

## ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)

ਦਿਵੀਤੀਯ ਤਲ, ਪਲਾਟ ਸੰ1-ਐ, ਬਲਾਕ-ਸੀ

ਸੈਕਟਰ63-, ਨੋਏਡਾ)201307-ਯੂਪੀ(

ਫ਼ੋਨ ਨੰਬਰ : 0120-4314956,4314044

ਈ-ਮੇਲ: ਜੇਡਓ.ਨੋਏਡਾ@ਪੀਐਸਬੀ.ਕੋ.ਓ.ਐਨ

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ



ਪੀ.ਐਸ.ਬੀ.

## PUNJAB & SIND BANK

(A Government Of India Undertaking)

Second Floor, Plot No-1A, Block-C

Sector-63, Noida-201307 (UP)

Phone: 0120-4314956,4314044

E-mail: [zo.noida@psb.co.in](mailto:zo.noida@psb.co.in)

### Premises Required

Dated: 11.11.2022

Bank desires to acquire premises on lease basis for a minimum period of 15 years having around 1500 to 1700sq. ft. carpet area on Ground Floor for its Begum Bridge branch, Meerut near Begum Bridge, Meerut.

The offers are invited under two bid system (Technical Bid & Financial Bid). Interested parties (except brokers) may obtain the prescribed format of technical bid (Annex-I) and financial bid (Annex-2) from Punjab & Sind Bank's zonal office Noida at Block C 1A Sector 63, Noida (U.P) (between 10.00 AM to 5 PM from Monday to Friday and on 1<sup>st</sup> and 3<sup>rd</sup> Saturday) upto 02.12.2022 or may download the same from Bank's website [www.punjabandsindbank.co.in](http://www.punjabandsindbank.co.in)

The duly filled in offer complete in all respect in separate sealed covers marked "Technical Bid" & "Financial Bid" and super scribing "offer for Begum Bridge, Meerut premises" on top and name, address & contact number of offerer at bottom left corner should be addressed to:

The Zonal Manager  
Punjab & Sind bank  
Zonal office  
Block C 1A 2nd floor  
Sector 63 Noida (U.P)  
Email: [zo.noida@psb.co.in](mailto:zo.noida@psb.co.in)  
Contact: 01204314956

The last date of submission of completed application form in separate sealed covers in two part (Technical & financial Bid) is 02.12.2022 upto 5.00 PM. The offer shall be dropped in the box kept for the purpose at the premises of Zonal Office on or before 02.12.2022 upto 5PM.

The technical bid or offer shall be opened on next working day at 3 PM and date of opening of financial bid will be intimated to short listed offerers subsequently.

The bank reserves right to cancel any or all tenders and stop the process at any point of time without assigning any reason or notice whatsoever.

**Zonal Manager**

### **ANNEXURE -1-**

**(To be submitted in separate sealed cover super scribed as Technical bid)  
(Strike out whichever is not applicable)**

**The Zonal Manager  
Punjab & Sind Bank  
Zonal Office, Noida  
Block C 1A  
Sector 63, Noida (U.P)**

Ref- Your advertisement dated ..... in ..... (Name of Newspaper)/ on Bank's website for Begum Bridge, Meerut Branch.

Dear Sir,

In response to your advertisement in \_\_\_\_\_ (Name of Newspaper) dated \_\_\_\_\_ / on Bank's website for \_\_\_\_\_ Branch/Off-Site ATM, I / we, offer to give you on lease the premises described below:

1.	Name and address of owner(s)	
2.	Relationship with any Bank Officials	
3	Constitution (Individual, HUF, Partnership Firm, Trust, Private Ltd. Co., Public Ltd. Company, Govt./Local Authority/Institution, Association of persons)	
4	Share of each owner if any under Joint Ownership	
5	Postal address of the premises offered with Pin code and land mark nearby	
6	Location of the premises (Attach a copy of Plan)	
7	Whether premises offered is Residential/Commercial	
8	a) Plot Area (in sqft) b) Carpet area of the premises (in sqft) as defined in the Annexure 5 c) Clear Frontage to the Main Road	Ground floor- Other* (Specify) -
9	Leasehold/freehold (if leasehold, furnish the name of the lessor/lessee, nature of lease, duration of lease, lease rent, balance period and term).	
10	Boundaries of the premises	

	North South East West	
11	Copy of site plan and lay out plan showing internal dimensions and carpet area to be enclosed	
12	Type of construction Roof Structure  Brick Work  Flooring  (Loadbearing/R.C.C./Steel framed structure)	It shall be of RCC (1:2:4) with MS Rods according to ISI standard design of structure.  Brick work in the foundation and superstructure will be in cement mortar 1:4  It will be of Vitrified tiles / Granite in bank premises (i.e. Banking Hall, Strong Room, Stationery Room, Record Room, Toilet etc.
13	Clear floor height from floor to ceiling.	(It will be clear minimum 10'-0")
14	Plinth height from Ground Level	
15	Elevation	The windows/openings in the front portion of the building will be glazed in aluminum frames and the main front door of the banking hall will be aluminum glazed door with automatic double action floor spring of Everite Make.
16	Age of the building.	
17	Basic amenities provided/to be provided.	
18	Special features, if any.	
19	Are repairs and/or reconditions necessary? (if so, what are they? What is the probable cost?).	
20	Details of parking spaces available	
21	Water supply facilities available/to be provided.	
22	Sanitary facilities available/to be provided.	
23	Electric connection has been obtained/ to be obtained. Sanctioned/applied load Energy meter capacity and in whose name it is installed.	15 KVA

24	Whether space available on the roof of the building for installing installation like V-Sat etc.	
25	Maintenance liability and its expenses	
26	Tax Liabilities Name of Authority, quarterly taxes, assessment effective since, assessment for the premises is separate or with other parts of the building	
	GST will be borne by Bank All other taxes / Charges / Penalties on commercial use of premises will be borne by Landlord.	
27	Lift for First Floor / Ramp for Ground Floor will be provided	
28	Document representing title of offerer on the premises like copy of title document, tax receipt etc are to be enclosed	
29	Any other information not covered above	
A	Whether plans have been approved by Municipality and if so, whether it will be possible to carry out some changes?	
B	Whether the premises is constructed as per approved plan & completion certificate has been obtained and requisite NOC if any has been obtained from the appropriate authority.	
C	Whether commercial use of the premises is permissible.	
D	Probable time for completion and handing over possession if the premise is to be constructed/under construction. .	
E	Copy of the sanction plan indicating the area offered is to be enclosed	

\* For ZO / Controlling Offices

### **Declarations:**

I/We am/are aware that, the rent shall be calculated as per the carpet area which will be measured in presence of landlord/s and Bank Officials after completion of the Building in all respect as per the specification/requirement of the Bank.

Definition of Carpet area as given in the enclosed Annex 05 was explained to me/us and clearly understood by me/us.

**Carpet area would mean total area less pillars and walls etc. For determining the carpet area following area shall not be included:**

- a) Verandah
- b) Corridor and passages (Except within the premises)

- c) Entrance hall and porch
- d) Staircase and stair mummy
- e) Shaft and machine room for lift
- f) Bathroom/lavatory
- g) Air-conditioning duct and plant room.
- h) Shaft for sanitary piping
- i) Door and other opening in the wall.
- j) Pillar, support or any obstruction within the plinth area irrespective of their location.
- k) Flues within the wall.
- l) Fire Place projecting beyond the face of wall.

The Bank will be entitled to use the premises without any interruption.

The transaction does not involve violation of HRC Act, ULC Act and Accommodation Controller Act etc. relevant in this regard. The Bank will be at liberty to use all the installations/fixtures/furniture provided in the premises. Installations required in the premises for functioning of Bank's business may be installed without referring the matter to me/us.

Roof of the building may be utilized by the Bank for installation of instrument like V-sat etc. and landlord will provide the same without any additional rent along with access.

The following amenities are available in the premises or I/We am/are agreeable to provide the following amenities as per plan /drawing specifications provided by the Bank at the time of acceptance of my offer.

**i) Strong Room:** The strong room will be constructed strictly as per Bank's design and specifications. I have gone through the detailed specifications of four walls, floor and ceiling of Strong room. I undertake to construct as per norms & bank shall be at liberty to ensure its supervision. Strong Room door with grill gate, ventilator, exhaust fan, V-cage are to be provided by the Bank which would remain bank's property.

**ii)** An enclosure with brick wall & collapsible gate will be provided inside the strong room segregating the locker room and cash room.

**iii)** A lunch room for staff and stock room will be provided as per requirement /specifications of the Bank. A wash basin/sink will be provided in lunch room.

**iv) Toilets:** I/We shall provide W.Cs urinals, wash basins and other fittings. The W.Cs will have glazed tiles upto 7'. In case, there is no corporation sewerage system existing in the premises I/We shall provide septic tank, soak pits etc. Its time to time maintenance shall be done by me/us.

**v) Rolling Shutters & Grill Gate:** The rolling shutters and collapsible grill with aluminum paint outside the glazing in the front. In addition to glazed door/door will be

provided at the entrance and at any other point which gives direct access from outside.

**vi) Flooring/ painting** will be done as per Bank's specification.

**vii) Windows & Ventilators:** All windows and ventilators would be duly glazed and strengthened by grills with glass shutters.

**viii) Required power load** for the normal functioning of the Bank and the requisite electrical wiring/points, for telephone/UPS/Computers/AC will be provided.

**ix) Water Connection:** I shall provide separate municipal water in the premises. Overhead water tank and power motor with complete connection will also be provided by me for exclusive use of the bank from the date possession of the building is taken over. Wherever water consumption charges are not demanded by the Corporation and water taxes is demanded thereof the bank will pay water tax.

x) Space for fixing **bank's sign board** will be provided.

**xi) Electric Connection/Wiring** I shall provide separate electric connection/meter for the Bank. All electric and powers points in the premises would be of conduit wiring as per specifications of the Bank. Bank will however, pay electricity consumption bills issued by electricity Board/Department from the date possession of the building is taken over.

**xii)Space for Generator:** I shall provide space for generator without any additional cost.

**xiii) Parking :** I shall provide dedicated parking space without any additional cost

**xiv)** I shall construct / modify the premises for ATM / E Lobby within the offered carpet area

**xv)** I shall provide space for installation of ROF / V-SAT installation without any additional cost.

**xv)** I shall provide lift for first floor and Ramp with railing for Ground Floor.

**xvi) Any other terms and conditions landlord to state:**

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All repairs including annual/periodical painting will be got done by me/us at my/our cost. In case, the repairs and or painting is/are not done by me/us as agreed now, the Bank will be at liberty to carry out such repairs white/colour washing etc. at our cost and deduct all such expenses from the rent payable to me/us.

I/we undertake to execute a lease deed, in the Bank's favour on Bank's standard format at an early date.

I/We declare that I am/we are the absolute owner of the plot/building offered to you and having valid marketable title over the above. Documents certifying title of offerer on the premises like copies of title deed, update tax receipts, sanction plan,

completion/occupancy certificate, site plan of the premises etc are enclosed/will be provided as & when demanded.

The Bank is 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, ventilator, partitions and other furniture put up by Bank.

If my/our offer is accepted, I/we will give possession of above premises to the Bank within ..... days from date of receipt of acceptance letter from the Bank.

I/We further confirm that the offer is irrevocable and shall be open for 120 days from date hereof, for acceptance by the Bank.

I/ We hereby confirm that, all the above information furnished by me/ us are true in best of my/ our knowledge. Copies of site plan, sanctioned drawings, documents certifying our title on the premises etc. are enclosed.

I/We am/are aware that the Bank is not bound to accept my/our offers and may cancel it without assigning any reasons/notice whatsoever.

**Place :**

**Date :**

**Signature**

**(Owner/s)**

**Name of Owner(s):-**

**Address:-**

**Mobile/telephone Nos. :-**

## ANNEXURE-2-

### Format of offer letter for premises for Zonal Office / Branch/Off-Site ATM on rent Financial Bid

(To be put in separate sealed cover super scribed as financial bid)

(Strike out whichever is not applicable)

The Zonal Manager  
Punjab & Sind Bank  
Zonal Office, Noida  
Block C 1A  
Sector 63, Noida (U.P)

Ref- Your advertisement dated ..... in ..... (Name of Newspaper)/ on Bank's website for Begum Bridge, Meerut Branch.

Dear Sir,

In response to your advertisement in \_\_\_\_\_ (Name of Newspaper) dated \_\_\_\_\_ / on Bank's website for \_\_\_\_\_ Zonal Office / Branch/Off-Site ATM, I / we, offer to give you on lease the premises described below:

1.	Name of the Owner/s & Address	
2.	Full Address of the Premises	
3.	Carpet Area (in sqft) Note: Definition of carpet area is given in Annex 5	Ground floor- Other*(Specify) –
4.	Rent Rate – Monthly rent (in Rs per sq. ft. ) (Strictly on carpet area as defined above)	Ground floor- Other*(Specify)-
5.	Monthly Rent (Carpet area x Rent Rate per sq. ft.)	Rs.
6.	Lease Period	15 Years
6A	Periodical Enhancement	15% After every 5 years
7.	Cost of execution/registration of lease deed on Bank's standard format	Will be borne by Landlord & bank on 50:50 basis
8.	Tax Liabilities	a) Quarterly Corporation Taxes /other taxes payable after applying necessary rebate
		b) Present assessment applicable since



		c) Next assessment due on	
		d) All existing and future taxes and penalties, if any on account of commercial use relating to the property and building i.e. property tax, house tax, composition fee/penalties for non conforming use, fire tax, water tax or any other local tax, if imposed by local body or state govt. will be borne by Landlord. Any future increase in above taxes will be borne by Landlord.	
8A	GST	a) Whether GST is applicable? (Yes/No)	
		b) GST Will be paid by Bank	
9A	Interest Free Rent Advance	a) Whether interest free rent advance is required.	Yes/No
		b) If yes, for how many months? (upto six months' rent ; adjustable in equal installments against the rent payable within the period of 24 months from the release of deposit.)	..... Months
10	Commencement of rent	The rent will start from the date of physical possession of the premises is taken by the bank.	
11.	Release of Rent	The rent may be released to me/us only after execution and registration of lease deed w.e.f. the date of possession of the premises.	
12.	General Maintenance/Society Charges	Wherever the society charges, monthly amount for the general maintenance of the building or the common services, the same will be borne by the landlord in respect of the portion which has been let out to the bank as per share/space	
13.	Brokerage	To be borne by the landlord.(No brokerage will be paid by the Bank).	
14.	Repair & Maintenance	Plastic emulsion paint/distemper of walls and ceiling, paints of doors and windows, rolling shutters and minor repairs etc. shall be done by landlord after every two years at landlord's cost. If this work is not done by landlord, the bank has a right to get the same done on my/our behalf. The charges may be recovered from the monthly rent payable to landlord.	
15.	Letting out of other floor	I/We shall let out the other floors on the same building only after taking written consent of the bank. first option for the purpose will be of the bank.	
16.	Permission to the bank for sub-letting	Bank has the right to sub-let the premises without my/our consent.	
17.	Additions/Alterations.	Civil Additions / alterations as per Bank's specification to be done by Landlord. Interior furnishing is to be done by Bank	

18.	Any other information not covered above	
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\* For Controlling Offices

I/We hereby certify that I/We are authorized as owner/power of attorney holder for leasing out the offered premises. Certified copies of document of the title, power of attorney are attached. This offer is irrevocable for a period of 120 days.

I/We am/are aware that the rent mentioned above will be inclusive of all the amenities including parking spaces and other conveniences provided by the landlords.

I/We am/are also aware that above mentioned all parameters will be considered/quantified to decide the lowest offerer.

I/We am/are aware that the Bank is not bound to accept my/our offer and may cancel it without assigning any reasons/notice whatsoever.

**Place :**

**Date :**

**Signature**

**(Owner/s)**

**Name of Owner(s):-**

**Address:-**

**Mobile/telephone Nos. :-**

## ANNEXURE-4

### DRAFT OF LEASE DEED

This deed of lease made on \_\_\_\_\_ between \_\_\_\_\_ son of Shri \_\_\_\_\_ resident of \_\_\_\_\_ hereinafter called the Lessor, which expression, when contexts so admits, shall include his / their heirs, successors or assigns of the one part and Punjab & Sind Bank an incorporated Bank under the Banking companies (Acquisition and transfer of Undertaking Act, 1980) having its Head Office at 21, Rajendra Place, New Delhi and branch at \_\_\_\_\_ hereinafter called the lessee through Shri \_\_\_\_\_ Manager of its \_\_\_\_\_ branch.

Whereas the lessor is sole and absolute owner and proprietor in possession of the building situated at \_\_\_\_\_ agrees to let and the lessee agrees to take the Carpet area of \_\_\_\_\_ sq.ft. \_\_\_\_\_ Storeyed building No. \_\_\_\_\_ Known as \_\_\_\_\_ building No. as given in the enclosed plan marked red with the initials of lessor for the terms of Five years commencing from \_\_\_\_\_ with further option at monthly rent of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) as herein provided in the lease deed.

#### 1. Now this deed witnessed as follows :-

In consideration at rent hereby reserved and the performance of the covenants on the part of lessee herein after contained, the lessor doth hereby demise unto the lessee the entire building, bounded as follows :

East \_\_\_\_\_ West \_\_\_\_\_ North \_\_\_\_\_ South \_\_\_\_\_  
\_\_\_\_\_:

Comprising of \_\_\_\_\_

Known as \_\_\_\_\_ building and situated at the \_\_\_\_\_ and constructed on land more particularly described in the plan attached, marked red, initialed by the lessor TOGETHER WITH THE use of the fitting and fixtures with water closets, lavatories and more convenience in the said building hereby let and together also with the right for the lessee, its servants, employees, visitors, customers and all other persons authorized by the Lessee to use the demised premises. This building is

hereby let for the purpose of ingress thereto and egress therefrom to hold demised premises upto the lessee from \_\_\_\_\_  
for the term of fifteen years paying there for unto the lessor during the said term monthly and proportionally for any part of a month the rent of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) with 15% increase every 5 years on the 5th day of each succeeding calendar month and upon condition of the performance by the lessee of the agreement on the part of the lessee hereinafter contained. Unless the Bank decides to vacate the premises, Rent to be paid during the total Lease Period is to be as under:-

Period	Rent
DD/MM/YYYY to DD/MM/YYYY	Rs. _____.
DD/MM/YYYY to DD/MM/YYYY	Rs. _____ (____% increase on previous rent)
DD/MM/YYYY to DD/MM/YYYY	Rs. _____ (____% increase on previous rent)

GST on above amount is to be paid by the Bank.

## **2. THE LESSEE HEREBY COVENANTS WITH THE LESSOR AS FOLLOWS:-**

- To pay the reserved rent on the days in the manner aforesaid and after the possession of the premises.
- To pay the authorities concerned all charges for gas /electricity consumed in or upon the demised premises as shown by the separate meter or meters thereof and to pay the rent of such meter or meters and also in the event of tenant obtaining a separate supply of water by meter connection to pay all charges for such water as shown by such meter or meters and to pay the rent of such meter / meters.
- To use the demised premises for the purposes of a branch office to carry on business of banking in all its form including a safe deposit vault and for storage of goods pledged and/or hypothecated to the bank and or held by them otherwise in their custody.
- To deliver up the demised premises at the end of or on earlier determination of the tenancy together with all the lessor's fittings & fixtures in such tenantable condition as inconsistent with the agreement on the part of the lessee and condition herein contained ( reasonable wear and tear and damage by fire earthquake or by irresistible force always excepted).

## **3. THE LESSOR HEREBY COVENANTS WITH THE LESSEE AS FOLLOWS: -**

- To pay all existing and future taxes ,cesses ,assessments and outgoings in respect of the demised premises and said building including water taxes (other than

charges for water consumed by meter) and to pay any every increase in such rates ,taxes , cesses and assessments.

- b) To keep the walls, floors, ceiling roof and structure of the said building and of the demised premises and the water and drainable mains and pipes and sanitary apparatus thereof in good substantial and sanitary repairs and in proper working order and condition and also to keep the electrical installation and wiring in the demise premises in good repair and condition in accordance with the Indian Electricity Act, 2003 and the rules there under and to repair the water pump whenever necessary and in case of its failure to re-fix it.
- c) That if the lessee shall punctually pay the rent and observe and perform the agreement on the part of the lessee and conditions therein contained the lessee shall quietly enjoy the demised premises during the lease without any interruption by the lessor or any person lawfully claiming under or in trust for the lessor.

#### **4. IT IS HEREBY MUTUALLY AGREED BETWEEN THE PARTIES AS FOLLOWS:-**

- a) If at any time during the lease the demised premises shall be destroyed or damaged by fire, tempest or any other act of God or by irresistible force so as to become unfit for habitation and use for the purpose of the lessee ,then without prejudice to the right of the lessee under the Transfer of Property Act,1882 to avoid this lessee so elects , to reduce 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 the arbitration pursuant to the provisions of the India arbitration Act 2020 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.
- b) The lessee shall be at liberty at its own cost to construct fix ,erect ,bring in or upon or fasten to the demise premises and top remove after and rearrange from time to time any office ,furniture and fittings which the lessee may require for its business ,such as wall partition ,screening ,counters, platforms, shelves, cases. cupboards, safes ,cabinets lockers, strong rooms with doors, grills, shutters, sun blinds, gas and electric fittings, stoves, lights fans, air conditioner sinks and others equipment ,fittings articles and things all of which the lessee shall be at liberty to remove at or before the expiration or earlier determination of the tenancy without objection on the part of the lessor but the lessee shall make good any damage which may be thereby caused to the demised premises to the reasonable satisfaction of the lessor .The lessor shall construct strong room according to specification of bank and the lessee shall provide a strong room door. and exhaust fan and both will remain Bank's property The lessee can make other additions and alterations including structural changes and suitable counters and add fixtures etc. according to their requirements and at their own cost and expense, the lessor, however, will afford and extend all facilities and do every act

which may be necessary in this connection which he ought to do as owner. This provision is to cover for obtaining necessary permission of the Nagar Palika and other concerned government departments for introducing additions and alterations in the demised buildings.

- c) The lessee shall be at liberty to place a name Board or name boards at the entrances to the demised and to the said building of such size and in such position as the lessor deems fit and proper and likewise to hang or affix frame or notice boards bearing to the designation of the office of the lessee and fix neo-sign at suitable place of the building.
- d) The stamp duty and registration charges payable in respect of this lease and for a duplicate thereof shall be borne and paid by the lessor & Bank in 50:50 ratio. Each party hereto bear and pay its own lawyers charges and the lessee shall be entitled to retain the original lease and lessor the duplicate thereof.
- e) The lessee shall have right to use the premises for its administrative purpose / for Banking in its any form including ATM. ATM Room will be constructed by the Lessor along with rolling shutter with central lock
- f) Lessor will provide Space for Generator, ROF / VSAT Antenna without any additional cost.
- g) Lessor will provide 15 KVA 3 phase connection.
- h) Lessor will provide rolling shutter with central lock & Collapsible gate with central lock

**5. The lessor** agrees that the lessee will continue their occupation of the said demise building for period of 15 years on the same terms and conditions unless the lessee gives one month notice of their intention to surrender the lease.

**6.** Painting after every 2 years and necessary repairs according to the Bank requirements shall be done by the lessor. In case for any reason the lessor fails to carry the above said coloring and polishing and the necessary repairs the lessee shall be entitled to carry them from its own pocket and deduct the cost so incurred from the monthly rent payable to the lessor.

**7. That if** for any reason office of the lessee bank is closed or shifted to another place in \_\_\_\_\_ the lessee shall be at liberty to vacate the building after giving one month notice to the lessor before vacating of the premises and without being liable to pay any compensation etc. to the lessor for the remaining period. IN WITNESS THEREOF THE lessor has set forth his hand hereunder and \_\_\_\_\_ duly constituted attorney of the lessee / bank has set his hand hereunder and to a duplicate here of the day and year first above written.

### **Signed and Delivered**

By the above named lessor

**LESSOR**

**In the presence of:-**

**Signed and delivered for and on the behalf      FOR PUNJAB AND SIND BANK  
of the Punjab and Sind Bank by its duly constituted attorney.**

**In the presence of:**

## **Annexure-5**

### **CARPET AREA FOR COMMERCIAL BUILDING – RENTABLE AREA.**

**Carpet area would mean total area less pillars and walls etc. For determining the carpet area following area shall not be included:**

- a). Verandah
- b). Corridor and passages (Except within the premises)
- c). Entrance hall and porch
- d). Staircase and stair mumty
- e). Shaft and machine room for lift
- f). Bathroom/lavatory
- g). Air-conditioning duct and plant room.
- h). Shaft for sanitary piping
- i). Door and other opening in the wall.
- j). Pillar, support or any obstruction within the plinth area irrespective of their location.
- k). Flues within the wall.
- l). Fire Place projecting beyond the face of wall.