

**TENDER DOCUMENT
FOR
ACQUISITION OF PREMISES**

AT

S.No	Name	Location	Carpet Area in sq. ft (approx.)	Built up Area/Land Area (approx.), in case of outright purchase basis
01	Offsite ATM-Village Laharian Near Govt. Degree College, Akhnoor	Akhnoor	Up to 120 Sft	
02	Offsite ATM-Asrar Abad Sidhra, Jammu	Jammu	Up to 120 Sft	
03	Offsite ATM-Main Market, Akhnoor	Akhnoor	Up to 120 Sft	

***Tick the relevant ATM Site**

UNDER TWO BID SYSTEM

Issued by:

Jammu & Kashmir Bank
Estates & General Department,
Zonal office Jammu

**TENDER DOCUMENT INVITING OFFERS UNDER TWO-BID SYSTEM FOR HIRING
PREMISES TO THE BANK AT**

S.No	Name	Location	Carpet Area in sq. ft (approx.)	Built up Area/Land Area (approx.), in case of outright purchase basis
01	Offsite ATM-Village Laharian Near Govt. Degree College, Akhnoor	Akhnoor	Up to 120 Sft	

02	Offsite ATM-Asrar Abad Sidhra, Jammu	Jammu	Up to 120 Sft	
03	Offsite ATM-Main Market, Akhnoor	Akhnoor	Up to 120 Sft	

***Tick the relevant ATM Site**

This Tender Document consists of the following:

- 1) Notice Inviting Offers.
- 2) Important Parameters.
- 3) General Instructions. (Should be read by Bidders in detail before submitting tender)
- 4) Terms & Conditions.
- 5) Carpet Area Definition.
- 6) Technical Bid.
- 7) Financial Bid/Price Bid.

All the above mentioned documents are to be submitted to the Bank duly signed by the Bidder/Offeror on all pages.

NOTICE INVITING OFFERS

The Jammu & Kashmir Bank Ltd. desires to acquire premises on **lease** for housing its **ATM** preferably on Ground Floor in Jammu District.

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02	Offsite ATM-Asrar Abad Sidhra, Jammu	Jammu	Up to 120 Sft	
03	Offsite ATM-Main Market, Akhnoor	Akhnoor	Up to 120 Sft	

***Tick the relevant ATM Site**

REF. No.		Ref: JKB/ZOJ/GEN/2026-1031
DESCRIPTION		Acquiring of Premises on Lease Basis for J&K Bank ATM under Zone: Jammu
BIDDING SYSTEM		TWO BID SYSTEM (<i>Single Stage Two Envelope System</i>)
WEBSITE FOR DOWNLOADING DOCUMENTS		www.jkb.bank.in under the link "EOI & Tender / Notification" in the Quick Access Tab
METHOD OF SUBMISSION	TECHNICAL BID	OFFLINE / PHYSICAL FORM
	FINANCIAL BID	OFFLINE / PHYSICAL FORM
PRE-BID MEETING		Venue: Zonal Office Jammu Date & Time: 17/01/2026 & 04:00 PM
AVAILABILITY OF TENDER DOCUMENTS ON WEBSITE		<u>From 09/02/2026</u>
LAST DATE OF SUBMISSION OF BIDS/TENDER		<u>23/02/2026 (05:00 PM IST)</u>
DATE OF OPENING OF TECHNICAL BIDS		<u>04:00 pm (IST) ON 24/02/2026</u>
ZONE CONCERNED		JAMMU
LOCATION OF ZONAL OFFICE		PANAMA CHOWK, RAIL HEAD COMPLEX
For any clarification/s, please contact		Estates & General Department, Zonal Office Jammu Name of the Official: Sanjeev Gupta Contact No.: 7006137338

- A) Preference will be given to the Premises located at Ground Floor and with minimum number of columns with entire area in single floor having a minimum frontage of 25 sq. ft.
- B) The Ramp and ATM Room as per the Bank's specifications is to be constructed by the Successful Bidder/Offeror at his/own cost.

IMPORTANT PARAMETERS:

01	PARKING SPACE	Adequate space for parking of the vehicles of the Bank including its Cash Van, Vehicles of the staff as well as customers shall be preferred.
02	CARPET AREA	Approximately 120 <u>sq. ft.</u> on Ground Floor shall be preferred.
03	AMENITIES	• Separate electrical power connection (Single Phase 5 KV) in Commercial Category.
04	INITIAL RENT-FREE PERIOD	<u>The rent-free period shall be for a duration of two (02) months.</u>
05	POSSESSION	Ready for possession/occupation or to be possessed <u>within 1-2 months.</u>
06	PREMISES UNDER CONSTRUCTION	May be considered and the bidder will have to construct the building <u>within 3-4 months</u> as per Bank's requirement.
07	DESIRED LOCATION	Preferably on Ground Floor in a densely populated location and commercial establishments, shops, and other units of business.
08	INITIAL PERIOD OF LEASE	Minimum period of 15 years with reasonable rental increase after each block of 5 years subject to increase of preferably less than or equal to 25% after every 5 years.
09	PREFERENCE	• Public Sector/Govt. Departments. • Ground Floor. • Premises duly completed in all respect along-with related statutory permissions/approvals from concerned authorities.
10	RAMP	Provision of Ramp at the entrance of ATM/CRM.

11	SELECTION PROCEDURE	Techno-Commercial evaluation by assigning 50% weightage for Technical Parameters and 50% weightage for Financial Bids.
12	VALIDITY OF OFFER	120 days from the date of submission of the Bids.
13	STAMP DUTY/REGISTRATION CHARGES	To be shared in the ratio of 50:50 between the Lessor(s) and the Bank.
14	RENT PAYABLE	The rent shall become payable upon expiry of Two (02) months from the effective date of registered Lease Agreement.
15	TITLE OF PREMISES	The title of the property should be clear and marketable without any sort of encumbrances whatsoever.
16	LEASE DEED	Lease Deed shall be registered as per the Standard Format of the Bank.

GENERAL INSTRUCTIONS

- The Notice Inviting Offers, General Instructions, Terms & Conditions, Carpet Area Definition, Technical Bid and Financial Bid/Price Bid will form part of the Offer/Bid to be submitted by the Offeror/Bidder.
- The Bids/Offer are to be submitted in Two Bid system i.e., Technical Bid and Financial Bid/Price bid.
- The Technical Bid is to be duly filled and signed by the Offeror/Bidder and submitted along-with acceptance to Terms & Conditions, Layout/Plan of the property, Photograph of the offered building Details as to free/leasehold land, Revenue/Title documents indicating clear title of property, Government/municipal clearances, and any other documents sought in this tender. Same is to be placed in a separate envelope and super scribed with **“TECHNICAL BID”**, with Advertisement Reference/Description and Tenderer’s Name & Address.
- The Financial Bid/Price Bid is to be duly filled and signed by the Offeror/Bidder and submitted in a separate envelope super scribed with **“FINANCIAL BID”**, with Advertisement Reference/Description and Tenderer’s Name & Address.
- No indication as to price aspects or financial stipulations shall be given in the Technical Bid and Financial Bid shall contain nothing but price aspects of premises without any conditions. In case a bidder indicates financial stipulations in the Technical Bid, same shall be liable to rejection.
- Both these envelopes should be put together in a sealed **THIRD ENVELOPE** super scribed with **“Advertisement Reference/Description and tenderer’s Name &**

Address”.

- The third cover duly sealed should be addressed to the **Zonal Premises Committee, Zonal Office Jammu** and submitted as detailed above.
- Bids submitted after due date and time shall be rejected.
- Preference shall be given to offers owned by Public Sector/Government Departments.
- Applications received through Brokers/Property Dealers/Real estate Agencies on behalf of owners shall be rejected out rightly.
- No brokerage shall be paid by the Bank to any person.
- Date of opening of Technical Bid shall be intimated to respective Bidders/Offerors and opened in presence of intending bidders (*who choose to be present themselves or through their authorized representatives*).
- The Financial Bid of only those Bidders/Offerors shall be opened who qualify the “*Technical Evaluation*” based on the documents submitted and the site visit by the Premises Committee of the Bank regarding the commercial viability of the location at which the premises is offered.
- All columns of the tender documents must be duly filled in and no column should be left blank. All the pages of the tender documents be signed by the authorized Bidder/Offeror. The Bank reserves the right to reject the incomplete tenders.
- The short-listed Bidders/Offerors will be informed by the Premises Committee for inspection of their offered premises.
- Any amendments/corrigendum shall be published in Bank’s website only. Therefore, Owners/Attorney Holders are requested to visit Bank’s website regarding modifications/corrigendum issued with regard to said notice.
- The Bidders/Offerors shall, by responding to the Bank with a bid/proposal, be deemed to have accepted the terms of this document and the disclaimer, if any, in totality without any condition whatsoever and accepts the selection and evaluation process mentioned in this document. The Bidder/Offeror ceases to have any option to object against any of these processes at any stage subsequent to submission of its responses to this tender document.
- All costs and expenses incurred by interested Bidders/Offerors in any way associated with the development, preparation and submission of responses, including but not limited to the attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by J&K Bank, will be borne entirely and exclusively by the Bidder.
- The Bidders/Offerors can take advantage of any Government Order which applies to any tendering process and whereby there is any relaxation that is in conflict with the terms and conditions mentioned in this tender document, if and only if, any such Government Order/Notification comes into force before the last date of submission of bids. Further, in case of any such orders that may affect/contradict with the terms and conditions of this tender document, the Bidders need to seek clarification through the online/offline mode

before the last date for submission of bids.

- Bank reserves the right to: (i) Reject any or all proposals received in response to this tender document without any reason whatsoever, (ii) Reject proposals received in response to the tender document, containing any deviation, (iii) Waive or Change any formalities, irregularities, or inconsistencies in proposal format deliver, (iv) Extend the time for submission of proposal, and (v) To independently ascertain information from the banks and other institutions/companies to which the bidder has already extended services for similar assignment.
- This tender document shall be governed and interpreted by and construed in accordance with the laws of India read with the local laws, wherever applicable.
- Separate Offers/Bids are to be submitted, if more than one property is offered.
- The offers shall be evaluated by the concerned Premises Committee of the Bank on Techno-Commercial basis giving weightage as detailed below:
 - Technical Evaluation - 50%.
 - Financial Evaluation - 50%

The Technical Bids shall be evaluated with the following parameters & weightage:

S. No	Parameters	Maximum Marks (standard)
01	Location: Main road – up to 15 marks Side road/inner lane – up to 10 marks	Up to 15
02	Distance from Market Place (Main Bazaar/Cluster of Shops): Within/Up to 100 m from Main Market - up to 15 marks More than 100 m and up to 500 m - up to 10 marks More than 500 m - 0 marks	15
03	Floor: Ground Floor – up to 15 marks Ground Floor + immediate upper floor with an option of internal stair/lift - up to 10 marks First Floor with common staircase – up to 5 marks Any other Floor - 0 marks	15
04	Ready for occupation: Already Constructed - up to 10 marks Partially Constructed – up to 7 marks	10

	Open Land – up to 5 marks	
05	Carpet Area as per requirement: Within range specified in the tender - up to 10 marks +/- 10% variation - up to 6 marks Beyond range - 0 marks	10
06	Building layout(shape): Regular (<i>as per specifications of the Bank</i>) - up to 5 marks Irregular - 0 marks	05
07	Type of Construction: RCC/Framed structure - up to 4 marks Load Bearing - up to 2 marks	04
08	Age of building: Less than 5 years - up to 4 marks 5 to 15 years - up to 2 marks Above 15 years - 0 marks	04
09	Ceiling height: 10 feet and above - up to 4 marks 9 feet to 10 feet - up to 2 marks Below 9 feet - 0 marks	04
10	Signage/advertisement value of premises: Excellent - up to 6 marks Good - up to 4 marks Poor – 0 marks	06
11	Drainage/Sewerage Facility: Good - up to 2 marks Poor - 0 marks	02
12	Surroundings: Ambience, visibility, convenience, road elevation and suitability	10

	of premises/plot from business point of view etc. as assessed by Premises Committee during their site visit. up to 10 marks	
Total Marks		100
Qualifying marks		50

- Technical Marks (percentile form) of each bidder shall be calculated as:
Technical Score = (Total Technical Marks obtained by the bidder under consideration/Highest Technical Marks) X 100.
- The Financial marks (percentile form) of each bidder shall be calculated as:
Financial Score = (Lowest Financial Quote / Financial Quote of bidder under consideration) X 100.
- **Final Scores = (0.5 x Technical Score) + (0.5 x Financial Score)**
- Offerors/Bidders are requested to submit their lowest possible quotes in the Financial Bid/Price Bid as negotiations/discussions will be held with the L1 (*Lowest Bidder*) only.
- The offer/bid should be submitted in prescribed format only. Offer/Bid submitted in other than prescribed format will be liable for rejection. The Offerors/Bidders are requested to quote the rental rate after going through "Carpet Area Definition" detailed in this document.

TERMS AND CONDITIONS

1. The premises offered should preferably be rectangular in shape with a minimum width & good frontages and premises having adequate parking space for vehicles with all basic amenities shall be preferred. The premises offered should be in an approved Commercial Complex or Building complying with all local norms/laws of Municipal Corporation/Nagar Palika/Town Area Authority/Village Panchayat/or any other Competent Authority. The person(s) offering the premises should be owner(s) in possession of the premises, having absolute, clear, valid, exclusive, unencumbered and undisputed title to the property.
2. The premises offered shall be fully owned/freehold. The title of the property should be clear and marketable without any sort of encumbrances whatsoever. The title of the Premises shall be deemed to be clear, when verified and cleared by the Bank's empaneled lawyer through the Law Departments of the Bank (Law Departments of concerned Zonal Offices). In this regard, the Bidders/Offerors shall attach all the title related documents alongside the Technical Bid as pre-qualification criteria of the offered premises to the Bank for necessary verification.
3. All the statutory permissions/clearances as required for making use of the premises by Bank shall also be placed alongside the Technical Bid as pre-qualification criteria.
4. The Municipal Tax on the property, Service charges and all other Taxes except GST, if applicable, shall be borne by the Successful Bidder. The successful Bidders shall have a valid registration for the GST without which GST will not be reimbursed by the Bank.

5. The Bidders/Offerors shall be required to arrange to obtain the Municipal License/NOC for Commercial activities in the subject premises along and Approval of layout/maps/drawings etc. of the building/premises from the respective Concerned Authority. Wherever applicable, Successful bidder shall be required to arrange to obtain the Municipal License/NOC for Layouts/Maps/Drawings etc. from Concerned Authority/Town Planning etc. for carrying out the civil addition/alteration, interior furnishing of the premises by the Bank. **Preferably**, Successful Bidder should also obtain the completion certificate from Concerned Authorities after the completion of civil addition/alteration and interior furnishing works.
6. Bidder/Offeror should obtain and furnish the structural stability certificate from the licensed Architect/Structural/Civil Engineering/Consultant, at his/her cost.
7. The offer of the Successful Bidder should remain valid at least for a period of 120 days to be reckoned from the last date of submission of offer.

ADDITIONAL TERMS & CONDITIONS (LEASED PREMISES)

1. The Successful Bidder shall at his/her own cost be required to carry out all the civil works (if any required) for construction of ATM/CRM Room, *rolling shutters etc at the entrance and at any other point which gives direct access to outside, windows strengthened by grills with glass and mesh doors, Ramp facility at the entrance of the ATM* as may be required, as per site conditions and as per the specifications laid down by the Bank up to the entire satisfaction of Bank.
2. Successful Bidder shall also provide adequate space free of cost for installation of earthing as per the requirement of the Bank.
3. Commercial Category electric connection as per bank's requirement *along-with all necessary accessories of requisite capacity wherever required*, will have to be arranged by the Successful Bidder at his/her cost from the concerned Department/Corporation with all requisite Inspection/Clearances/NOC Certificates. However, monthly electricity consumption charges shall be borne by the Bank.
4. The successful bidder shall be required to execute a Registered Lease Deed (*Registered with the concerned Government Authority/Sub-Registrar, as the case may be*) in favour of Bank within a period of **30 days** from the day the offer of bidder is accepted by the Bank, failing which the Successful Bidder shall be deemed ineligible without any further intimation.
5. The Lease Deed is required to be executed as per standard format prescribed by Bank. The term of Lease shall be for a minimum of **15 years** subject to a maximum enhancement in rent of up to **25%** after every **05 years**.
6. The expenses relating to execution and registration of lease deed are to be shared by the Bank and the Landlord equally. After the expiry of lease, the Bank shall have the option to renew the lease with the Successful Bidder on mutually agreed terms and conditions. Also, no mid-term enhancement of rent during the period of lease shall be accepted, except as provided above.
7. The possession of the premises of Successful Bidder shall be taken only after the

- completion of the Civil work within the scope of Successful Bidder along-with all statutory clearances wherever necessary.
8. The rent shall be payable by the Bank on the Carpet Area basis only and upon the expiry of two from date of possession as shall be indicated in a Handover-Takeover Certificate.
 9. Successful Bidder has to provide space for installation of VSAT, AC outdoor units, Antenna/RF pole or any other such Bank equipment within the compound/terrace area of the building. Space for VSAT, AC outdoor units, Antenna/RF pole same shall be provided free of cost. In addition to this, Successful Bidder has to construct ramp to the ATM entrance (*wherever feasible*).
 10. Insurance of the premises shall be the sole responsibility of the Successful Bidder. However, the insurance of the Fixed Assets of the Bank shall be the responsibility of the Bank itself.
 11. After taking over the possession of the offered premises by the Bank and registration of Lease Deed, the Successful Bidder shall provide the premises on rent free basis for initial period of 2 **months** after the start of Lease.
 12. The Successful Bidder shall provide a clear and uninterrupted passage to the said premises to the officials, customers and any other person having business dealings with the Bank (*if available, including adequate space for parking of the vehicles of the Bank including its Cash Van, Vehicles of the staff as well as customers*) and that the Bank shall possess and enjoy the said premises during the currency period of lease or any extended period thereof without any let or disturbance whatsoever on the part of the bidder or any person/s claiming under the bidder.
 13. The Successful Bidder undertakes to indemnify the bank for any loss, injury or damage caused to the Bank, its officials, customers and/or any other person having business dealings with the BANK on account of such let or disturbances in the peaceful possession and enjoyment of the said premises by the Bank.
 14. The Successful Bidder hereby agrees and confirms that the Bank shall be entitled to deduct from the rent amount therein agreed any amount which may be notified and claimed by the Govt. and Municipal or any other Government or Semi Government agency as being Taxes, Levies payable by the Successful Bidder on the said premises for the period prior to the occupation by the Bank for the said premises and the Bank shall be entitled to pay rent/remit the same to their claimant after formally informing the Successful Bidder of the action to be taken. However, the decision of the Bank shall be binding upon the Successful Bidder who shall comply with the same without any objection, protest, demur etc.
 15. The Bank interalia shall be entitled to install ATM, Coin Dispenser Machine and/or any other machinery related to its Banking operations, Air Conditioners, Fans, Heating (Boilers, etc.) and Lighting Systems etc. in the said premises and for the said purpose the Bank shall also be entitled to make any additions/alterations to the said premises or any part thereof or any Furniture/Fixture therein and to lay down and relay from time to time, Pipes for Waste, Gas Sewage, Electricity Wiring etc. with mains as may be reasonably required in this behalf.

16. The Bank shall for advertisement purposes have the right to display/fix Signboards, Glowing Boards, Neon Lights and any other likewise material at any part of the building of which the said premises forms the part for advertisement/branding purposes.
17. The Bank shall be at liberty to remove at the time of vacating the premises, all Electrical Fittings and Fixtures, Counters, Cabinets, Ventilator, Partitions and other Furniture put up by Bank. However, as is when is, Bank shall deliver the possession of the said PREMISES to the LESSOR.
18. The Bank shall be entitled to surrender, leave and deliver the unused, un-utilized portion/area of the premises to the Successful Bidder in case the Bank feels that the unused, un-utilized and excess area is not required for the purpose taken on lease during the tenure.

CARPET AREA DEFINITION

Carpet Area shall mean actual usable area offered which will be in exclusive possession of the Bank. The term "Carpet Area" will not include the following:

- a) Area covered under pillars/columns, external walls, etc.
- b) Area under service shafts.
- c) Exclusive balcony or verandah area and exclusive open terrace area.
- d) Common areas shared with other co-tenants such as entrance lobby, corridors, passages, porches, lofts, toilets, staircases, lifts and sanitary shafts, lift lobbies, watchman room, pump room, overhead tank, generator rooms, air-conditioning plant rooms, etc.

However, area of toilet and staircase which is for exclusive use of the Bank may be included in Carpet Area. Also area covered under strong room walls or any other internal partition wall constructed by the landlord on specific request of the Bank may be included in the carpet area.

I/We am/are agreeable to exclude the area covered under the above items and willing to accept the rent and advance rent strictly on the basis of carpet area to be arrived at after joint measurement.

TECHNICAL BID

GENERAL INFORMATION:

S. No.	Particulars	
01	Name, Address and Contact details of the owner(s).	
02	Share of each owner, if any, Under joint ownership.	
03	Location: (Name of building, street, ward/area and landmark if any)	

TECHNICAL INFORMATION:

1) IN CASE OF BUILT UP SPACE (LEASE):

(I) TYPE OF BUILDING: RESIDENTIAL/COMMERCIAL/INDUSTRIAL/ANY OTHER.

(II) TYPE OF CONSTRUCTION: LOAD BEARING/RCC FRAMED STRUCTURE/ANY OTHER.

(III) CLEAR FLOOR HEIGHT FROM FLOOR TO CEILING: _____ FEET.

(IV) CARPET AREA OF PREMISES OFFERED TO THE BANK: _____ SQ. FT.

S. No.	NATURE OF FLOOR	CARPET AREA (SQ. FT.)	BUILT UP AREA (SQ. FT.)
01	GROUND FLOOR		
02	ANY OTHER (please specify)		

(V) BUILDING READY FOR OCCUPATION: YES/NO.

(VI) WHETHER BUILDING IS INSURED: YES/NO.

(VII) SPECIFICATION OF CONSTRUCTION:

- i. FLOORING: _____.
- ii. ROOF: _____.
- iii. WALLS: _____.
- iv. DOORS & WINDOWS: _____.

(VIII) AGE OF THE BUILDING: _____ YEARS.

(IX) COMMERCIAL PERMISSION FROM CONCERNED COMPETENT AUTHORITY:
YES/NO.

(X) ELECTRICITY CONNECTION: YES/NO.

- *I/We have clear legal title in respect of the property offered to the Bank and copied of relevant documents in this regard are enclosed.*
- *I/We have read and understood Bank's Terms and Conditions for hiring the premises and confirm our acceptance for the same and accordingly quoted our rate on carpet area basis in the Financial/Price Bid.*

OR

- *I/We have read and understood Bank's Terms and Conditions for hiring the premises. The Terms & Conditions for which I/We am/are not agreeable are furnished in the "List of Deviations" annexed to the Technical Bid. Accordingly, we have quoted our rate in the Financial/Price Bid.*
- *I/We agree that until a regular lease agreement is entered into, this document with the Bank's written acceptance thereof shall constitute the binding contract between me/us and the Bank.*

FINANCIAL BID/PRICE BID

GENERAL INFORMATION:

S. No.	Particulars	
01	Name, Address and Contact details of the owner(s).	
02	Share of each owner, if any, Under joint ownership.	
03	Location: (Name of building, street, ward/area and landmark if any)	

OFFER DETAILS (IN CASE OF LEASE):

FLOOR	CARPET AREA (in SQ. FT)	RATE (₹ Per sq. ft. per month)	RENT per month (₹)
GROUND FLOOR			
ANY OTHER FLOOR			
ENHANCEMENT AFTER 5 YEARS in %age (maximum of 25%)			

GST, if levied, on rent paid shall be reimbursed by the Bank, on production of such Proof/Challan of payment of Tax to the Government.

The rates mentioned above are inclusive of all other taxes like Municipal/Corporate Taxes, Property Tax, Society Charges, Maintenance Charges, and Service Charges etc.

In response to your advertisement, I/We have submitted the details of my/our premises in a separate envelope marked "Technical Bid". I/We submit an offer as stated above and agree to abide by the said terms and conditions in case our offer of premises is accepted.