it is beneficial to the Bank.
- n) Under rent Acts of State Governments, it would generally be illegal and unlawful (i) to claim or to receive an amount of rent in excess of Standard, rent and (ii) to use or allow residential premises to be used for non-residential purpose (i.e. business). It is, therefore, necessary not to fix rents on a level higher than the prevailing rates in the locality for the premises to be occupied by the Bank.
- o) The rent fixed should be in conformity with the standard, rental rate. It must be ensured that the transactions entered into by the Bank do not involve violation directly or indirectly of the provisions of the Rent Laws in force in the State or assist any person in violating such provisions.
- p) Rent should not be increased during the currency of lease without the approval of HO (PC) and is to be subject to the stipulations of the sanction.

3. TAXES

- a) Taxes (Property, Municipal etc. other than Goods and Service Tax) and service charges which be borne by the landlord.
- b) Taxes is to be paid extra by the Bank. In unavoidable circumstances where Landlord is not ready to bear Municipal / Property Taxes due to high rate, Bank may share / bear the same. However, if the total monthly outgo including municipal taxes is within the permissible monthly outgo, RO(PC) may consider the proposal.

4. GOODS AND SERVICE TAX

- GST is to be paid extra by the Bank.
- GST is in the nature of an indirect tax, the burden of which ultimately gets transferred to the service receiver. The Bank may, therefore, pay the GST liability on the rental payments to the landlord and bear this additional burden.
- For acquiring new premises, the landlord must be registered under GST either as Normal Registration or under Composite Registration.
- In case of existing lease agreement, where landlord is not registered under GST, Region to ensure that the landlord obtains GST registration under Composite Registration scheme.

5. LEASE PERIOD

- a) Minimum period of lease in case of Branch premises should of 10 years (preferably certain period). However, Region may consider for a lease period of 10 years (5 years Certain + 5 years Option) in case landlord is not agreeable for 10 years certain period.
- b) For a lease period of 10 years (5 years Certain + 5 years Option), Region to ensure that notice for exercising the 5 year option period shall be given to the landlord 3 months before the expiry of 5 year certain lease period.
- c) As per Bank's standard lease deed terms, landlord has to grant renewal of lease for further option period against the written request of the Bank made not less than 3(three) months before the expiration of the certain period on agreed term. Hence, If the notice is given by the Bank for exercising the option period well within specified time, landlord is bound to accept the same. Therefore, to protect Bank's interest, it is critical and imperative to give notice to the landlord for exercising the option period within specified time.
- d) Region to acquire premises preferably on ownership basis for Currency Chest. However, in exceptional and well justified cases, Currency Chest may be set up in leased premises with longer lease period i.e. 20 years and above.



- e) Bank to keep the right to exit by serving 3 months notice which should be incorporated in Lease Deed. Endeavour be made to match the period of exit clause with period of recovery of Interest Free Deposit (IFD) paid to landlord, if any.

6. ESCALATION IN RENT DURING LEASE/OPTION PERIOD.

- a) Reasonable enhancement subject to maximum as under:

Centre	Escalation
Rural / Semi Urban	10% after every 5 years
Urban	10% after every 5 years
Metro	10% after every 5 years

- b) No escalation shall be given during the lease period except specified as above.

7. EXECUTION OF LEASE DEED

- a) Before execution of lease deed, sanction terms of the lease agreement should be conveyed to the landlord immediately in prescribed format as per Annexure-IX. Acceptance of the landlord be obtained on a copy of sanction letter which should be kept on branch / Regional Office records.
- b) Sanction letter should be given to landlord after approval of PSR.
- c) Lease deed provides stability to the branch during the contracted period. Region shall ensure to execute the lease deed of the premises well in time as per Bank's standard format covering all the sanction terms.
- d) The lease deed (as per format in Annexure-X) shall be vetted by the legal department of the Region/Empanelled Advocate prior to execution.
- e) Lease deed shall be properly stamped and registered with competent authorities as unregistered lease will not be recognized in legal process.
- f) In case rent is bifurcated into Rent & Amenities and separate charges are being paid for amenities, a separate Amenities Agreement shall be entered into as per format in Annexure-XII in consultation with Legal Deptt.
- g) Agreement for option period (as per Annexure-XI) must be incorporated in lease and its terms as stipulated in sanction be strictly followed.
- h) Deviation from sanctioned terms is not to be permitted and should be viewed seriously.
- i) Non-execution of lease should be viewed seriously and suitable explanation from concerned officer be called for. The extent of lease expenses, registration as well as stamp duty and proposed sharing ratio should be spelt out clearly in the proposal.
- j) Checking and examination of lease of branch premises should be included as an item in the Relieving Manager's Certificate. Manager taking over charge should ensure the proper diary notes have been maintained.
- k) As far as possible, no lease generally to be executed from the retrospective date.
- l) In case of monthly tenancy, there is always a possibility of notice for eviction of premises by landlord by giving due notice. Lease deed must be executed as per standard draft incorporating therein strictly the terms and conditions stipulated by higher authorities.
- m) No premises, as far as possible, be taken on monthly tenancy basis except in the cases stated otherwise. However, HO(PC) is empowered to grant such approval on case to case basis.
- n) Renewal of lease must be initiated well in advance i.e. 12 months prior to expiry of lease and any delay in this regard needs to be substantiated while forwarding the proposal.
- Rent starts accruing immediately on taking over from the landlord. Hence, before the building is taken over for occupation and payment of the rent takes effect, it shall be ensured that the following requirements are fulfilled:



- i. The building is inspected thoroughly and found to be actually ready for occupation by the Bank and all works and amenities provided have been done as per Bank's requirement.
 - ii. The occupation certificate of the building from the local municipal authority is available for the specific usage for which the Bank will put the same.
 - iii. The Security / fire safety requirements as per Bank's usage norms are fully met by the lessor.
- p) Landlord has to bear the cost of construction of Strong Room as per specifications.
- q) The lease/rental agreements shall inter-alia contain clear terms and conditions on the following:
- i. Rights of bank to sublease, to make additions / alterations etc, including structural alterations and acquiring additional power supply with separate sub-meter for Bank.
 - ii. Repairs & Maintenance whether the expenses are to be borne by the Bank or landlord.
 - iii. Periodicity for colour washing / painting of premises.
 - iv. First option to the Bank for any additional space that may be available in the premises during the period of lease.
 - v. Landlord's undertaking not to rent out the remaining portion of the building to any other Bank for Banking purpose.
 - vi. Bank will not pay society maintenance charges. Landlord to submit clear undertaking for this.
 - vii. Mode of payment of rent available to the Bank etc.
 - viii. In case of advance of rent to landlord, right of appropriation by Bank or portion of rent towards repayment of the advance.
 - ix. Right to remove partitions and other articles from premises.
 - x. Right to vacate the premises (fully or partially) with one/three months notice during lease period.
 - xi. Permission for putting Bank's signage, V-sat antenna, Solar panels, DG Set shall be obtained by the landlord wherever applicable.
 - xii. Standard lease form may be obtained by Head/Regional Office from Legal department. Proposals which do not conform to the aforesaid guidelines should be reported to the P&E Department at Head Office.
 - xiii. The finally approved draft lease should be typed in triplicate. The original and duplicate are required to be stamped with appropriate stamp. Stamp duty on the lease deed should be ascertained/adjudicated from the State Government Stamp Authorities. The executed lease deed in duplicate must be sent for registration to the Registrar of Assurances within a period of -4-months from the date of execution. When the lease document is received duly registered, the duplicate should be given to the landlord and original should be held by the Branch. Remaining copy should be sent to respective Regional Office for their record.

8. LEASE EXPENSES

Lease expenses shall be shared by the Bank and landlord on 50:50 basis only as per IBA / Bank's extant guidelines.

9. INTEREST FREE DEPOSIT (IFD)

- a) The interest free deposit is an outgo (without any yield) on account of premises and therefore, notional loss of interest that could have been earned by the Bank on such fund be kept in view. It shall be avoided as far as possible.
- The interest free deposit (IFD) with the landlord can be considered upto an amount equivalent to - (three) months' rent only.



- c) No IFD can be considered in case advance for construction / renovation to the landlord is granted. Powers for sanction of loans and deposit of rent(IFD)/advance payment of rent are mutually exclusive in nature.
- d) Arrear of IFD as per revised rent in case of renewal of lease shall not be considered.
- e) No other type of deposit viz. security, maintenance, development etc. can be considered.
- f) Branch to obtain proper receipt for interest free deposit / advance rent.

10. RECOVERY OF IFD

- a) IFD shall be recovered during the lease period before surrender of premises. The same shall be negotiated with landlord to recover from the certain lease period of second year and preferably in 12 to 24 monthly instalments.

11. TERMINATION OF LEASE

- a) As per standard lease deed terms, right of termination of lease is available only with the Bank by giving -3- months' notice to the landlord.

12. LOANS & ADVANCES TO LANDLORDS

- a) Loans / Advances to Landlords may be considered subject to a maximum of 75% of cost of construction / renovation or 60 months rent or the rent for initial lease / certain period whichever is less.
- b) Loan/advance to the landlord shall be considered as per the terms and condition such quantum of loan, margin, interest rate, repayment period, security etc. as per Bank's extant guidelines / Loan Policy applicable for normal borrower.
- c) Loan quantum to be considered in such a way that the monthly rent payable covers the Equated Monthly instalment and interest charged thereon on monthly rests. Landlord may avail loan against rent receivables as per retail lending scheme.
- d) In special cases, Region may consider IFD as well as loan on merit basis on justified grounds for construction of Bank's proposed / selected premises only.
- e) Arrear of IFD as per revised rent in case of renewal of lease shall not be considered.

13. WHITE WASHING / PAINTING

- a) Landlord shall carry out the white washing / painting of the premises occupied by the Bank, externally as well as internally, preferably once in every two/three years.

14. REPAIR / MAINTENANCE

- a) All major repair work including civil work shall be done by the landlord only. However, minor repairs may be carried out by the Bank.

15. INCOME TAX / TDS

- a) In terms of GOI guidelines, payment of rent made by Bank to any person, firm, company, corporation, trust, or association require deduction of TDS.
- b) In computation of rent, total amount paid by the Bank inclusive of service charges, municipal taxes, education cess etc. and also payment made towards amenities such as furniture, fixtures etc. is to be included.
- c) Deduction of TDS on rent paid to landlords will be as per circulars / guidelines issued by Accounts & Taxation department of the Bank or Government of India.

TDS deducted shall be remitted in time and copy of TDS Certificate shall be provided to the landlord.



16. ACQUIRING PREMISES FROM GOVERNMENT BODY / TRUST / PSU ETC.

- a) No advertisement is necessary in the cases of acquiring premises for Branch/Offices from PSUs, PFI and any other Government body.
- b) No advertisement is necessary in cases premises is being acquired from railway station, bus stand, hospitals, corporate parks, IT Parks, townships, big shopping mall / multiplexes, where property belongs to one owner.
- c) Acquiring Premises from Trusts / Gram Panchayat:
 - i. Gram Panchayats and Trusts are governed by a definite statutes / authorities, hence their terms and conditions / bye-laws may be considered by Bank on merit basis for acquiring the premises.
 - ii. In addition to the normal procedure followed, while acquiring premises on lease from Charitable Trust, Lessor to obtain the necessary permission from the Charity Commissioner for entering into a lease, if the period is more than 33 months. Alternatively, negotiation with trust shall be on Leave and Licence basis for a period of -33- months, to be renewed further for another 3 or 4 equal terms till expiry of our normal Lease Period.
 - iii. Hence, in such case, RO (P) is authorised to consider proposal for entering into a lease or leave & license agreement / monthly Tenancy Agreement for a period of -33- months or / and to be renewed further for another 3 to 4 equal terms with escalation upto 15% (irrespective of category of area) after each block if the landlord of the premises is Trust / Gram Panchayat.

17. SHORTLISTING OF PREMISES

- a) Shortlisted premises shall be as per published advertisement and meet the requirement of the Bank.
- b) All shortlisted premises shall preferably be located on ground floor and shall not be on multiple floors.
- c) All shortlisted premises shall preferably be newly constructed premises and as per approved plan.
- d) Open plot premises shall not be shortlisted, if advertisement published is for ready premises.
- e) This process will have to be spelt out clearly along with tender document / advertisement.

18. RENEWAL OF LEASE / AGREEMENT

- a) To safeguard Bank's interest, renewal of lease shall be done in time to avoid payment of rent arrears / mense profit, court cases, other compensation etc., which may arise due to non-settlement of terms and conditions, rent etc. after expiry of lease terms.
- b) Region to initiate steps for renewal of lease at least one year in advance so as to ensure the renewal of lease in time.
- c) Region to explore the possibility for surrendering excess area. In case surrender of excess area is not possible, it shall be ensured that excess area shall be properly utilized for Bank's use.
- d) If excess area of the premises is not fully utilized and it is not possible to surrender the same, Region may search the alternate premises having smaller area as per norms at reasonable rate.
- e) While negotiating the renewal terms, it shall be ensured that revised rate is reasonable and in line of rent paid by the other Banks / prevailing market rates. All other terms shall be within norms.
- f) All repair / renovation work shall be carried out by the landlord as per Bank's requirement at the time of renewal.
- g) Sanctioned renewal terms shall be conveyed to the landlord and lease deed shall be executed in time to avoid non-acceptance of lease terms by the landlord.

Format for lease renewal proposal is attached as Annexure-VIII(b).



19. ALTERNATE PREMISES

- a) Region to acquire alternate premises on lease in following circumstances after obtaining permission from the competent authority:
 - i. Existing premises is very old and in dilapidated condition and not convenient for customers.
 - ii. Premises with insufficient office area with no parking space.
 - iii. Existing premises is prone to water logging.
 - iv. Visibility of existing premises is poor or is not well connected with public places.
 - v. Landlord is not ready to renew the lease or demanding very high rental rates.
 - vi. Proposed terms are not agreeable by both the parties.
 - vii. Existing premises is a disputed premises or part of area under notice for encroachment.
 - viii. Existing premises has excess area on higher side and surrender of excess area is not possible or landlord is not agreeable for surrender of excess area by Bank.
 - ix. Business of the Branch is stagnant over a period of time.
- b) Region to shift the Branch to alternate premises immediately after getting sanction and surrender the existing premises to its landlord against his/her clear acknowledgement after shifting.
- c) Proper security arrangement shall be made during shifting of Branch premises to alternate / new premises.
- d) Selection of alternate premises shall be done keeping in view that there shall be no adverse impact on Branch's existing business and is convenient for existing customers.
- e) Details of alternate premises shall be updated on Bank's website.
- f) Format for alternate premises proposal is as per Annexure VIII(c).

20. SURRENDER OF BRANCH / OFFICE / OTHER PREMISES

- a) The RO(P) is therefore authorised to consider and approve the proposals for surrender of premises at rural, semi-urban and urban centres after incorporating the reasons of such surrender in the proposal.
- b) For surrender of premises at Metro centres, HO (P) will be the sanctioning authority as hitherto.
- c) Requisite vacation notice should be served on the landlords, sufficiently in advance and the process of surrender be planned, so as to coincide with the shifting to the alternate premises to avoid double payment of rent.
- d) Region to carry out periodical survey to identify excess area of the Branches / Offices for surrendering the same.
- e) Format of Notice for surrender of premises is as per Annexure-XVI(a).
- f) At the time of surrender of premises no claim certificate / letter and acknowledgement should be obtained from the owner of the premises as per the draft given in Annexure-XVI(b).
- g) There shall not be any negligence, delay or failure to shift all the items to the new / alternate premises and the old premises shall be surrendered without any delay. Surrender of old premises shall not be postponed for reasons like old furniture / old records are not removed, etc.
- h) If any rental deposit / loan liabilities outstanding toward landlord have been paid to the landlord, the same should be adjusted towards payment of rent to be recovered before surrender of the premises.
- i) Compensation for surrendering premises:
 - i. Since a commercial property has great site value, particularly in Metro / urban area, the bank should explore the possibilities of availing compensation from landlord as per prevailing market conditions.



- ii. Bank should endeavour to make efforts and insist for compensation wherever there is request from Landlord to surrender the premises before expiry of lease term and if Bank agrees to it.

21. ADDITIONAL AREA

- a) Region may acquire additional area for Branches/Offices under following circumstances:
 - i. Existing area of premises is less than the norms and not sufficient.
 - ii. For setting up Onsite ATM/E-lobby
- b) As far as possible, Region to acquire additional area from the landlord of existing premises only.
- c) Additional area shall be in the same premises or adjoining to the existing premises.
- d) If additional area is acquired from the landlord of the existing premises, there is no need to give advertisement for acquiring additional area.
- e) RO(P) may consider the proposal of acquiring additional area if total area of the existing premises including additional premises is within norms and rental rate / monthly outgo for the combined premises is also within norms.
- f) Region to publish advertisement for acquiring additional area of landlord other than that of existing premises except in cases where the proposed additional area is part of same building/adjoining premises of existing premises and additional area being acquired is not more than 250 Sq.ft.
- g) Format for proposal for acquiring additional area is as per Annexure VIII(e).

22. AMENDMENT IN SANCTIONED LEASE TERMS

- a). Region to ensure sanctioned terms are immediately conveyed to the landlord and obtain landlord's acknowledgment towards acceptance of the same.
- b). Amendment to the sanctioned terms will only be considered in exceptional cases and only in following circumstances:
 - i. Area of the proposed premises, upon actual measurement, is found to be different than mentioned in sanction. However, Region to ensure that area as per actual measurement is mentioned in the proposal.
 - ii. In case of transfer of ownership from existing landlord due to sale/demise.
 - iii. Sanctioned terms differ from the offered terms and not acceptable to the landlord. However, Region to endeavour to negotiate with the landlord for accepting the sanctioned terms.
 - iv. Region to ensure that proposed terms are mutually agreed so that landlord does not back out after receiving sanction and readily accept the sanctioned terms.
 - v. Municipal Taxes/Statutory Charges are exorbitantly increased or additionally imposed by the government body and landlord is not agreeable to bear the same. However, such proposal shall only be considered on merit basis.
 - vi. Format for proposal for sanction of amendment is as per Annexure VIII(d).

23. ACQUIRING PREMISES ON TEMPORARY BASIS

- a) Region may consider acquisition of premises on temporary basis in following cases:
 - i. Proposed premises is open plot premises / under construction.
 - ii. No suitable premises is available in the area where Bank wants to open a Branch on priority basis till the time suitable premises is acquired on permanent basis.
 - iii. Wherever major structural renovation / re-development / demolition and reconstruction of existing leased premises is proposed and landlord is not providing alternate / temporary premises.

Wherever major structural renovation / re-development / demolition and reconstruction of owned premises is proposed and landlord is not providing alternate / temporary premises.



- v. With a view to avoid inconvenience to the customers and disturbances in the branch working during the course of major renovation etc. it may be essential to shift the branch temporarily to an alternate premises. Under the circumstances, where the landlord / developer has not provided alternate / temporary premises, RO (P) is authorised to take an alternate premises on lease / leave & licence / monthly tenancy basis for a maximum period up to -36- months, if all the other terms and conditions fall within its powers with a condition that the landlord who undertakes major structural renovation etc. of the leased premises will not be paid rent, service charges, taxes etc. during such period of shifting of the branch. In such cases, proper agreement with the landlord / developer is to be executed duly vetted by Legal department to safeguard the Bank's interest and future complications.
- vi. Similarly, in case of major structural renovation of Bank's own premises, if there is need to shift branch / office temporarily to alternate premises, RO (P) authorised to take alternate premises on the above lines.

24. ATM PREMISES / E-LOBBY PREMISES:

- a) On-Site ATM / E-Lobby within the existing premises:
 - i. To acquire additional premises for opening on-site ATM/E-Lobby in an existing Branch, proposal shall be submitted in the format of acquiring additional area for respective Branch. Accordingly, detailed terms and condition of the existing premises shall be incorporated in the proposal.
 - ii. No separate rent / service charges be considered for installation of ATM / E-Lobby in the sanctioned area of existing premises / new Branch premises. However, in exceptional cases, necessary renovation be carried out by the Bank at its own cost on merit basis with the consent of the landlord.
- b) Off-site ATM / e-Lobby Premises:
 - i. Regions to identify the centres for installation of off-site ATMs considering following factors:
 - a). Business Potential of Centre
 - b). Expected Number of Hits
 - c). Number of ATMs of other Bank in the vicinity
 - d). Cost benefit analysis
 - ii. While identifying centres like Railway Station, Airport, Metro Station, Malls etc. for setting up off-site ATM, where proposed terms consists of numerous deviation from Bank's guidelines, Region to examine the viability thoroughly for acquiring premises in such centres.
 - a). Necessary permission for setting up off-site ATM shall be obtained from Head Office before initiating the process for acquiring premises.
 - b). Region to follow the guidelines for acquiring premises for setting up off-site ATM / E-Lobby as applicable for Branch Premises.
 - c). Rental rate for proposed off-site ATM/E-lobby shall commensurate with the prevailing market rate.
 - d). Necessary permission for closure of off-site ATM / shifting to other location and surrender of respective premises shall be obtained from competent authority.
 - e). HO(P) is authorized to consider deviation in respect of acquisition of premises for off-site ATM, on merit basis.



26. CONSTITUTION OF COMMITTEE AT REGIONAL LEVEL / HO LEVEL

- A. RO Premises Committee-RO(P)
 - a) The RO Premises Committee-RO(P) will comprise of :
 - i. Regional Manager
 - ii. Dy. Regional Manager/Chief Manager
 - iii. Functional Head In-charge of Planning Deptt at Regional Office
 - iv. Functional Head In-charge of Credit Deptt at Regional Office
 - v. Functional Head In-charge of Premises Deptt at Regional Office
 - b). The meeting shall be chaired by Regional Manager and in his absence by Chief Manager with a quorum of -4- including Regional Manager / Chief Manager.
 - c). All premises proposals received by the Region shall be discussed thoroughly in the meeting and appropriate decision to be taken on merit basis.
- B. Sub-Committee for Premises at HO Level
 - i. Sub-Committee for Premises at HO level will scrutinize all the premises proposal received for sanction/PSR duly recommended by RO(P).
 - ii. The Sub-Committee will comprise of :
 - a). General Manager(Head of the Committee)
 - b). Area Head- 1 No. (As decided by the Chairman)
 - c). Regional Heads – 3 Nos.(As decided by the Chairman)
 - d). Functional Head (Planning)
 - e). Functional Head (Legal)
 - f). Functional Head (Premises)

The meeting will be conducted with quorum of minimum 5 members and presence of the General Manager and one Regional Head is mandatory.

The committee will meet periodically to discuss all premises proposals thoroughly to take decision on merit basis and to:

- a). Clear the proposals from PSR angle received for PSR duly recommended by RO(P) and which are within Premises Policy Guidelines.
- b). Defer the proposal based on scrutiny and advise the Regions suitably.
- c). Sanction the proposal in cases where deviation in rent and area norms are upto 10% and certain exceptional cases requiring immediate decision. All such proposals to be sent to HO(P) for PSR.
- d). Sanction the proposal for payment of arrear of rent where amount of arrear is upto two times that of in the powers of RO(P). All such proposals to be sent to HO(P) for PSR.
- e). Recommend the proposal(except proposals mentioned at point c & d above) to HO(P) for sanction which are beyond Premises Policy Guidelines.

C. Head Office Committee for Premises {HO(P)}

- i. The HO(P) will comprise of:
 - a). Chairman
 - b). All General Managers/AGMs posted at HO
 - c). Functional Head (Planning)
 - d). Functional Head (Legal)
 - e). Functional Head (Premises)



- ii. The meeting will be conducted with quorum of minimum 4 members and presence of the Chairman and one General Manager is mandatory.
- iii. The other Functional Heads may be invited to attend as special invitees depending upon the nature of the proposals submitted for consideration.
- iv. The committee will take decision on proposals recommended by the Sub-Committee.

27. DELEGATION OF POWER:

- a) The RO (Premises) Committee in each Region are delegated powers as under to consider premises proposal for branches / offices:

{Subject to clearance from PSR angle by HO(P)}

Particulars	All Centres
For acquisition of new premises on lease and/or additional area including premises to be used as godown /garage, within policy guidelines	As per norms given in PART-A & C
Premises to be taken on Monthly Tenancy basis for proposed new branch	Subject to maximum of 5% of the total branches in the Region (during financial year), temporary Premises on monthly tenancy basis can be considered by RO (P) if all other norms are within their powers, giving justification for temporary period and to be sent to HO(P) for PSR Purpose.
For renewal of lease (For all centres viz. Rural, Semi-urban, Urban and Metro.)	RO(P) to consider renewal of lease with reasonable increase in rental rate, where proposed rental rate and all other proposed terms are within norms. However, RO (P) is authorized to consider renewal of lease of the existing premises with deviation, if the said deviations were earlier approved by HO(P). All other norms/parameters of Premises Policy to be within the delegated powers of RO (P) for the said existing Premises.
Arrears of rent	The lease can be renewed and payment of enhanced rent with retrospective effect can be approved by the RO (P) within their powers provided arrears for rent payment, irrespective of overdue period of lease, are upto Rs 1.50/- Lacs. Endeavour should be made to negotiate renewal and payment of new rent from prospective date. In all other cases, proposal has to be submitted to HO(P) for prior sanction.



Lease Expenses	The sharing of lease expenses should be on 50:50 basis. In case total lease expenses are not exceeding Rs. 10000/-, the RO (P) has full powers to decide on the share of lease expenses.
Taxes	RO(P) can consider the proposal if monthly outgo/rent including all taxes, society maintenance charges and other charges if any but excluding Goods and Service Tax(GST) is within permissible monthly rent.
Surrender of premises	RO (P) can consider proposal for surrender of premises on all centres including Metro centres on merit basis subject to prior approval of HO.
For acquiring residential premises	As per Bank's extant guidelines / circular issued from time to time by HO/Sponsor Bank.
Change in the name of landlord during pendency of lease on account of sale of property or death of existing owner/s etc.	<p>The RO (P) can consider proposal for amendment for change in names of landlords subject to: -</p> <ol style="list-style-type: none"> 1. Getting legal clearance from the Bank's Legal Department /empanelled Advocate on title and ownership of the property. 2. New landlords having accepted all sanctioned terms and conditions of lease. 3. Execution of fresh lease by the new landlord, if warranted. 4. Liquidation of loan / IFD granted to existing landlord, if any or transferring of the same in the names of new landlords and there being no change in the value of securities charged to bank. 5. Any of the legal formalities required to be completed as per legal opinion. 6. RO (P) can consider proposal for amendment for change in names of landlords though the proposal was earlier sanctioned by HO(P).

- b). Proposals considered by RO (P) to be sent to HO(P) for PSR within reasonable time, maximum one month, in prescribed format as per Annexure XIV.
- c). Deviations which do not fall under RO (P) powers shall be referred to HO (P) for approval.
- d). Proposal submitted by Region for HO(P) sanction / PSR:
 - i. The proposal which are sanctioned / recommended by the RO(P) shall be submitted to HO(P) for PSR / sanction along with the following documents:
 - a). Copy of Newspaper & Website advertisement or notice displayed in case of rural area.
 - b). Site Inspection report along with comparative statement of Financial Bids approved by the committee. Copy of bid of only L-1 & L-2 bidder be enclosed. (Site Inspection Report



- as per format mentioned in Annexure-VIII and Financial Comparative statement as per format mentioned in Annexure-IX).
- c). Offer letter of landlord of selected premises as per format in Annexure-X.
 - d). Copy of resolution passed by RO(P).
 - e). Sketch of location.
 - f). Lay out plan of premises.
 - g). Soft copy of the proposal to be sent on email ID _____
 - h). Region to ensure that all copies sent shall be legible and all points mentioned in the proposal format are properly filled and no column is left blank.
 - i). Justification for deviation shall be mentioned properly.
- ii. Additional Information
- a) Projected Business figures shall be on realistic basis based on scientific methods.
 - b) All business figures shall be mentioned in Lacs only.
 - c) Bulk deposit figures shall be mentioned properly and other term deposits of the Branch shall not be covered under this.
 - d) Information on Lockers shall cover total number of lockers, total number of cabinats, number of vacant lockers and their overdue rent.
 - e) Details of area utilization shall be proper and on realistic basis.
 - f) Prevailing market rate and rental rate being paid by other Banks shall be based on proper market survey.
- iii. After receiving sanction, Branch shall convey sanction terms to landlord on prescribed format and obtain due acceptance from landlord on duplicate copy.
- iv. On receiving acceptance from the landlord, no request for amendment in sanctioned lease terms shall be entertained and landlord shall not back out.
- e) HO(P) is delegated full power to consider premises proposals of acquiring new premises, alternate premises, renewal of premises and other premises proposals beyond RO(P) delegated power on merit of each case. Quarterly reporting of such cases is to be done to the Board by Head Office.

28. ACQUIRING FURNISHED PREMISES ON LEASE BASIS/FURNISHING OF PREMISES

To avoid incurring heavy capital expenditure on furnishing of new Branch, Bank may go for acquiring furnished premises on lease basis, wherever available. In certain metro cities, such premises are available in modern office premises like IT Park, Business buildings etc. In such cases, advertisement shall contain specific requirement of furnished premises and short-listing shall also be done accordingly. Before initiating steps for such acquisition, it shall be ensured that number of similar premises is available or landlords are willing to provide the furniture as per Bank's requirement, on selection of premises. However, any such acquisition shall be done in accordance with terms and conditions prescribed in these guidelines. Furnishing of the premises must be done after execution of fresh lease deed.



PART-D OTHER OPERATIONAL GUIDELINES

In addition to the General Guidelines mentioned in Part-A, B & C, this part deals with other operational guidelines for premises related matters.

1. BARRIER FREE ENVIRONMENT FOR PERSONS WITH DISABILITIES

- a). In terms of guidelines of Ministry of Social Justice and Empowerment, Govt. of India, 'BARRIER FREE ENVIRONMENT' for persons with disabilities, to be provided in all our premises and compliance under the PWD (People with Disabilities) Act, 1995.
- b). In this connection, Chief Commissioner issued a booklet on "Planning a Barrier Free Environment". This booklet contains detailed guidelines to provide 'Barrier Free Environment'. We advise certain guidelines and steps for your information and immediate implementation. Target group of disable composed off our major categories, as under;
 - i. People with impaired mobility.
 - ii. People with visual impairment.
 - iii. People with hearing impairment.
 - iv. People with learning Disabilities and mental Retardation.
- c) Considering our business, we suggest to take immediate steps for category (i) & (ii) above, as under:
 - i. People with 'Wheelchair' & 'Crutches'
 - a) Wherever there is a difference in level of ground and branch floor, ramp shall be provided.
 - b) No door seal shall be provided at entrance door, toilet door and along the access path.
 - c) Main door shall be clear minimum - 900 MM (36 inches) wide.
 - d) If possible main door shall be sliding, preferably automatic or two way swing door.
 - e) Corridor and access path shall be minimum 1200 MM (48 inches) wide, without any obstructions / encroachment.
 - f) Bathroom / toilet door shall open out and all doors should have push handle with 'U' shape and rotating knob handles should be avoided.
 - g) Round non-slippery handrails/ Grab bar of 30 mm to 45 mm diameter height of 800 mm to 900 mm without sharp edges, shall be provided on both sides of:
 - i. Ramps
 - ii. Stairs
 - h) Water closet (W.C.) to be provided with Grab bars and door should be clear 900 mm wide (36 inches) and shall open on outside.
 - i). Sufficient number of benches or chairs shall be provided along the travel route.
 - j). Drinking water outlet shall be easily accessible with provision of water glass and preferably with wall mounted, at a height of 750 mm (30 inches).
 - k). ATM shall have clear floor space and clean knee space and control buttons should be at height between 900 mm (36 inches) and 1200 mm (48 inches) and should be raised and in contrasting colours.
 - ii. People with Visual impairment:
 - a. No protruding objects shall be provided along access path and if it is a must then it shall be above the height of 2000 mm (80 inches).



- b. Maximum signages, in bold colours, at a height between 750 mm (30 inches) to 1200 mm (48 inches) shall be provided at car park, branch entrance, toilet, all entrances, lift, drinking water and all important locations and functions.
- d. Further, in respect of Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995, Department of Financial services, Ministry of Finance, Government of India vide communication dated 04.09.2008 advised all banks to comply with the provisions of Sections 46 by all branches / Offices, which are quoted below:
- e). Section 46 of the above act provides for accessibility to public building for persons with disabilities and reads as follows:

"Non-discriminations in the built environment - the appropriate Governments and the local authorities shall within the limits of their economic capacity and development, provide for-

 1. Ramps in public buildings.
 2. Adaptation of toilets for wheel chair users.
 3. Braille symbols and auditory signals in elevators or lifts.
 4. Ramps in hospitals, primary health centers and other medical care and rehabilitation institutions."
- f). There is an obligation on Bank's part to provide for what is stipulated in Sec. 46 for the benefit of the physically challenged individual visiting public places (our branches and offices).
- g). In the above context, the Delhi High Court has in its judgement dated 21.01.2008 in WP No. 812/2001 (Javed Abidi vs. Union of India and Ors.) directed, within the limits of economic capacity and development, to provide ramps, adaptations of toilets for wheel chair users, Braille symbols and auditory signals in elevators or lifts, ramps in hospitals, primary health centers and other medical care and rehabilitation institutions.

2. REPORTING OF TRANSACTIONS TO CBI

- a). All purchases of premises / buildings and negotiated agreements with landlords for hiring premises involving rentals / rent arrears (if any) / interest free deposits exceeding '25/- lacs will continue to be reported in prescribed format to CBI as per extant Government guidelines. Proforma for reporting the transaction is given in Annexure No.XVII.

3. GRIEVANCES OF LANDLORD(S)

- a). Refundable Deposit for Electricity Connection: Generally no deposit shall be paid by the Bank for installation of electricity connection of the premises. However, in exceptional cases, where electrical connection is required to be in the name of commercial user (end user i.e. Bank) and deposit amount other than development charges may be considered by Regional Manager on merit basis. Such amount shall be got refunded after surrendering the connection at the time of vacating the premises.
- b). RO (P) shall deal with complaints of landlords of branches/offices and shall take decision if it is in their power or recommend to HO(P) for action. If any grievance remains pending for more than 6 months, it shall be referred to Head Office giving full details and recommendations.
- c). Region / Branch to ensure that all queries / complaints received from the landlords are duly entertained and suitable reply is given to all concerned offices including the landlord in time, to avoid escalation of such complaints to our higher authorities / Govt. Offices.

Region to follow the Bank's extant guidelines / CVC guidelines and maintain proper records for avoiding the complaints and initiate action to resolve any such issue raised by the complainant.



4. LITIGATION / COURT CASES

- a). Region to ensure that no Branch / Offices function from suit filed premises or disputed premises as per RBI guidelines.
- b). Region to follow up matters regarding suit filed premises with dealing advocate regularly and to explore possibility of settling the matter, out of court, on reasonable ground in consultation with Legal Deptt / dealing Advocate.
- c). MESNE PROFIT: Mesne Profit is a compensation that an entity in the unlawful possession of others property has to pay for such wrongful occupation to the owner of the property. To avoid cases of Mesne Profit, Region shall ensure:
 - i. To initiate necessary action for renewing the lease 12 months before the expiry of lease period to renew the lease in time.
 - ii. If proposed lease terms for renewal are not acceptable to both parties, search for alternate premises and shift the Branch / Office on or before the expiry of lease period.
 - iii. In such cases, Region to handover the vacant possession of the said premises to its landlord against his clear acknowledgement and to ensure that no claim is made by the landlord in future.
- d). Region in consultation with Legal Deptt / Bank's advocate shall review all court cases relating to premises on monthly basis and take appropriate action wherever necessary.
- e). Provision for Overdue Rent: Branches / offices shall continue to pay rent to the debit of their P&L A/c. without making provision in the G/L Adjusting A/c. as per leased terms. Even after expiry of lease and till finalisation of new terms of lease, please continue to pay existing rent to the landlord. On execution of fresh lease deed, revised rent should be paid from its effective date to the debit of P&L A/c. accounting for the same year.

CASES OF MONTHLY TENANCY

- a). When landlord has offered the premises on Monthly Tenancy and Bank is confident of peaceful continuance, a Monthly Tenancy Agreement duly stamped paper be executed and witnessed. However, as far as possible, Region to avoid acquiring premises on Monthly Tenancy as Bank has the limited rights as a tenant. Draft of Monthly Tenancy Agreement is given in Annexure XIII.

6. REPORTING SYSTEM

- a) Following system for reporting may be observed :
 - i. Sanctions of RO (P) are to be reported without delay (within 30 days) to the Head Office for PSR.
 - ii. Premises proposals - renewals and fresh ones - with deviations and falling beyond their powers are to be sent to Head Office an ongoing basis.
 - iii. Sanctions of HO(P) be reported to the Board for information on quarterly basis.
 - iv. Regional office to update the data relating to the fresh / revised / renewed terms of lease in their record periodically on acceptance of the revised terms and conditions by the landlord and send a confirmation to the Head Office every quarter. Regional Office to monitor lease expired, lease deed not executed, lease expiring within next one year.
 - v. Quarterly statement of lease expired premises with reasons for not renewal on time, alongwith present status to be sent to Head Office by each Region within 15 days from end of quarter.



- vi. Regional Office to report details of disputed premises to Regional Director concerned of RBI every half yearly as on 30th Sept. & 31st March by 15th of subsequent month with a copy to Head Office.
- vii. Half yearly statement regarding premises - Litigation against Bank regarding premises matter half yearly statement to be submitted by each Region to Head Office as per prescribed format in Annexure XV within 15 days from end of half year.
- viii. Quarterly progress report regarding surrender of surplus area to be submitted by each Region to Head Office within 15 days from end of quarter.

7. GUIDELINES FOR TENDER NOTICE

- a). Tender Box should be placed prominently and the location should be known to prospective bidder. Tender Box should be opened by the designated Officer just before opening of bids and will present all the tenders to the tender opening Committee.
- b). Tender Receipt Register should be maintained indicating the name of the offerer, date/ time of receipt of separate closed covers bids etc.
- c). The offers received should be got examined by a Committee for the purpose at Regional level and its views be recorded. In case, no suitable offer is received, the reasons for rejection against each offer be incorporated and after reviewing the stipulated criteria for selection of premises and confirming that no stringent restrictive clause which restricts the competition, fresh advertisement to be released even after retendering, more than one bidder is not available there would be no impropriety in selecting one bidder subject to ensuring the reasonableness of the price quoted.
- d). This system be followed up to the cut off point indicated by CVC / IBA without resorting two bid systems. Beyond the said cut off point, the procedure suggested by CVC / IBA be adopted.
- e). All advertisement for acquiring premises either for purchase or for lease must indicate minimum and maximum carpet area required, location of premises and purpose. Premises in different floors be avoided as far as possible.
- f). In case of premises owned by Co-owners each having definite and ascertainable share in the property, the fact of the co-ownership shall be established in the title deed and also in the lease deed.
- g). Minimum period for submission of tender document should be -21- days as per CVC guidelines.

8. DO's & DON'Ts

➤ DO's

- Advertisement for acquiring premises shall contain specific requirements like location, area (max & min), premises type etc.
- Minimum period for submission of bid/offer shall be -21- days from the date of advertisement.
- Proper records of bidding process like copy of advertisement, technical & Price Bid alongwith its comparative statement with committee approval shall be maintained by the Region.
- Designated Committee of the Region shall visit all the offered premises to shortlist the suitable premises as per the eligibility criteria.
- Technical Bids & Price Bids to be opened in presence of designated committee & Bidder's representatives after proper intimation to the bidders.

Rent for premises in rural area shall preferably be negotiated on monthly lumpsum rent.



- Wherever Region proposes to participate in bid to acquire premises from PSU / Govt. Body, prior permission shall be obtained from Head Office.
- Lease period of two different premises acquired for a Branch / Office shall be synchronized at the time of renewal of lease or at the time of acquiring of second premises.
- Lease deed shall be executed immediately after getting sanction and information shall be updated on record.

➤ **DON'Ts**

- Premises shall not be acquired on nomination basis from private owners/Builders.
- Same rental rate shall not be considered for different floors.
- Opening of bids in case of single bid is received or found suitable shall not be considered in case of first time advertisement.
- Lease deed shall not be executive before actual measurement of premises is done from empanelled Architect in presence of landlord and title clearance report is obtained from empanelled Advocate.



ANNEXURE INDEX

ANNEXURE NO.	DESCRIPTION Note : (Formats may be modified as per need in future)	PAGE NO.
ANNEXURE - I	Draft Advertisement – Newspaper	34
ANNEXURE - II	Draft Advertisement – Website	35
ANNEXURE - III	Technical Bid Format – Leased Premises	36
ANNEXURE - IV	Financial Bid Format – Leased Premises	37
ANNEXURE - V	Site Inspection Report Format	38
ANNEXURE - VI	Price Bid Comparative Statement Format	38
ANNEXURE - VII	Offer Letter to be given by Landlord	39
ANNEXURE - VIII	Premises Proposal Format for RO(P)	
a	Proposed New Branch/ATM/Offices	43
b	Renewal of Lease	47
c	Alternate Premises	51
d	Amendment	55
e	Acquiring Additional Area	57
ANNEXURE - IX	Sanction Letter format to be given to the Landlord	61
ANNEXURE - X	Draft Lease Deed	62
ANNEXURE - XI	Draft Agreement for Option Period	66
ANNEXURE - XII	Draft Agreement for Amenities	67
ANNEXURE - XIII	Draft Tenancy Agreement	68
ANNEXURE - XIV	Draft Performa of PSR	70
ANNEXURE - XV	Half-yearly Statement of Litigation Premises Matter	73
ANNEXURE - XVI	Format of Notice for surrender of premises	74
	No claim certificate / letter	
ANNEXURE - XVII	Draft Proforma for Reporting to CBI	75



ANNEXURE-I

(Advertisement Performa – Double Bid)

DRAFT ADVERTISEMENT

The UTTAR PRADESH GRAMIN BANK invites offers from the owners / Power of attorney holders of premises on ground floor with the area of _____ sq ft for housing its office / branch at _____ with all facilities including adequate power. The premises shall be ready for occupation or likely to be ready for occupation within a period of 3-6 months. The intending offerers shall submit their offers in two separate sealed cover superscribed Technical bid and Price bid to UTTAR PRADESH GRAMIN BANK Regional Office(Address).....on or before. Priority would be given to the premises belonging to Public Sector Units / Govt. Departments. (For details please log in on tender section of our web site www.*****.com)

Date :

Regional Manager

(Advertisement Performa –Single Bid)

DRAFT ADVERTISEMENT

The UTTAR PRADESH GRAMIN BANK invites offers from the owners /Power of attorney holders of premises on ground floor with the area of _____ sq ft for housing its office / branch at _____ with all facilities including adequate power. The premises shall be ready for occupation or likely to be ready for occupation within a period of 3-6 months. The intending offerers shall submit their offers in sealed cover mentioning description of the premises, quoted rent, period of lease, rental deposit etc to UTTAR PRADESH GRAMIN BANK Regional Office(Address).....on or before. Priority would be given to the premises belonging to Public Sector Units/Govt. Departments. For details please log in on tender section of our web site www.*****.com.

Date :

Regional Manager



ANNEXURE-II
(Website Advertisement Format)

INVITATION FOR OFFER

UTTAR PRADESH GRAMIN BANK invites proposals / offers in two bid system from owners / Builders / Developers having clear and marketable titles over land and built-up property, having carpet area offor acquiring / purchasing* premises for opening / shifting of a Branch / Office / ATM / Residential Flats* on ownership / lease / rental basis* in the following areas in order of preference :

(i) Location 1

(ii) Location 2

(iii) Location 3

Preference shall be given to offers from Public Sector Units / Bank's / Undertakings and Government Departments.

Location of premises / flats* should be withink.m. (approx.) from nearest railway/ bus station. Flats should consist -2- Bed-rooms, Hall, Kitchen, -2- Toilets and bathrooms. Flats should be ready for possession / accommodation within a period of 6 months from the date of advertisement*.

Offers in two sealed envelopes in conformity with two-bid system should contain the following details.

Envelop No. (1) - Marked "Technical Bid" :- should contain full technical details viz. location of premises with detailed address, plan drawn to scale with completion / occupation certificate, carpet area of each portion to be acquired, specification of internal finishes, amenities, car parking facility, distance from railway station. No indication as to price aspect be given in "Technical Bid."

Envelop No. (2) Marked "Financial Bid" Should contain strictly Financial details viz. Rates per sq. mtr. Sq.ft. on carpet area, details of Municipal taxes and lease expenses etc. Carpet area (as per IS Code 3861-2002) shall exclude staircase, corridor and passage, porch, shaft and machine rooms for lifts, air-conditioning duct, loft, built-in wardrobes & shelf, intermediate pillars / columns, partitions & wall and other obstructions, verandahs, balcony, bathrooms and lavatory etc.

Offers should be valid for a minimum period of -120- days from the last date of submission. No brokerage shall be paid. Both the sealed covers marked as TB & PB superscribing advertisement reference and applicant name & address be put in one sealed cover addressed and submitted to The Regional Manager, Regional Office* (address) _____ within_days from the day of publication of this advertisement / on or before _____ by 17.00 hrs.*

Any decision taken by Bank at any point of time in connection with this process shall be final and conclusive and no claim or dispute from any quarter in that regard shall be entertained.

***Please delete whichever is not applicable. Please also note to include all relevant details as per requirements. This is not exhaustive draft.**



ANNEXURE-III
SUGGESTED FORMAT FOR TECHNICAL BID

1	Name of Owner	
2	Telephone No. / Mobile No.	
3	Complete Address of Site / Premises Offered	
4	Copy of ownership proof (attach copy)	
5	Floor offered with details of Carpet area. Quote to be in Carpet area and not any other area	
6	Year of construction	
7	Whether said property has Municipal Approval for commercial use. (Attach Copy)	
8	Details of sanctioned plan (Copy to be furnished on demand)	
9	Details of completion / occupation certificate (Copy to be furnished on demand)	
10	Whether the colony is finally approved by Govt. (Submit the proof)	
11	Specifications of Internal Finishes	
12	Amenities	
13	Electrical Load	
14	Water Supply Connection	
15	Type of Structure – RCC / Load Bearing	
16	Parking availability	
17	V-SAT Antenna Space	
18	Distance from Railway / Station etc.	

CARE:

- No indication as to price aspect be given in Technical Bid.
- Technical bid and Financial bid are to be submitted in separate sealed covers marked as TB & FB superscribing advertisement reference, name of the applicant and address of the applicant.
- Both the sealed covers (TB & FB) be put in one sealed cover marked as offer for premises at _____.



ANNEXURE-IV

SUGGESTED FORMAT FOR FINANCIAL BID

1.	Full Name of Owner	
2.	Location of Premises	
3.	Rental rate per sq.ft. of Carpet area. Quote to be in carpet area only and not any other area. (Only Ground floor premises to be offered) _____ per sq.ft. per month (inclusive of taxes)	
4.	Municipal Taxes. To be borne by landlord invariably	
5.	Taxes including revision in future To be borne by Landlord invariably. Please note that Municipal taxes / cess/ services to be borne by Landlord. Service charges like Society charges, maintenance charges to be borne by the Bank.	
6.	Other charges like Society Charges / Maintenance charges / Charges for Amenities (Please quantify)	
7.	Goods & Service Tax (GST) on rent (to be borne by whom)	
8.	Period of Lease	
9.	Desired enhancement in rent	
10.	Cost of execution of Lease Deed to be shared in proportion	50:50
11.	Interest free rent advance required, if any	
12.	Loan amount required for construction / renovation of premises. If any	
13.	Any other condition, If any.	



ANNEXURE-V

SITE INSPECTION REPORT

Proposed Premises for Branch/Office:

Region:

Sr	Name of Landlord	Location	Floorwise Area Details of Premises	Date of Inspection	Recommendation (Suitable / Not Suitable)	Justification
1						
2						
3						
4						
5						
6						

Date:
members

Signature of all committee

Place:

ANNEXURE-VI

COMPARATIVE STATEMENT OF PRICE BIDS

Proposed Premises for Branch/Office:

Region / Zone:

Sr	Name of Landlord	Location	Total Area	Rental Rate* Quoted (in psqft/pm)	Remarks# (L1/L2/L3...)

*Rental Rate inclusive of Taxes and other charges, if any payable by Bank.

#Quotes shall strictly be compared on the basis of rental rate (psqft/pm).

Date:
members

Signature of all committee

Place:

Signature of RM / DRM



ANNEXURE-VII

OFFER LETTER TO BE GIVEN BY THE LANDLORD [S] OFFERING PREMISES ON LEASE

From,

To,

The Manager
UTTAR PRADESH
GRAMIN BANK

.....
.....

Dear Sir,

Sub: OFFER TO GIVE THE PREMISES ON LEASE FOR YOUR BRANCH / OFFICE.

I/We, offer to give you on lease the premises described here below for your _____ branch / office.

- a) Full address of premises offered on lease
- b) Distance from the main road / cross road
- c) Whether there is direct access to the premises from the main road
- d) Floor area - (Carpet Area in sq. ft. floorwise)
- e) Year of construction
- f) Landlord to submit stamped undertaking that construction has been done as per Local Body approved Plan and bye-laws and no illegal construction is carried out by him /her / them.
- g) If the building is new, whether occupancy certificate is obtained.
- h) If the building is yet to be constructed
 - i Whether the plan of the building is approved (copy enclosed)
 - ii Cost of construction
 - iii Time required for completing the construction
- i) If the building is old whether repairs / renovation is required
 - i. If so cost of repair / construction.

Boundaries

East

West

North

South



TERMS & CONDITIONS:

- a) Rent – Floor-wise rent payable at the following rates i.e.

		Floor	Carpet Area (sq.mtr.)	Rent Rate(Rs.) per sq.mtr. of Carpet Area per month
i)	Basic Rent			
ii)	Service Charges, if any (Society charges etc.) Give Details			

With effect from i.e. the date of handing over vacant possession after completion of the construction, repairs, renovation additions, payable within 5th working day of succeeding calendar month. For services etc. the respective service rent will be payable from the date the service is available.

b). Lease Period:

- i). _____ years certain and _____ years option from the date of handing over vacant possession after completion of construction, repairs, renovations, additions, alterations etc with _____ % enhancement in rent after _____ years.
- ii). In case I / We fail to discharge the entire loan to be (granted by the Bank for construction / repairs/ renovation / addition of the premises) along with interest within the agreed period of lease, I/We, agree for further extension of lease at the same rental rates, as will be paid at the time of expiry of agreed lease period till the loan with interest is cleared in full. This is without prejudice to the rights of the Bank to recover such outstanding by enforcement of the security or by other means such as may be deemed necessary by the Bank.
- iii). You are however at liberty to vacate the premises at any time during the pendency of lease by giving three months notice in writing without paying any compensation for earlier termination.

c). Rates & Taxes:

All existing and enhanced Municipal Corporation Taxes, rates and cesses will be paid by me/us. This condition cannot be modified by Landlords. If any notice is received by the Bank from the Authorities concerned on a/c of default, I / We shall pay the liabilities immediately or I / We authorise you to pay the same against adjustment of future rent payable to me / us.

d). Repairs / Maintenance:

- i). Bank shall bear actual charges for consumption of electricity and water. I/We undertake to provide separate electricity/ water meters for the purpose.
- ii). All repairs including annual/periodical colour wash and annual / periodical painting will be got done by me / us at my/ our cost. In case, the repairs and or white / colour washing is / are not done by me/us as agreed now, you will be at liberty to carry out such repairs or white/ colour washing etc. at our cost and deduct all such expenses from the rent payable to us.



e). Rental Deposit:

You have to give us a sum of ` _____ being the advance rent deposit for _____ months which will be refunded to you during the lease period or before surrender of the premises or from the second year of lease and preferably in 12 to 24 months instalments as stipulated to me/us by you (Applicable only where no loan component is involved).

or

f). Loan:

I / We may be granted a loan of _____ (Rupees _____ only) that may be sanctioned as per the norms of the Bank which will be cleared with interest within the stipulated period of lease and also to undertake to repay the loan by adjusting the monthly rent as per the stipulations of the Bank. The estimate of cost of construction/ renovation is _____.

Further, I/We undertake to offer the land and building as security for the loan granted for the construction of the building.

g). Lease Deed / Registration Charges:

If you require, I/We undertake to execute an agreement to lease/regular lease deed in your favour containing the mutually accepted/sanctioned terms of lease at an early date. I/We undertake to bear the charges towards stamp duty and registration charges for registering the lease deed on the basis of 50:50 between the Bank and me/us.

h). I / We undertake to provide space for **outdoor fans** / units for Air-Conditioners (Split ACs).**i).** I / We give permission for installation of On-site ATM within the premises including structural changes and undertake to provide space to install V-SAT antenna, Radio Mast Pole antenna, solar panels etc.

DECLARATION:

- a). I / We, am / are aware that, the rent shall be calculated as per the carpet area which will be measured in the presence of landlord/s and Bank Officials after completion of the building in all respect as per the specification/requirement of the Bank.
- b). The concept carpet area for rental purpose was explained to me/us and clearly understood by me/us according to which the area occupied by Verandah, Corridor & passage Entrance hall & Porche, Staircase & stair cover, Shaft & machine room for lift, A/C Ducts/ plant room, Shaft for sanitary / water-supply / garbage/ fire fighting / electricity / telecommunication / AC, Bathrooms, Lavatories, Stilt, Covered / open parking spaces, Pump Room, Flower Bed, Watchmen / s Chowky, Storage Tanks, Chajja, Canopies & Worship Places and other uncovered area would be excluded for arriving at rental payments,
~~(strike out whichever is not applicable, particularly for toilet (s)).~~
- c). Bank is at liberty to surrender any part of the premises during the currency of the lease without payment of any compensation / rent for the unexpired lease for which I / We shall not have any objection.



- d). The following amenities are available in the premises or I/We agree to provide the following amenities (Strike out whichever is not applicable) at our cost.
- i). The strong room area will be constructed strictly as per the Bank's / RBI's specifications and size. Strong room door, grill gate, tangbar, ventilators are to be supplied by the Bank.
 - ii). A partition wall will be provided inside the strong room segregating safe deposit vault and cash room.
 - iii). A lunch room for staff and stock room will be provided as per the requirement /specification of the Bank/A wash basin will also be provided in the lunch room.
 - iv). Separate toilets for gents and ladies will be provided.
 - v). A collapsible gate, rolling shutters will be provided at the entrance and at any other point which gives direct access to outside.
 - vi). Entire flooring will be of vitrified tiles and walls distempered.
 - vii). All windows will be strengthened by grills with glass and mesh doors.
 - viii). Required power load of _____ KVA for the normal functioning of the Bank and the requisite electrical wiring/points will be provided.
 - ix). Continuous water supply will be ensured at all times by providing overhead tank and necessary taps. Wherever necessary electric motor of required capacity will be provided.
 - x). A suitable space for fixing sign boards on the front walls of the building will be provided at no extra cost.
 - xi). Electrical facilities and additional points, (lights, fans, power) as recommended by the bank will be provided.
- e). I / We declare that I am/are the absolute owner of the plot/building offered to you and having valid marketable title over the above. I/We also confirm that there is no litigation / court order against this property.
- f). The charges/fees towards scrutinising the title deeds of the property by the Bank's approved lawyer will be borne by me/us.
- g). You are at liberty to remove at the time of vacating the premises all electrical fittings and fixtures, counters, safes, safe deposit lockers, cabinets, strong room door, partitions and other furniture put up by you.
- h). If my/our offer is acceptable. I/We will give you possession of the above premises by _____ (Date)
- i). I/We further confirm that this offer is irrevocable and shall be open for _____ days from date hereof, for acceptance by you.

Yours faithfully,

Date:



ANNEXURE-VIII(a)

PREMISES PROPOSAL (FOR PROPOSED NEW BRANCH/ EXTENSION COUNTER/ OFFSITE ATM/ OFFICE PREMISES)

Sir,

Re: Proposal for acquiring premises on lease for our proposed branch/ Extension Counter/ Offsite ATM/ Office premises of Region

Classification: (Rural/ Semi-Urban/ Urban/ Metro)

Ref: RO(P) Meeting vide Agenda Item No. dated.....Approved/
Recommended for PSR/ HO(P) consideration.

BACKGROUND

Permission for opening of branch received on vide letter No. Dated.....
DEVIATIONS:

➤ For PSR : -NIL-

➤ For HO(P):

- 1.
- 2.
- 3.
- 4.

JUSTIFICATIONS

(1) Area:

(2) Taxes:

(3) Rent:

(4) Location:

(5) Business Potential:

(6) Type of Business:

(7) Amenities provided by Landlord

Space for V-SAT, Parking, Space for Genset, 3 Phase electrical connection with
KVA Load, vitrified tile flooring, others of any.

(8) Prevailing market rental rate`

(9) Rent paid by other Banks:

Bank	Year of acquisition	Rent (Rs/psqft/pm)	Floor	Since	Taxes By Bank/ Landlord

Note: Premises on Ground floor only. If not so, please give proper justifications.



ANNEXURE-A

TERMS OF PROPOSAL:

TERMS AND CONDITIONS				
Name of proposed Branch				
Name of Landlord/s				
Location				
RO(P) Region recommended/ sanctioned vide Agenda Item No. Dated				
	TERMS OF LEASE	PROPOSED TERMS	NORMS	DEVIATIONS YES/ NO
1	Carpet AreaFloor Total Area sq ft sq ft subject to actual measurement) sq ft +% variance	
2	Rate of Rental Monthly Rent	Rs.....psqft/pm Rs.....		
3	Taxes		By Landlord	
4	GST	By Bank	By Bank	
5	Total Monthly Outgo	Rs..... + GST		
6	Lease Period Certain: Option: years (w.e.f. date of possession) years	10 years	
7	Escalation % in rent% after 5 years% after 5 years	
8	Lease Deed	Will be executed	To be executed	
9	Lease Expenses	50:50	50:50	
10	IFD		3 months rent only	
11	Recovery of IFD		To be recovered during lease period or before the surrender of premises whichever is earlier.	
12	Termination of Lease		1-3 months notice at Bank's option	
13	Loan to Landlord		75% of cost of construction	
14	White Washing/ Painting		By Landlord. Every 2/3 years	
15	Repair/ Maintenance		Major by Landlord Minor by Bank	
16	Income Tax/ TDS	As per I.T. Rules from time to time.		



ANNEXURE-B

ADDITIONAL INFORMATION:

Business Profile:

Particulars	Projected			Parameter Bank's per Branch business as on 31.03.20..... (R/ SU/U/M)
	March.....	March.....	March.....	
Deposits				
Of which CASA				
Advances				
Profit				
NPA				

Staff Position

Staff position	Average Business per employee as of March.....	Rs.
Officers	Average Area per employee (excluding sub- staff)	Sq. ft.
Clerks	Date of opening of Branch	
Sub-Staff	Existing premises occupied since	
Total	Credit facilities enjoyed by Landlords	
Business relation of Landlord with Bank		

Other Information:

1.	Permission for opening of the branch obtained			
2.	Date of Advertisement/ s inserted in news paper and on website/ or Notice displayed (for rural branches)			
3.	No. of offers received			
4.	Technical Bids opened on			
5.	No. of offers found suitable			
6.	No. of offers short-listed after visit by the Committee			
7.	Price Bids opened.on			
8.	Rent quoted (Rs.) by all the short-listed Offerors	L1	L2	L3
9.	After negotiations L1 agreed for	Rent	Area	Period
		Escalation		
10.	Site visited by Regional Head/ DRM	Onby		

Area utilization:

Branch	ATM/E- Lobby	SDV	Customer Area	Record Room	Staff Room	Others	Total



ANNEXURE-C

Other Conditions:

Cost of SDV / Strong Room, Renovation, if any & ATM Room will be borne by the landlord.	YES/NO
Protection under Rent Control Act is available.	YES/NO
Old Records and unusable / unserviceable items, furniture has Been disposed off	YES/NO
Any litigation pending	YES/NO
If yes, details.....	
The premises is suitable and approved from Security Angle	YES/NO

REGION'S RECOMMENDATIONS / COMMENTS:

1. We have followed all CVC / Bank's guidelines.
 2. Regional Head / DRM personally visited the site on.....and negotiated with the Landlord.
 3. Region has obtained all necessary papers from the Landlord – (Title to property, Commercial use certificate, NOC etc.)
 4. We confirm that the carpet area of the premises will be measured before taking possession of the premises duly signed by landlord, Bank's official and empanelled Architect as per Bank's guidelines and the certificate will be kept on our records.
 5. Lease deed will be executed as per Bank's guidelines.
 6. Rent is reasonable compared to the prevailing market rate.
 7. Proposal is sanctioned by RO(Premises Committee) on above terms & conditions
- Recommended for PSR/ HO(P)'s sanction. (Copy of resolution enclosed)

Signature of REGIONAL HEAD

Date:

Enclosures:

- (1) Copy of Newspaper Advertisement.
- (2) Details of offer received in tabular format for alternate premises with Site Inspection Report.
- (3) Details of Price Bids in tabular Format.
- (4) Copy of Technical bids & Financial bids of L-1 & L-2.
- (5) Layout.
- (6) Copy of Offer letter.
- (7) Any other document ion regard to NOC for commercial use & occupancy certificate.
- (8) Copy of Resolutions.
- (9) Photographs of alternate premises (for Urban / Metro Area)

Note: Please send the soft copy also in case of HO (P) sanction.



ANNEXURE-VIII(b)

PREMISES PROPOSAL (LEASE RENEWAL)

Re: Renewal of lease branch Region w.e.f.
.....

Classification: (Rural/Semi-Urban/Urban/Metro)

Ref: RO (P) Meeting vide Agenda Item No. dated
recommended for PSR / HO(P) sanction.

BACKGROUND:

..... Branch opened on and functioning from the
existing premises since

Last renewal terms sanctioned/cleared from PSR angle by HO (P) vide Resolution No.
dated rent @ Rs psqft/pm for period years with %
escalation in rent after years.

Date of expiry of lease

At present rent paid @ ` psqft/pm w.e.f.

Rent demanded by Landlord ` Psqft/pm. After negotiations Landlord/s agreed for
rent @ Rs psqft/pm / Lumpsum for the period of years with
..... % escalation in rent after years.

Deviations:

For PSR : **NIL**

For ICOE (P) 1. _____
2. _____
3. _____

JUSTIFICATION:

1. Utilization of premises :
2. Surrender of excess/part area :
3. Taxes (At present) :
4. Location :
5. Business Potential :
6. Prevailing Market Rate :
7. Rent paid by other Bank's

Bank	Year of acquisition	Rent (Rs/psqft/pm)	Floor	Since	Taxes By Bank/ Landlord



ANNEXURE-A

TERMS AND CONDITIONS	
Name of Branch	(Rural/Semi-Urban/Urban/Metro)
Name of Landlord/s	
Complete Postal Address	
RO(P) Region recommended/ sanctioned vide Agenda Item No. Dated	

TERMS OF PROPOSAL:

	TERMS OF LEASE	EXISTING TERMS	PROPOSED TERMS	NORMS	DEVIATIONS YES/ NO
1	Carpet AreaFloor Total Area sq ft sq ft sq ft + % variance	
2	Rate of Rental Monthly Rent	Rs..... psqft/pm Rs.....	Rs..... psqft/pm Rs.....		
3	Taxes			By Landlord	
4	GST			By Bank	
5	Total Monthly Outgo				
6	Lease Period Certain: Option:			10 years	
7	Escalation % in rent% after 5 years% after 5 years% after 5 years	
8	Lease Deed			To be executed	
9	Lease Expenses			50:50	
10	IFD			3 months rent only	
11	Recovery of IFD			To be recovered during lease period or before the surrender of premises whichever is earlier.	
12	Termination of Lease			1-3 months notice at Bank's option	
13	Loan to Landlord			75% of cost of construction	
14	White Washing/ Painting			By Landlord. Every 2/3 years	
15	Repair/ Maintenance			Major by Landlord Minor by Bank	
16	Income Tax/ TDS	As per I.T. Rules from time to time.	As per I.T. Rules from time to time.		



ANNEXURE – B

Additional Information

Business Profile

Particulars	Actual			Projected			Parameters Bank's per Branch business as on March 20..... (R/SU/U/M)
	March	March	March	March	March	March	
	20.....	20.....	20.....	20.....	20.....	20.....	
Deposit							
CASA							
Advances							
Profit							
NPA							
Total number of Accounts :- Deposits- Advances-	Average number of :- Vouchers- Transactions -			Number of Lockers:- Number of Cabinats:- Number of Vacant Lockers:- Overdue Rent:-			

Staff Position

Officers		Clerks		Sub- staff		Total	
Bank's per employee business as on 31st March 20.....							
Branch's per employee average business as on 31st March 20..							
Average area per employee (excluding sub staff)							
Credit facilities to Landlord							

Area Utilization (In sq. feet)

Branch	ATM/E-lobby	SDV	Customer Area	Record room	Staff room	Others	Total



ANNEXURE – C

Other conditions

Cost of SDV / Strong room, Renovation, if any and ATM room will be borne by Landlord	YES/NO
Protection under Rent Control Act is available.	YES/NO
Old records and unusable / unserviceable items, Furniture has been disposed off	YES/NO
Any litigation pending	YES/NO
If yes, details.....	YES/NO
The premises is suitable and approved from Security Angle	YES/NO

REGIONS RECOMMENDATIONS / COMMENTS

1. We have followed all CVC/Bank's guidelines.
2. Regional Head / DRM personally visited the site onand negotiated with the Landlord.
3. Lease deed will be executed as per Bank's guidelines.
4. Rent is reasonable compared to the prevailing market rate.
5. Available area of the premises is fully utilized.
6. Proposal is sanctioned by RO(Premises Committee) on above terms & conditions

Recommended for PSR/HO(P)'s sanction: (Copy of Resolution enclosed)

Date:

Signature of
REGIONAL HEAD

Enclosures : 1) Copy of Offer letter
2) Copy of Resolution.



ANNEXURE-VIII(c)

PREMISES PROPOSAL (ALTERNATE PREMISES)

Re: Proposal for acquiring alternate premises on lease for branch of Region
Classification: (Rural/Semi-Urban/Urban/Metro)
Ref: RO(P) Meeting vide Agenda Item No. dated
approved/recommended for PSR/ HO(P) consideration.

BACKGROUND:

..... Branch was opened on and functioning from the existing premises since
Lease of the premises was/is valid up to

Reasons for shifting of the branch:

e.g. Disputed landlord demanded high rent, very old premises is in dilapidated conditions, on different floors, inconvenient to the customers and staff, lease not executed, landlord has sent notice for vacaton of the premises.(Describe which are applicable)
Permission for acquiring alternate premises obtained from competent authority vide letter No. dated or approved by RO (P) Agenda Item No.

DEVIATIONS:

1. _____
2. _____
3. _____

JUSTIFICATIONS FOR ABOVE DEVIATION/S

(1) Area:

(2) Taxes:

(3) Rent:

(4) Location:

(5) Business Potential:

(6) Type of Business:

(7) Amenities provided by Landlord

Space for V-SAT, Parking, Solar Panel, Space for Genset, 3 Phase electrical connection with KVA Load, vitrified tile flooring, others of any.

(8) Prevailing market rental rate

(9) Rent paid by other Banks:

Bank	Year of acquisition	Rent (Rs/psqft/pm)	Floor	Since	Taxes By Bank/ Landlord

Note: Premises on Ground floor only. If not so, please give proper justifications.



ANNEXURE-A

TERMS AND CONDITIONS		
Name of Branch	(Rural/Semi-Urban/Urban/Metro)	
Name of Landlord/s	Existing :	
Location	Proposed :	
RO(P)Region recommended/ sanctioned vide Agenda Item No. Dated		

TERMS OF PROPOSAL:

	TERMS OF LEASE	EXISTING TERMS	PROPOSED TERMS	NORMS	DEVIATIONS YES/ NO
1	Carpet AreaFloor Total Area sq ft sq ft sq ft + % variance	
2	Rate of Rental Monthly Rent	Rs..... psqft/pm Rs.....	Rs..... psqft/pm Rs.....		
3	Taxes			By Landlord	
4	GST			By Bank	
5	Total Monthly Outgo				
6	Lease Period Certain: Option:			10 years	
7	Escalation % in rent% after 5 years% after 5 years% after 5 years	
8	Lease Deed			To be executed	
9	Lease Expenses			50:50	
10	IFD			3 months rent only	
11	Recovery of IFD			To be recovered during lease period or before the surrender of premises whichever is earlier.	
12	Termination of Lease			1-3 months notice at Bank's option	
13	Loan to Landlord			75% of cost of construction	
14	White Washing/ Painting			By Landlord. Every 2/3 years	
15	Repair/ Maintenance			Major by Landlord Minor by Bank	
16	Income Tax/ TDS	As per I.T. Rules from time to time.	As per I.T. Rules from time to time.		



ANNEXURE – B

Additional Information Business Profile

Particulars	Actual			Projected			Parameters Bank's per Branch business as on March 20..... (R/SU/U/M)
	March 20.....	March 20.....	March 20.....	March 20.....	March 20.....	March 20.....	
Deposit							
Of which CASA							
Bulk							
Advances							
Of which Bulk							
Profit							
NPA							
Total number of Accounts :- Deposits- Advances-	Average number of :- Vouchers- Transactions -			Number of Lockers:- Number of Cabinets:- Number of Vacant Lockers:- Overdue Rent:-			

Staff Position

Officers		Clerks		Sub- staff		Total	
Bank's per employee business as on 31st March 20.....							
Branch's per employee average business as on 31st March 20..							
Average area per employee (excluding sub staff)							
Credit facilities to Landlord							

Other Information:

1	Permission for alternate premises for the branch obtained from competent authority				
2	Date of Advertisement/ s inserted in news paper and on website/ or Notice displayed (for rural branches)				
3	No. of offers received				
4	Technical Bids opened on				
5	No. of offers found suitable				
6	No. of offers short-listed after visit by the Committee				
7	Price Bids opened on				
8	Rent quoted (Rs) by all the short-listed Offerors	L1	L2	L3	
9	After negotiations L1 agreed for	Rent	Area	Period	Escalation
10	Site visited by Regional Head/ DRM	On.....by.....			

Area Utilization (In sq. feet)

Branch	ATM/E-lobby	SDV	Customer Area	Record room	Staff room	Others	Total



ANNEXURE-C

Other Conditions:

Cost of SDV / Strong Room, Renovation, if any & ATM Room will be borne by the landlord.	YES/NO
Protection under Rent Control Act is available.	YES/NO
Old Records and unusable / unserviceable items, furniture has Been disposed off	YES/NO
Any litigation pending	YES/NO
If yes, details.....	
The premises is suitable and approved from Security Angle	YES/NO

REGION'S RECOMMENDATIONS / COMMENTS:

1. We have followed all CVC / Bank's guidelines.
2. Regional Head / DRM personally visited the site on. and negotiated with the Landlord.
3. Region has obtained all necessary papers from the Landlord – (Title to property, Commercial use certificate, NOC etc.)
4. We confirm that the carpet area of the premises will be measured before taking possession of the premises duly signed by landlord, Bank's official and empanelled Architect as per Bank's guidelines and the certificate will be kept on our records.
5. Lease deed will be executed as per Bank's guidelines.
6. Rent is reasonable compared to the prevailing market rate.
7. Proposal is sanctioned by RO(Premises Committee) on above terms & conditions

Recommended for PSR/ HO(P)'s sanction. (Copy of resolution enclosed)

Signature of REGIONAL HEAD

Date:

Enclosures:

- (1) Copy of Newspaper Advertisement.
- (2) Details of offer received in tabular format for alternate premises with Site Inspection Report.
- (3) Details of Price Bids in tabular Format.
- (4) Copy of Technical bids & Financial bid of L-1 & L-2.
- (5) Layouts
- (6) Copy of Offer letter.
- (7) Any other document ion regard to NOC for commercial use & occupancy certificate.
- (8) Copy of Resolutions.
- (9) Photographs of alternate premises (for Urban / Metro Area)

Note: Please send the soft copy also in case of HO(P) sanction.



ANNEXURE-VIII(d)
PREMISES PROPOSAL
(AMENDMENT)

Re: Amendment of lease terms for branch of Region

Classification: (Rural/Semi-Urban/Urban/Metro)

Ref: RO(P) Meeting vide Agenda Item No. dated
 approved/recommended for PSR/ HO(P) consideration.

BACKGROUND:

Proposal for acquiring premises on lease for proposed branch...../ or renewing
 the lease terms of..... branch was approved by RO(P) / HO(P) vide Agenda Item No.
 Dated.....on following terms and conditions.

SANCTIONED TERMS

ANNEXURE-A

TERMS OF PROPOSAL:

TERMS AND CONDITIONS	
Name of Branch	
Name of Landlords	
Location	

TERMS OF LEASE		PROPOSED TERMS	NORMS	DEVIATIONS YES/NO
1	Carpet Area Floor Total Area sq ft sq ft (subject to actual measurement) sq ft + % variance	
2	Rate of Rental Monthly Rent	Rs..... psqft/pm Rs.....		
3	Taxes		By Landlord	
4	GST	By Bank	By Bank	
5	Total Monthly Outgo	Rs..... + GST		
6	Lease Period Certain: Option: years (w.e.f. date of possession) years	10 years	
7	Escalation % in rent % after 5 years % after 5 years	
8	Lease Deed	Will be executed	To be executed	
9	Lease Expenses	50:50	50:50	
10	IFD		3 months rent only	
11	Recovery of IFD		To be recovered during lease period or before the surrender of premises whichever is earlier.	
12	Termination of Lease		1-3 months notice at Bank's option	
13	Loan to Landlord		75% of cost of construction	
14	White Washing/ Painting		By Landlord. Every 2/3 years	
15	Repair/ Maintenance		Major by Landlord Minor by Bank	



16	Income Tax/ TDS	As per I.T. Rules from time to time.	As per I.T. Rules from time to time.	
----	-----------------	--------------------------------------	--------------------------------------	--

The sanctioned terms were conveyed to the landlord/s, but landlord is not agreeable for the same and demanded

- 1) _____
- 2) _____

OR

Due to the sale of the premises or the death of the landlord/s, RO(P) vide Agenda Item No. Dated... recommended the following amendments.

Particulars	Sanctioned Terms	Proposed Amendments	Norms	Deviations

JUSTIFICATION:

Staff Position

Staff position	Average Business per employee as of March.....	Rs.
Officers	Average Area per employee (excluding sub- staff)	Sq. ft.
Clerks	Date of opening of Branch	
Sub-Staff	Existing premises occupied since	
Total	Credit facilities enjoyed by Landlords	
Business relation of Landlord with Bank		

REGION'S RECOMMENDATIONS / COMMENTS:

- 1) We have followed all CVC / Bank's guidelines.
- 2) Region has confirmed that title of the landlords is clear and marketable (In case of change in the name of the landlord)
- 3) All other terms and conditions earlier sanctioned by HO(P) / RO(P) will remain unchanged.
- 4) RO (P) approved / recommended for HO(P) sanction* the proposed amendment/s vide Agenda Item No dated. All other terms sanctioned earlier remain unchanged.

Recommended for PSR/HO(P)'s sanction. (Copy of Resolution enclosed)

Date:

Signature of REGIONAL HEAD

*Reason for sending to HO(P) for approval.

1. Original sanction of HO(P)
2. Deviations



ANNEXURE-VIII(e)

PREMISES PROPOSAL (ACQUIRING ADDITIONAL AREA)

Re: Proposal for acquiring additional area on lease forbranch of
..... Region

Classification: (Rural/Semi-Urban/Urban/Metro)

Ref: RO(P) Meeting vide Agenda Item No. dated
approved/recommended for PSR / HO(P) consideration.

BACKGROUND:

..... Branch was opened on.....and functioning from
the existing premises since.....

Lease of the premises was/is valid up to

Reasons for acquiring additional area for the branch:

e.g. existing area is smaller than norms, additional area for ATM / e-lobby/other offices etc.
Lease terms of existing premises admeasuring area of.....sq.ft. was sanction vide by
HO(P) / RO(P) Agenda Item No..... dated with rent of Rs.for the
period of years with escalation in rent of% afteryears.

DEVIATIONS:

1. _____
2. _____
3. _____

JUSTIFICATIONS FOR ADDITIONAL AREA AND ABOVE DEVIATION/S

1. Area:
2. Taxes:
3. Rent:
4. Location:
5. Business Potential:
6. Type of Business:
7. Amenities provided by Landlord

Space for V-SAT, Parking, Space for Solar Panels, Genset, 3 Phase electrical connection
with..... KVA Load, vitrified tile flooring, others of any.

8. Prevailing market rental rate
9. Rent paid by other Banks:

Bank	Year of acquisition	Rent (Rs/psqft/pm)	Floor	Since	Taxes By Bank/ Landlord

Note: Premises on Ground floor only. If not so, please give proper justifications.



ANNEXURE-A

TERMS AND CONDITIONS		
Name of Branch	(Rural/Semi-Urban/Urban/Metro)	
	Existing	Proposed
Name of the Landlord/s		
Location		
RO(P)	Region recommended/sanctioned vide Agenda Item No. dated	

TERMS OF PROPOSAL:

	Terms of lease	Existing Premises	Proposed Additional Area Only	Norms	Deviations Yes/No
1	Carpet AreaFloor Total Area Sq. ft Sq. ft Sq. ft +% variance	
2	Rate of Rental Monthly Rent psqft/pm Rs.....		Rs..... psfpm	
3	Taxes			By Landlord	
4	GST			By Bank	
5	Total Monthly Outgo				
6	Lease period Certain Option			10 years	
7	Escalation % in rent		% afteryears	
8	Lease Deed			To be executed	
9	Lease Expenses		/	50:50	
10	IFD			3 months rent only	
11	Recovery of IFD			To be recovered during lease period or before the surrender of premises whichever is earlier.	
12	Termination of Lease			3 months notice at Bank's option	
13	Loan to Landlord			75% of cost of construction	
14	White washing/Painting			By Landlord. Every 2/3 years	
15	Repair/Maintenance			Major by Landlord Minor by Bank	
16	Income Tax/TDS	As per I.T. Rules from time to time			

	Existing Premises	Additional Area	Total
Area			
Rent			
Monthly Outgo			



ANNEXURE – B

Additional Information Business Profile

Particulars	Actual			Projected			Parameters Bank's per Branch business as on March 20..... (R/SU/U/M)
	March 20.....	March 20.....	March 20.....	March 20.....	March 20.....	March 20.....	
	20.....	20.....	20.....	20.....	20.....	20.....	
Deposit							
Of which CASA							
Bulk							
Advances							
Of which Bulk							
Profit							
NPA							
Total number of Accounts :- Deposits- Advances-	Average number of :- Vouchers- Transactions -			Number of Lockers:- Number of Cabinats:- Number of Vacant Lockers:- Overdue Rent:-			

Staff Position

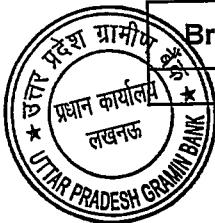
Officers		Clerks		Sub- staff		Total	
Bank's per employee business as on 31st March 20.....							
Branch's per employee average business as on 31st March 20..							
Average area per employee (excluding sub staff)							
Credit facilities to Landlord							

Other Information:

1	Permission for acquiring additional area for the branch obtained from competent authority				
2	Date of Advertisement/ s inserted in news paper and on website/ or Notice displayed (for rural branches)				
3	No. of offers received				
4	Technical Bids opened on				
5	No. of offers found suitable				
6	No. of offers short-listed after visit by the Committee				
7	Price Bids opened on				
8	Rent quoted (Rs) by all the short-listed Offerors	L1	L2	L3	
9	After negotiations L1 agreed for	Rent	Area	Period	In
10	Site visited by Regional Head/ DRM	On.....by.....			

Area Utilization (In sq. feet)

Branch	ATM/E-lobby	SDV	Customer Area	Record room	Staff room	Others	Total



ANNEXURE-C

Other Conditions:

Cost of SDV / Strong Room, Renovation, if any & ATM Room will be borne by the landlord. YES/NO
Protection under Rent Control Act is available. YES/NO
Old Records and unusable / unserviceable items, furniture has Been disposed off YES/NO
Any litigation pending YES/NO
If yes, details.....
The premises is suitable and approved from Security Angle YES/NO

REGION'S RECOMMENDATIONS / COMMENTS:

8. We have followed all CVC / Bank's guidelines.
9. Regional Head / DRM personally visited the site on. and negotiated with the Landlord.
10. Region has obtained all necessary papers from the Landlord – (Title to property, Commercial use certificate, NOC etc.)
11. We confirm that the carpet area of the premises will be measured before taking possession of the premises duly signed by landlord, Bank's official and empanelled Architect as per Bank's guidelines and the certificate will be kept on our records.
12. Lease deed will be executed as per Bank's guidelines.
13. Rent is reasonable compared to the prevailing market rate.
14. Proposal is sanctioned by RO(Premises Committee) on above terms & conditions

Recommended for PSR/ HO(P)'s sanction. (Copy of resolution enclosed)

Signature of REGIONAL HEAD

Date:

Enclosures:

- (10) Copy of Newspaper Advertisement.
- (11) Details of offer received in tabular format for alternate premises with Site Inspection Report.
- (12) Details of Price Bids in tabular Format.
- (13) Copy of Technical bids & Financial bid of L-1 & L-2.
- (14) Layouts
- (15) Copy of Offer letter.
- (16) Any other document ion regard to NOC for commercial use & occupancy certificate.
- (17) Copy of Resolutions.
- (18) Photographs of alternate premises (for Urban / Metro Area)

Note: Please send the soft copy also in case of HO(P) sanction.



**ANNEXURE-IX
SANCTION LETTER**

(IN DUPLICATE)

Shri/Smt. _____

Dear Sir / Madam,

RE: Your offer for giving premises on lease basis to the bank.

Please refer your letter No. _____ dt. _____ wherein you offered your premises at _____ on lease basis to us. We are pleased to inform you that we have approved your premises on following terms :-

1. Address of Premises -
2. Floor Area (carpet area) -
3. Rent per sq.mtr. p.m. -
4. Monthly rent -
5. Monthly service charges -
6. Taxes to be borne by -
7. Water and electricity charges - to be borne by
8. Period of lease
 - a. -Certain _____ yrs.w.e.f. _____
 - b. -Option _____ yrs.w.e.f. _____
9. Amount of loan/interest free deposit -
10. Increase in rent in lease period -
11. Lease deed expenses to be borne by -
12. White washing/colour distemper to be -
done by landlord once in two/three/four year
13. Repayment of IFD -
14. Rate of Intt. on loan -
15. Repayment period -
16. EMI of loan -
17. Prescribed period by which premises, complete -
in all respect, to be handed over
18. TDS - As per I.T.Rules
19. Your permission for Installation of ATM,
V-SAT antenna/Radio Mast Antenna etc. -
20. All the terms and conditions as mentioned by you
in your Offer letter dated _____ are binding on you.
21. Other terms

You are requested to initiate further steps for execution of lease deed. Please return a copy of this sanction letter duly signed having accepted terms of sanction.

Yours faithfully,

All terms accepted

(Landlord / Landlady)

Date:

* * : Delete inapplicable terms in the sanction letter)



ANNEXURE- X

DRAFT LEASE DEED

This Deed of Lease made this _____ day of _____ Two Thousand _____ between _____ inhabitant/s of _____ (address)

(hereinafter called "the Lessor/s", in which expression are included, unless such inclusion is inconsistent with the context, their or each of their respective executors, administrators, successors, estates and effects) of the one part, and

UTTAR PRADESH GRAMIN BANK, a body corporate constituted under the Regional Rural Banks Act, 1976 and having its Head Office at Lucknow and a place of business among other places at _____ (hereinafter called "The Lessee", which expression, unless repugnant to the context or meaning thereof, includes its associate and subsidiaries, successors and assigns) of the other part;

WITNESSETH AS FOLLOWS:

1. 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 measuring _____ sqft. and first floor measuring _____ sq. ft. admeasuring in all _____ sq. ft. of the Lessor's building known as _____ and constructed on land situated at _____ hereinafter referred to as 'the demised premises,)

TOGETHER WITH the use of the fittings and fixtures, the water closets, lavatories and other conveniences in the demised premises AND TOGETHER ALSO WITH the right for the Lessee, its servants, employees, visitors, customers and all other persons authorised 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 authorised by the Lessor the entrances, doorways, entrance halls, staircases, lifts, landing, lobbies and passages in the said building leading to and from the said portion hereby let for the purpose of ingress thereto and egress there from TO HOLD the demised premises unto the Lessee from the _____ day of _____ two thousand _____ for a term of _____ years (renewable as hereinafter mentioned) PAYING therefore unto the Lessor during the said term monthly and proportionately for any part of the month the rent of Rs _____ (Rs _____ only)*for the first five years, with escalation in rent by _____ % for the remainder period (subject to tax deduction at source as per income tax rules in force from time to time), on the fifth day of each succeeding calendar month, the first such payment after execution hereof to be made on the _____ day of _____ two thousand _____ by the Lessee to the Lessor/s upon conditions of performance by Lessor/s of the agreements on the part of the Lessor/s herein after contained.

2. The 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 and in connection with gas and/or electricity consumed in or upon the demised premises as shown by the separate meter or meters therefore and to pay the rent for such meter and meters.
 - c). Subject to clause 3(b) hereunder, to keep the interior of the demised premises in good and tenantable repair and condition (reasonable wear and tear and damage by earthquake, tempest or other act of God or inevitable accident or by irresistible force always excepted).
 - d). To use the demised premises for the purpose of a branch or office of the Lessee (Lessee as defined above) to carry on business of banking in all its forms including a safe deposit vault/ as godown or for residential purpose of the Lessee of for the



business or residential purpose of the Lessee or the Lessee's subsidiaries/ associates or their executives/ officers/ other employees.

- e). 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, tempest or other act of God or inevitable accident or by irresistible force always excepted).
- 3. The Lessor hereby covenants with the Lessee as follows:
 - a). To pay all existing and future rates, taxes, cesses, assessments and all other impositions whatsoever now or hereafter charged or levied or imposed upon the owner or occupier of the demised premises including water taxes (other than charges if any for water consumed by meter) and every new/ increase in such rates, taxes, cesses, assessments and all other impositions whatsoever.
 - b). i) To keep the demised premises including the walls, floors, ceiling, roof and structure 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 thereunder.
ii) The Lessor hereby consents to and permits additions and/or alterations of any nature whatsoever that may be required in the demised premises, including the outer walls and the terrace, for computerisation, including cabling, additional power requirements; installation of Telecom equipment, Local Area Network (LAN), Disc / V sat Antenna, modification of frontage to accommodate ATM that may be installed with provision for an independent door for being kept open round the clock all through the year.
 - c) To keep the demised premises 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 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. Insurance premium shall be borne by the Lessors/ Lessee*.
- (d) That if the Lessee shall punctually 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 the lease without any interruptions by the Lessor or any person lawfully claiming or in trust for the Lessor.
- (e) The Lessee shall be entitled to determine the lease during the continuance of its period by giving a month's notice to the Lessor and on the expiry of the period of such notice the Lessor shall take possession of the demised premises and the Lessee shall not be liable for any future rent.
- (f) That the Lessor will, during the terms of tenancy, maintain the demised premises in good and habitable condition and shall execute all necessary repairs, and maintenance including white washing, colour washing, painting of walls/ doors/ windows, once in _____ years, all at the cost of the Lessor. However minor repairs, if any required, may be got attended to/ made by the Lessee without any reference to the Lessor.
- (g) To provide parking space for the vehicles of the staff, clients of the Lessee and all other persons authorised by the Lessee.

Not to let out the remaining portion of the building for other banks, for banking purpose.



- (i) To provide during _____ hours / round the clock*, the facility of lift and to maintain it in working condition.
- (j) The Lessor shall give first option to the Bank for any additional space that may be available in the premises during the period of lease.
- (k) In case of advance payment of rent to the Lessor, the Lessee shall have the right of appropriation of rent at `_____ p.m. or _____ % of rent, whichever is higher towards repayment of the advance.*
- (4) It is agreed by and between the Lessor and the Lessee as follows:
- 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 case it shall be lawful for the Lessor at any time thereafter to re-enter upon the demised premises and the lease shall thereupon determine 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 period of sixty days from receipt of such notice by the Lessee.
 - If any time during the Lease, the demised premises shall be destroyed or damaged by fire, earthquake, tempest or any other act of God or inevitable accident or by irresistible force so as to become unfit for habitation and use for the purpose of the Lessee, then (provided the money payable under any policy of insurance shall not have become irrecoverable through any wilful act or default of the Lessee or its agents, servants or employees) 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 "Arbitration & Conciliation Act 1996" or any statutory modification or re-enactment thereof) shall be suspended and cease to be payable until the demised premises shall have been again rendered fit for habitation and use.
 - 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, fixture and fittings, partitions and other articles which the Lessee may require for his business all of which the Lessee shall be at liberty to remove at or before the expiration or sooner determination of the Lease, 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.
 - The Lessee shall be at liberty to place a name board or name boards or neon sign at the entrance to the demised premises and to the said building of such size and in such position as the Lessee deems fit and to hang or affix a frame or notice board bearing the designation of the office of the Lessee. For this purpose, the frontage of the first floor or floor facing the main road shall be exclusively made available for the Lessee's name board in addition to the entrance on the main/ side road.
 - If at any time during the Lease of the demised premises, the Lessor fails to pay the taxes or other dues of Municipal Corporation, Municipalities or other statutory/ local bodies in respect of the demised premises occupied by the Lessee, the Lessee shall be at liberty (but not bound) to pay such taxes/dues to that statutory/ local bodies and subsequently adjust it from the rents payable to Lessor in due course.



- f). The stamp duty and registration charges payable in respect of this lease deed and a duplicate thereof, shall be borne and paid by the Lessor / Lessee / the Lessor and the Lessee in _____ 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.
- g). The interest free deposit of Rs _____ (Rs. _____ only) being _____ months' rental advance that may be paid/made to the Lessor shall be recovered or adjusted by the Lessee during the certain period of the Lease.*
- h). Any notice required to be served under these presents shall be sufficiently served on the Lessee if sent by Regd. Post to its/their above address and to the Lessors at his/ her/ their usual/known place of residence and the notice served by post shall be deemed to have been served at the time when in normal course of post it would be delivered at the address to which it is sent.
- (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 3(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 renewal of the lease of the demised Premises for a further period of _____ years from the expiration of the term hereby granted at the rent increased by _____ % of the rent hereby fixed in respect of such further period and containing the same covenants and provisions as are herein contained excluding/including this present covenant for renewal. *The Lessor shall be liable to give to the Lessee a notice in writing not less than 3(three) calendar months before the expiration of the term hereby created conveying/reaffirming or denying/refusing his/its/their consent for continuing the Lease and executing a lease deed therefore.*

IN WITNESS WHEREOF THE Lessor has set his/ her/ their hand and the duly constituted attorney of the Lessee, has set his/ her hand hereunto and to a duplicate hereof the day and year first above written.

Signed and delivered
by the above named Lessor,

in the presence of _____

Signed and delivered for and on behalf of UTTAR PRADESH GRAMIN BANK by
Mr./Ms. _____ the duly constituted Attorney, in the presence of _____

* Delete if not applicable.

NOTE : Please delete the inapplicable terms/conditions as per sanction letter and then handover to Lessor for perusal and execution.



ANNEXURE-XI

AGREEMENT (FOR OPTION PERIOD) STAMP AS AN AGREEMENT

This AGREEMENT entered into on this _____ day
between _____ (name & address) (hereinafter called "the
party of the First Part" which expression shall include, unless repugnant to the context thereof, its/ his/
her/ each of their heirs, executors, administrators successors and assigns) of the one part,

And

UTTAR PRADESH GRAMIN BANK, a body corporate constituted under the Regional Rural Banks
Act, 1976 and having its Head Office at Lucknow, carrying on banking business among other places
at _____

(hereinafter called "the Party of the Second Part" which term shall mean and include, wherever the
context so admits or requires, its associates and subsidiaries, successors and assigns) of the other part;

WITNESSETH as follows:

WHEREAS THE PARTY OF THE SECOND PART has taken on lease the premises
admeasuring _____ sq. ft. On _____ floor/s of the building known as _____ belonging to
the Party of the First Part and constructed on land situated at _____
(hereinafter referred to as "the demised premises") under and by virtue of a Deed of
lease dated _____ entered into by and between the Party of the first Part and the Party of the
Second Part.

NOW THIS AGREEMENT WITNESSETH and is hereby agreed by and between the parties hereto as
follows:

1. The parties hereto agree that the terms and conditions contained in the Lease Deed dated _____
entered into between them shall govern this Agreement.
2. The Lessor shall, on the written request of the Lessee made not less than three calendar months
before the expiration of the term created by the said Lease Deed dated _____, at the time of such
request if there shall not be any existing breach or non-observance of any of the covenants on the part
of the Lessee as contained in the said Lease Deed, grant to the Lessee renewal of the lease of the
demised premises for a further period of _____ years from the expiration of the term/s granted in the
said lease Deed at the rent increased by _____ % of the rent thereby fixed in respect of such further
period and containing the same covenants and provisions as are contained therein.

IN WITNESS WHEREOF the Parties hereto have executed these presents on the day and year first
above written.

Signed and delivered

By _____ the Party of the first part above-named, in the presence
of _____

Signed and delivered for and on behalf of UTTAR PRADESH GRAMIN BANK, the party of the
second part, by Mr./Ms. _____ the duly constituted attorney in the presence of: _____

IT IS NOT A PART OF AGREEMENT

NOTE:

1. This Agreement shall be obtained if the sanction terms stipulate an option for renewal but for any
reason the clause is not included in the Lease Deed.
2. Before the expiry of certain period, as per the terms of lease deed, option period should be exercised
well within the prescribed time limit and fresh Lease Deed shall be executed for option period and
registered. It may be noted that earlier Lease Deed executed for certain period does not hold good for
option period and is not tenable in law.



ANNEXURE-XII
AGREEMENT FOR AMENITIES

THIS AGREEMENT entered into on this _____ day of Two Thousand and _____ at _____ between

_____ (name & address) _____ (hereinafter called "the Party of the First Part" which expression shall include, unless repugnant to the context thereof, his/ her/ each of their heirs, executors, administrators and successors and assigns) of the one part,

And

UTTAR PRADESH GRAMIN BANK, a body corporate constituted under the Regional Rural Banks Act, 1976 and having its Head Office at Lucknow, carrying on banking business among other places at _____ (hereinafter called "the Party of the Second Part" which term shall mean and include wherever the context so limits or requires, its successors, associates, subsidiaries and assigns) of the other part;

WITNESSETH as follows :-

WHEREAS THE PARTY OF THE SECOND PART had taken on lease the premises admeasuring _____ sq. ft. on _____ floor of the building known as _____ belonging to the Party of the First Part and constructed on land situated at _____ (hereinafter referred to as "the demised premises") under and by virtue of Lease Deed dated _____ entered into between the Party of the First Part and the Party of the Second Part.

WHEREAS THE PARTY OF THE FIRST PART has provided amenities such as water supply, common lighting outside the demised premises, open parking space for cars, cycles and/or scooters and lift etc. listed in more detail in Annexure-I to this agreement on the condition of payment of amenities charges by the Party of Second Part to the Party of the First Part and on the terms & conditions hereinafter mentioned.

NOW THIS AGREEMENT WITHNESSETH and it is hereby agreed by and between the parties hereto as follows:-

1. The parties hereto agree that the terms & conditions contained in the Lease Deed dated _____ entered into between them shall govern this Amenities Agreement.
2. The Amenities Agreement shall be valid and binding and be for a period of _____ years and shall be operative as long as the Lease of the demised premises entered into between the Parties is valid and operative.
3. The Party of the Second Part hereby agrees and undertakes to pay as amenities charges a sum of ` _____ per sq. ft. every month on carpet area basis, for the amenities listed more in detail in Annexure-I to this agreement, *for the first five years and at* _____ per sq. ft. per month on carpet area basis for the next _____ years.
4. The said amenities charges shall become payable with effect from _____ and shall be paid for the month on or before the 5th day of the succeeding month.
5. It is hereby agreed and understood that the Party of the First Part shall ensure that the Party of the Second Part enjoys the amenities without any let or hindrance whatsoever subject to clause 6 herein below from the Party of the First Part or the servants or agents or other tenants in the demised premises and that if they or any of them are out of order or defective at any time during the term of the tenancy the Party of the First Part hereby undertakes to restore the amenities as early as possible. The Party of the First Part hereby agrees that he/it will not deliberately deny the use or enjoyment of the amenities by the Party of the Second Part during the period of this Agreement.
6. In the event of the Party of the Second Part not being provided with any of the amenities for a continuous period of 15 days and the Party of the First Part not taking appropriate steps to the satisfaction of the Party of the Second Part, to restore such amenities within a reasonable time, the Party of the Second Part shall be entitled and the Party of the First Part shall not object in such circumstances to deduction of a reasonable amount from the amenities charges payable by the Party of the Second Part under this Agreement.

IN WITNESS WHEREOF the Parties hereto have executed these presents on the day and year first above written.

Signed and delivered by _____ the Party of the First Part above named in the presence of _____

Signed and delivered for and on behalf of UTTAR PRADESH GRAMIN BANK, the Party of the Second Part, By

Mr./ Ms. _____ the duly constituted attorney in the presence of _____

*Delete if not applicable

★ Annexure- I
★ LIST OF AMENITIES



ANNEXURE-XIII

TENANCY AGREEMENT

ARTICLES OF AGREEMENT made at _____ this _____ day of _____ 200_____,
BETWEEN _____, Adult _____ Inhabitant, residing at _____

hereinafter referred to as "The Landlord" (which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to include his/ her/ their respective heirs, executors, administrators, successors, estates and effects) of the ONE PART,

AND

UTTAR PRADESH GRAMIN BANK, a body corporate constituted under the Regional Rural Banks Act, 1976 and having its Head Office at Lucknow, carrying on banking business among other places at _____

(hereinafter called "The Tenant" which expression, unless repugnant to the context or meaning thereof, includes its associates, subsidiaries, successors and assigns) of the OTHER PART.

WHEREAS the Landlord is well and sufficiently entitled to and seized and possessed of all the portion on the _____ floor measuring _____ sq. ft. of the Building known as _____ constructed on land situated at _____ (hereinafter referred to as "the said premises").

AND WHEREAS in response to requisition of the Tenant the Landlord has approached the Tenant with an offer to let out the said premises for the purpose of running a branch or office of the Tenant to carry on business of banking in all its forms, including a Safe Deposit Vault, ATM or a godown.

AND WHEREAS the Tenant has agreed to take the said premises on rent and the Landlord has agreed to let out the said premises to the Tenant for a period of -11- (eleven) months with effect from _____, 20____ in respect of the said premises TOGETHER WITH the use of the fittings and fixtures, and other conveniences in the demised premises AND TOGETHER ALSO WITH the right for the Tenant, its servants, employees, visitors, customers and all other persons authorised by the Tenant to use in common with the Landlord and other occupiers of other portions of the Building and all other persons authorised by the Landlord, the entrances, doorways, staircases, lifts, lobbies and passages in the Building leading to

and from the said premises hereby let for the purpose of ingress thereto and egress there from, on the terms and conditions stipulated mutually agreed by the Landlord and Tenant AND WHEREAS the Parties hereto are desirous of reducing the agreed terms into writing.

NOW THEREOF THIS INDENTURE WITNESSETH AS FOLLOWS, AND

A. THE TENANT HEREBY AGREES:-

1. To pay to the Landlord the monthly agreed standard rent of _____ (Rupees only) in respect of the said premises, which is inclusive of all permitted increases, on or before the 10th (Tenth) day of each succeeding month at the Landlord's place or to the credit of his account, whether demanded or not.
2. To pay to the authorities concerned all charges for electricity, gas and water consumed on the demised premises.
3. To use the demised premises for the purpose of a branch or office or godown of the Tenant in connection with business of the Tenant in all its forms, including installation of a Safe Deposit Vault / ATM or for the residential purpose of the staff or officers or employees of the Tenant.
4. To deliver up the demised premises at the end of or other sooner determination of the tenancy together with all the fittings and fixtures provided by the Landlord, in tenable repair and condition (reasonable wear and tear, damage by fire, earthquake, tempest or other act of God or inevitable accident or by irresistible force always excepted).
5. Not to make any changes, alterations, additions on the demised premises except as those mentioned hereunder as B (3), without first obtaining the written consent of the Landlord.

Not to sub-let, assign or transfer or part with the possession of the demised premises or any part thereof without first obtaining the written consent of the Landlord.

THE LANDLORD HEREBY AGREES:-

To pay to the authorities concerned all kinds of taxes, cesses, assessments and all other impositions whatsoever now or hereafter charged or levied or imposed upon the owner or occupier of the



demised premises including water taxes (other than charges if any for water consumed by meter) and every new/ increase in such rates, taxes, assessments and all other impositions whatsoever.

2. To keep the demised premises, including the walls, floors, ceiling, roof and structure and water and drainage mains and pipes and sanitary apparatus thereof in good condition substantial and sanitary repair and in proper working order 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 rules made thereunder.
3. To the Tenant carrying out additions and/or alterations of any nature whatsoever that may be required in the demised premises, including the outer walls, frontage and the terrace of the Building, for computerization, cabling, securing additional power requirements, installation of Local Area Network (LAN), ATM, DBC / V-Sat Antenna and other related equipment that may be installed, with provision for an independent door for being kept open all the 24 hours (round the clock) all throughout the year.

C. THE LANDLORD AND THE TENANT MUTUALLY AGREE:

1. That the Landlord and his agent, contractors, servants shall have full liberty to inspect demised premises at any reasonable hour after giving due notice to view the conditions thereof and to effect such repairs as the Landlords is required to carry out pursuant to the covenants on his part in that behalf herein contained and the Tenant shall allow the same to be done without any objection.
2. The Tenant shall have the right to determine the Tenancy during the continuance of the period of Tenancy by giving a month's notice to the Landlord and on the expiry of the period of such notice the Landlord shall take possession of the demised premises and the tenant shall not be liable for any future rent from the expiration of the said one month.
3. Upon the Tenant paying rent herein before reserved and observing and performing the covenants and conditions on his part herein before contained, the Landlord shall allow the Tenant to quietly enjoy the demised premises without interruption by the Landlord or any person or persons lawfully claiming through, under or in trust for him.
4. The Tenant shall be at liberty to place a name board or name boards or neon sign at the entrance to the demised premises and the entrance of the Building, of such size and in such position as the Tenant deems fit, and to hang or affix a frame or notice board bearing the designation of the office of the Tenant. Further for this purpose, the frontage of the first floor or floor facing the main road shall be exclusively made available for the Tenant's name board in addition to the entrances.
5. *The Tenant shall, on execution of this Agreement, deposit with the Landlord three months rent at the rate of Rs _____ (Rupees _____ only) per month total amounting to Rs _____/- (Rupees _____ only) which the amount shall continue to remain as deposit and shall be adjusted in payment of the monthly rent for the last three months of the tenancy. The said deposit amount of three months rent shall not carry any interest.*

IN WITNESS WHEREOF the Parties hereunto set and as subscribe their respective hands and seals the day and year hereinabove written.

SIGNED SEALED AND DELIVERED

By the within named _____ The LANDLORD in the presence of _____

SIGNED SEALED AND DELIVERED

By UTTAR PRADESH GRAMIN BANK, the TENANT By the hand of its Constituted Attorney

Mr./Ms. _____ In the presence of _____

* RECEIPT

The landlord confirms that he has received a sum of Rs _____ (Rupees _____ only) from the Tenant as deposit for letting the said premises to him.

SIGNATURE OF THE LANDLORD

* Delete if not applicable



ANNEXURE-XIV
PSR - BRIEF SUMMARY

Branch/ATM/Office: - _____

Region: - _____

Category: - Metro/Urban/Semi Urban/ Rural

Re: - Proposal for renewal of lease of premises for Branch/Off site /Onsite ATM

Date of opening of existing branch / ATM			
Functioning from the existing premises since			
Lease expired on / valid up to			
Last renewal/sanction terms of the Lease Sanctioned by	Vide Agenda Item no. _____ dated		
Present Rental rate paid by the Bank	Rs. psqft/ p.m.		
Rental rate demanded by Landlord	Rs. psqft/ p.m.		
After negotiations Landlord has agreed for Rs. psqft/ p.m.	Norms : Rs. psqft/ p.m.		
Particulars	Existing	Proposed	Norms
Area GF FF/BS Total Area	Sq.ft Sq.ft Sq.ft	Sq.ft Sq.ft Sq.ft	Sq.ft
Rent	Rs. psqft/ p.m.	Rs. psqft/ p.m.	
Taxes	By Landlord	By Landlord	By Landlord
Total Monthly outgo			
Escalation %			15/20/25 % after 5 years
Lease Period- Certain-Option			10 years

Rent paid by other banks.

Bank	Rs. psqft/ p.m.	since	Floor	Area

Prevailing market rental rate is Rs. psqft/ p.m.

Region has confirmed compliance of all CVC/ Bank's guidelines.

All terms and conditions are within norms.

HO(P) has approved vide resolution No. _____ dated _____



General Manager

PSR - BRIEF SUMMARY

Branch/ATM/Office: - _____

Region: - _____

Category: - Metro/Urban/Semi Urban/ Rural

Re: - **Proposal for alternate premises for Branch/Off site /Onsite ATM**

Date of opening of existing Branch / ATM					
Functioning from the existing premises since					
Lease expired on / valid up to					
Permission for shifting to alternate premises obtained from					
Reason for shifting to alternate premises					
News paper advertisement given / Notice displayed on					
Last date for submission of bid					
Technical bids opened on					
No. of offers received	No of offers found suitable				
No .of offers short listed	Price bids opened on				
Rent quoted by L1	Rs psqft/ p.m.	L2	Rs psqft/ p.m.	L3	Rs psqft/ p.m.
After negotiations L1 has agreed for	Rs psqft/ p.m.	Norms : Rs. psqft/ p.m.			
Particulars	Existing	Proposed			Norms
Name of Landlords					
Location					
Area GF FF/BS Total Area	Sq.ft Sq.ft Sq.ft	Sq.ft Sq.ft Sq.ft			Sq.ft
Rent	Rs. psqft/ p.m.	Rs. psqft/ p.m.	Rs. psqft/ p.m.		
Taxes	By Landlord	By Landlord	By Landlord		
Total Monthly outgo	Rs.	Rs.			15/20/25 % after 5 years
Escalation %					
Lease Period-Certain Option					10 years
Rent paid by other banks.					
Bank	Rs.psqft/ pm	since	Floor	Area	

Prevailing market rental rate is Rs. _____ psqft/pm

Region has confirmed compliance of all CVC/ Bank's guidelines.

All terms and conditions are within norms.

RO (P) has approved vide resolution No. _____ dated _____

*General Manager



**PSR
BRIEF SUMMARY**

Branch/ATM/Office: - _____

Region: - _____

Category: - Metro/Urban/Semi Urban/ Rural

Re: - Proposal to acquire premises on lease for proposed new Branch/Offsite/Onsite ATM

Permission for opening of branch /ATM obtained on							
News paper advertisement given / Notice displayed on							
Last date for submission of bid							
Technical bids opened on							
No. of offers received				No of offers found suitable			
No .of offers short listed				Price bids opened on			
Rent quoted by	L1	Rs. psqft/ p.m.	L2	Rs. psqft/ p.m.		Rs. psqft/ p.m.	
After negotiations L1 has agreed for			Rs. psqft/ p.m.		Norms : Rs. psqft/ p.m.		
Particulars	Proposed			Norms			
Area GF FF/BS Total Area	Sq.ft Sq.ft Sq.ft				Sq.ft		
Rent	Rs. psqft/ p.m.	Rs. psqft/ p.m.					
Taxes	By Landlord	By Landlord					
Total Monthly outgo	Rs.						
Escalation %		15/20/25 % after 5 years					
Lease Period- Certain Option		10 years					
Rent paid by other banks.							
Bank	Rs. psqft/pm	since	Floor	Area			

Prevailing market rental rate is Rs _____ psfpm/pm

Region has confirmed compliance of all CVC/ Bank's guidelines.

All terms and conditions are within norms.

RO (P) has approved vide resolution No. _____ dated _____



General Manager

ANNEXURE-XV
UTTAR PRADESH GRAMIN BANK
HALF-YEARLY STATEMENT FOR THE HALF YEAR ENDED 31.03. / 30.09.

LITIGATION AGAINST THE BANK IN CIVIL COURTS / CONSUMER FORUMS AS ON 31st Mar.-----/30th Sept.-----



ANNEXURE-XVI

(a) Format of Notice for surrender of premises:

"As per the terms of lease deed / letter executed / exchanged/ between us, this is to give you notice that we will be vacating your premises on _____. Please note to take vacant possession of the same against acknowledgement and oblige. Please note that you are not entitled for any rent from the above said date and if no arrangement is made for taking back possession of the building, the Bank will not be responsible for any damage to the building occurring after that date".

(b) No claim certificate / letter:

This is to confirm that we have today taken over vacant possession of our premises situated at _____ let out / leased to your Bank. We also confirm that our rents and outgoings in respect of the premises have been received by us upto date and there are no dues from the Bank in this behalf.

SIGN & SEAL



ANNEXURE-XVII

DRAFT PROFORMA FOR REPORTING TO CBI

The Dy.Inspector General of Police

Central Bureau of Investigation

Regional Office

Dear Sir,

Re: Acquisition of Premises (Commercial).

Our Bank has approved an offer received from _____

for acquiring Premises on lease / renewal of lease / outright purchase of the premises as detailed below:

1.	Name of the owner of property			
2.	Location of property			
3.	Tenure of Land – Free hold / Lease hold			
4.	Name of the Building			
5.	Area in Sq.Mts:	Carpet	Built up	Super Built-up
	Basement			
	Ground Floor			
	Mezzanine			
	First Floor			
	Total:			
6.	Rate (in case of outright purchase) Rent (in case of leased premises) Taxes Amenities (if applicable)	@ Rs _____ per sq.mtr.per month on carpet / built-up / super built-up. Total Rs _____ @ Rs _____ per month / annum. Rs _____ per month / annum @ Rs _____ per month / annum		
7.	Terms of Payment			
8.	Loan for construction / renovation (Amount & rate of Interest, recovery schedule with other terms of sanction)	Rs _____ @ _____		
	Recovery Schedule			
9.	Interest Free Deposit Amount equivalent to _____ months	Rs _____		
10.	Lease Period			
11.	Lease Expenses			
12.	Parking space / s			

This is for your information. Kindly acknowledge receipt.

Yours faithfully,

()
c.c.to Head Office

