

## Premises Required.

1. The Jammu & Kashmir Bank Ltd. desires to acquire premises on lease basis for housing its Branch at following location(s)/place(s):

Location	Approx. Carpet Area of Built up Space (In case of Lease/Rentals)
<u>Batwina, Ganderbal</u>	<u>1500-2000 sq. ft</u> <u>(Ground Floor Preferred)</u>

2. In this regard, bids are invited from interested persons under **Single Stage Two Envelope System (two-bid system)**. The general requirement in the proposed premises, shall be a spacious banking hall, preferably rectangular in shape with a customer lobby of minimum width of 25 feet with good frontage, adequate parking space for vehicles with all basic amenities, and separate toilets for Ladies and Gents. The premises with cross ventilation, accessibility, clear visibility, road frontage etc., is desirable. 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 premises.
3. Last date for submission of bid is **May 03 , 2026 (5:00 PM Indian Standard Time)**. The bids should be submitted in a sealed envelope in the Bank's prescribed format only between **10:00 AM to 5:00 PM** on all the working days by or before last date at the Reception of **Zonal Office Budgam, Industrial Estate Zainakot HMT, Srinagar (J&K)**.

Contact Person(s) for any queries: **Mr. Adil Rashid (7006965900)**

4. Bids submitted after due date and time shall be rejected.
5. Applications received through Brokers/Property Dealers/Real estate Agencies on behalf of owners shall be rejected out rightly.
6. No brokerage shall be paid by the Bank to any person.

7. **Single Stage Two Envelope System (Two Bid System):**

- a) The tenders are to be bifurcated into two envelopes.
- b) The envelope containing technical details should be marked as **ENVELOPE NO.1** and super scribed with **"TECHNICAL BID"**, with Advertisement Reference/Description and Tenderer's Name & Address.
- c) The **"TECHNICAL BID"** shall contain the eligibility, technical specifications such as location, type of construction i.e. RCC or Non-RCC, carpet area, ready for construction or under construction, details of amenities like type of doors/windows, storage, lift etc., floor on which premises (flats) located in the building, plan/layout of the property, details as to free/ leasehold land, revenue/title documents indicating clear title of property,

Government/municipal clearances, surroundings, availability of public amenities like hospital, school, college, police station, railway station, bus station, market, post office etc. and any other documents sought in the tender.

- d) The envelope containing financial details should be marked as **ENVELOPE NO. 2** and super scribed with “**FINANCIAL BID**”, with Advertisement Reference/Description and Tenderer’s Name & Address.
- e) 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.
- f) Both these envelopes should be put together in a sealed **THIRD ENVELOPE** super scribed with “*Advertisement Reference / Description and tenderer’s Name & Address*”.
- g) The third cover duly sealed should be addressed to the **Zonal Premises Committee, Zonal Office Budgam** and submitted as detailed above.
- h) Date of opening of Technical Bid shall be intimated to respective tenderers and opened in presence of intending bidders (*who choose to be present themselves or through their authorized representatives*).
- i) The Financial Bid of only those bidders shall be opened who qualify the Technical Bid/Site suitability Criterion 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.
- j) 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 should be signed by the authorized Bidder. All over-writings should be attested. The Bank reserves the right to reject the incomplete tenders.
- k) The short-listed bidders will be informed by the Premises Committee for inspection of their offered premises.
- l) Bank reserves the right to extend date of bid submission at any point of time.
- m) Bank reserves the right to reject any/all bids or quash the entire process at any point of time without assigning any reasons whatsoever.

#### **8. Other Terms and Conditions:**

- i) The premises offered shall be fully owned/freehold. The title of the premises 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 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.

- ii) 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.
- iii) The Municipal Tax on the property, Service charges and all other Taxes except GST/Service Tax, 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.
- iv) The bidders 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.
- v) The required electrical power connection (Three Phase) in Commercial Category 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 charges shall be borne by the Bank.
- vi) Bidder should obtain and furnish the structural stability certificate from the licensed Architect / Structural / Civil Engineering / Consultant, at his / her cost.
- vii) Successful Bidder shall be required to provide necessary water connection along-with the arrangements (*water motor etc.*) for continuous water supply, and independent underground and overhead water tanks of sufficient capacity. However, monthly/annual water charges shall be borne by the Bank.
- viii) Proper sewerage connection shall be arranged by Successful Bidder for the Bank. Bank can make additions and alterations/dismantling, if necessary, without involvement of basic design at any stage during currency of lease.
- ix) The Successful Bidder shall at his/her own cost be required to carry out all the civil works (if any required) for construction of Locker room, Strong room, ATM lobby, Ladies and Gents Toilets, etc. 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. However the strong room door shall be provided by the Bank but installed by the landlord.
- x) Successful Bidder will arrange to provide all sanitary fittings as per the requirements of the Bank.
- xi) Canvassing in any form will disqualify the bidder. No brokerage will be paid to any broker.
- xii) The Premises shall have sufficient parking space (*if available*).
- xiii) 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.

## **9. In Case of Leased Premises:**

- a) 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 **180 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.
- b) 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**.
- c) As per Bank's policy, 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.
- d) 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 alongwith all statutory clearances wherever necessary.
- e) The rent shall be payable by the Bank from the date of possession as shall be indicated in a Handover-Takeover Certificate signed by the concerned Engineer and In-Charge Estates of Zonal Office, duly countersigned by the landlord.
- f) Successful Bidder has to provide space for installation of Generator Set, VSAT, AC outdoor units, Antenna/RF pole or any other such Bank equipment within the compound/terrace area of the building. In case, the space for Generator room is provided in the form of concrete structure, same shall be included in the area calculated for rental purpose. However space for VSAT, AC outdoor units, Antenna/RF pole same shall be provided free of cost. In addition to this, successful bidder has to provide provision of ramp facility to the Branch entrance wherever feasible.
- g) 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.
- h) Notwithstanding anything contained herein above or agreed otherwise, in the event Bank is not in a position to occupy and make use the said premises for any reason including but not limited to want of any statutory or regulatory permission / any restraint order passed by any judicial or other governmental authority, damage/destruction caused to the said premises, the Bank shall not be liable to pay any rent for the said premises for such period. In said case, Successful Bidder shall indemnify the Bank on account of the loss suffered for non-use of the premises.
- i) The Bank in above case shall be authorized and entitled to decide whether to wait for the repairs/renovations of the said premises for its occupation and use again or, in the alternative, to vacate the said premises forthwith in which case the lease agreement shall stand determined and the Bank shall, notwithstanding what has been stated hereinabove be

entitled to vacate the said premises. The decision of the Bank in this regard shall be final and binding.

- j) 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 **3 months** after the start of Lease.
- k) 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.
- l) 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.
- m) 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.
- n) The Bank interalia shall be entitled to plant, install and fix lockers, safe deposit vaults, make addition/alteration in the Strong Room, 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.
- o) 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 purposes.
- p) The Bank shall be 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. However, as is when is, Bank shall deliver the possession of the said PREMISES to the LESSOR.

*Quotation formats, both for Technical Bids and Financial bids are given below. Same can be downloaded from Bank’s website [www.jkbank.com](http://www.jkbank.com).*

**10. EVALUATION**

- a) The “Technical Bids” shall be opened in the first instance on the bid opening date and time in presence of intending bidders (who choose to be present). The “Technical Bids” received shall be screened and short listed for further evaluation by the Premises Committee based on parameters set in this tender document, scrutinizing of documents and site visit by the Premises Committee members.
- b) Further clarifications on technical aspects/conditions/counter proposals (*if any by the bidders*), shall be called confidentially in writing from the bidders whose offers are prima facie found as per Bank’s requirements. Necessary noting in this regard shall be duly documented and signed by the Premises Committee.
- c) The Premises Committee shall thereafter finalize two lists. One list containing the offers rejected with reasons thereof and second list containing the offers which are found suitable, duly signed by the members of the Premises Committee.
- d) Thereafter, the shortlisted offers/bidders shall be evaluated in two stages as under:
  - I. Technical Evaluation.
  - II. Financial Evaluation
- e) Though Bank will desire to have premises which is suitable from business point of view and customer centric facilities in a chosen area, the cost aspects also need to be given due weightage. The weightage shall be given at 50% for Technical Aspects and 50% for Financial Aspects.

**I. TECHNICAL EVALUATION**

- a) The Technical parameters shall be calculated as per the following table for all prospective bidders:

S. No	Parameters	Maximum Marks (standard)	Bidders		
			A	B	C
01	<b>Location:</b> Main road - 10 marks. Side road/inner lane - 5 marks.	10			
02	<b>Distance from Market Place (Main Bazaar/Cluster of Shops):</b> Within/Up to 100 meters from Main Market - 10 marks. More than 100 m and up to 500 m - 5 marks. More than 500 m - 0 marks.	10			
03	<b>Floor:</b>	15			

	<p>Ground Floor - 15 marks.</p> <p>Ground Floor + immediate upper floor with an option of internal stair/lift -8 marks.</p> <p>First Floor with common staircase - 2 marks.</p> <p>Any other Floor - 0 marks.</p>				
04	<p><b>Ready for occupation:</b></p> <p>Already Constructed - 10 marks.</p> <p>Partially Constructed - 7 marks.</p> <p>Open Land - 2 marks</p>	10			
05	<p><b>Carpet Area as per requirement:</b></p> <p>Within range specified in the tender - 05 marks.</p> <p>+/- 10% variation - 03 marks.</p> <p>Beyond range - 0 marks.</p>	05			
06	<p><b>Building layout(shape):</b></p> <p>Regular (<i>as per specifications of the Bank</i>) - 05 marks.</p> <p>Irregular - 0 marks.</p>	05			
07	<p><b>Available Frontage of the Premises:</b></p> <p>Greater or equal to 15 feet - 05 marks.</p> <p>Less than 15 feet - 0 marks.</p>	05			
08	<p><b>Type of Construction:</b></p> <p>RCC/Framed structure - 04 marks.</p> <p>Load Bearing - 02 marks.</p>	04			
09	<p><b>Ventilation/Natural Light:</b></p> <p>From two or more sides - 04 marks.</p> <p>From one side - 01 marks.</p>	04			
10	<p><b>Age of building:</b></p> <p>Less than 5 years - 04 marks.</p> <p>5 to 15 years - 02 marks.</p> <p>Above 15 years - 0 marks.</p>	04			
11	<p><b>Ceiling height:</b></p> <p>10 feet and above - 04 marks.</p> <p>9 feet to 10 feet - 02 marks.</p>	04			

	Below 9 feet - 0 marks.				
12	<b>Exclusive staircase:</b> Ground Floor premises - 04 Minimum width equal to or > 4 feet - 02 Less than 4 feet - 0 marks. Common staircase - 0 marks.	04			
13	<b>Car parking:</b> Exclusive (minimum 8 slots) - 5 marks. Exclusive (minimum 5 slots) - 3 marks. Common (minimum 15 slots) - 2 marks. No Parking - 0 marks.	05			
14	<b>Signage/advertisement value of premises:</b> Excellent - 03 marks. Good - 02 marks. Poor - 0 marks.	03			
15	<b>Drainage/Sewerage Facility:</b> Good - 02 marks. Poor - 0 marks.	02			
16	<b>Surroundings:</b> Ambience, visibility, convenience, road elevation and suitability of premises/plot from business point of view etc. as assessed by Premises Committee during their site visit.	10			
<b>Total Marks</b>		<b>100</b>			
<b>Qualifying marks</b>		<b>50</b>			

\* Note: (These marks given above are for illustrative purpose only). The marks shall be allotted either on consensus by the members of the Premises Committee or individual marks allotted shall be averaged.

The 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**

After technical evaluation, the offers shall be listed for further action.

**b) SINGLE OFFER:**

In case of only one offer is received and that is found to be technically suitable or it may so happen that out of various offers received only one offer is technically qualified, the Premises Committee shall not open the price bid and publish the advertisement once again (*re-advertisement*).

In case of emergent situation with due permission of the respective sanctioning authority, the single bid can be processed, evaluated and finalized for recommendation to Competent Authority, however Premises Committee shall record proper justification and on the discretion of Premises Committee may be processed in compliance to the extant policy guidelines.

**II. FINANCIAL EVALUATION**

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.**

**III. FINAL EVALUATION**

Since the standard proportion (weightage) of technical to financial score is specified to be 50:50, the following formula shall be applied for arriving at the final ranking of each shortlisted offer:

$\text{Final Scores} = (0.5 \times \text{Technical Score}) + (0.5 \times \text{Financial Score})$
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The offerer getting highest marks is treated as L-1 (Lowest bidder). Based on the above ranking, the L-1 becomes more balanced and preferred offer. Therefore, the final rent shall be negotiated with L-1 offerer only, in tune with ruling market rent and the value of the property.

**11. GENERAL CLAUSES:**

- a) The Bidder 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 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.
- b) All costs and expenses incurred by interested bidders 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.
- c) The Bidders 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.

- d) 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.
- e) This tender document shall be governed and interpreted by and construed in accordance with the laws of India read with the local laws of the Union Territory of J&K, wherever applicable.

*(Duly signed by)*

**ZONAL PREMISES COMMITTEE.**

**QUOTATION FORM PART-I**  
**(TECHNICAL BID)**

The Zonal Premises Committee,  
J&K Bank Ltd  
Zonal Office Budgam.

Dear Committee Members,

With reference to your advertisement in the local dailies, I/We hereby offer the premises owned by me/us for housing of your **Branch Batwina** on lease basis:

**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:**

**I. In Case of Built Up Space (LEASE/OUTRIGHT PURCHASE):**

- TYPE OF BUILDING: RESIDENTIAL/COMMERCIAL/INDUSTRIAL/ANY OTHER.
- TYPE OF CONSTRUCTION: LOAD BEARING/RCC FRAMED STRUCTURE/ANY OTHER.
- WHETHER BUILDING TO BE LEASED (\_\_\_) OR OFFERED FOR OUTRIGHT PURCHASE/SALE (\_\_\_).
- AVAILABILITY OF PARKING SLOTS: \_\_\_\_\_ SLOTS.
- CLEAR FLOOR HEIGHT FROM FLOOR TO CEILING: \_\_\_\_\_ FEET.
- CARPET AREA OF PREMISES OFFERED TO THE BANK: \_\_\_\_\_ SQ. FT.

S. No.	NATURE OF FLOOR	AREA (SQ. FT.)
01	BASEMENT	
02	GROUND FLOOR	
03	FIRST FLOOR	
04	SECOND FLOOR	
05	ANY OTHER (please specify)	
	TOTAL AREA	

**\*Carpet area of any floor shall be the covered area worked out excluding area under Pillars, Columns, External Walls, Service Shafts, Balcony/Verandah Area, Open Terrace and common areas shared with other co-tenants.**

- g) BUILDING READY FOR OCCUPATION: YES/NO.
- h) WHETHER BUILDING IS INSURED: YES/NO.
- i) SPECIFICATION OF CONSTRUCTION:
- i. FLOORING: \_\_\_\_\_.
  - ii. ROOF: \_\_\_\_\_.
  - iii. WALLS: \_\_\_\_\_.
  - iv. DOORS & WINDOWS: \_\_\_\_\_.
- j) AGE OF THE BUILDING: \_\_\_\_\_ YEARS.
- k) AVAILABILITY OF DRAINAGE & SEWERAGE FACILITY: YES/NO.
- l) COMMERCIAL PERMISSION FROM CONCERNED COMPETENT AUTHORITY: YES/NO.
- m) SEPARATE TOILETS FOR LADIES/GENTS: YES/NO.
- n) WATER CONNECTION: YES/NO.
- o) ELECTRICITY CONNECTION: YES/NO.
- p) OVERHEAD WATER TANK WITH MOTOR FACILITY: YES/NO.
- q) UNDERGROUND WATER TANK: YES/NO.

**LAYOUT PLAN SHOWING INTERNAL DIMENSIONS OF THE OFFERED PREMISES, PROOF OF OWNERSHIP, MARKETABILITY OF TITLE AND OTHER REVENUE DOCUMENTS, OCCUPATION CERTIFICATE, NO ENCUMBANCE CERTIFICATES ARE TO BE ATTACHED.**

**DECLARATION:**

I/We have studied all the terms and conditions in the tender document and accordingly submit an offer and will abide by the said terms and conditions in case our offer of premises is accepted.

Place: \_\_\_\_\_

Signature of the Offerer/Bidder: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Mobile Number: \_\_\_\_\_

Date: \_\_\_\_\_

**QUOTATION FORM PART-II  
(FINANCIAL BID/PRICE BID)**

The Zonal Premises Committee,  
J&K Bank Ltd  
Zonal Office Budgam

Dear Committee Members,

With reference to your advertisement in the local dailies and having studied and understood all terms and conditions stipulated in the tender document, I/We offer the premises owned by me/us for housing of your **Branch Batwina** on lease basis:

**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 (₹)
BASEMENT			
GROUND FLOOR			
FIRST FLOOR			
SECOND FLOOR			
ANY OTHER FLOOR			
TOTAL:			

**\*It should be mentioned clearly whether the rates quoted above are inclusive of GST or otherwise.**

**DECLARATION:**

I/We have studied all the terms and conditions in the tender document and accordingly submit an offer and will abide by the said terms and conditions in case our offer of premises is accepted.

Place: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Mobile Number: \_\_\_\_\_

Signature of the Offerer/Bidder: \_\_\_\_\_

Date: \_\_\_\_\_