TENDER ID: BAN/P&E/202405006



PREMISES & ESTATE DEPARTMENT LHO BENGALURU – 560 001

Ph: 080-25943867

e-mail: agmpre.lhoban@sbi.co.in

INVITES TENDERS FOR HIRING OF MOTOR VEHICLES TO THE TOP EXECUTIVES (TEGS-VI) DEPUTY GENERAL MANAGER GRADE OF SBI LOCAL HEAD OFFICE, BENGALURU

Assistant General Manager (P&E)

Premises & Estate Department, State Bank of India, 2nd Floor, New Annexe Building, SBI LHO Campus, #65, St.Mark's Road Bengaluru -560001

Notice Inviting Tender

Issued to:
M/s

STATE BANK OF INDIA PREMISES & ESTATE DEPARTMENT, LHO BENGALURU NOTICE INVITING TENDER

TENDER ID: BAN/P&E/202405006

Notice inviting Tenders

The AGM, State Bank of India, Premises & Estate department, Local Head Office, Benagluru -560001, invites two-bid tender from Owner cum Drivers hereinafter called "service providers" for hiring of 11 (Eleven) Maruti Suzuki XL 6 (Alpha 1.5 Ltr MT Petrol 2024 BS6 Pearl Arctic White) cars for providing motor vehicles to the top executives of State Bank Of India, LHO Bengaluru. The tenders may be downloaded from the website www.bank.sbi under procurement news link from 16.05.2024 to 29.05.2024 up to 03:00 PM.

Details of the tenders are as under;

1	Date of commencement of Bidding Process	Date: 16 .05.2024	
2	Last date and time for receipt of written queries for clarification from bidders	Date: 24.05.2024 Time: 3.00 PM	
3	Last date for submitting Bidding Documents	Date: 29.05.2024 Time:3.00 PM	
4	Rs.10,000/- To be submitted in the form of Demand Draft drawn in favour of Assistant General Manager(P&E), SBI, LHO, Bengaluru at to be submitted physically along with tender documents		
5	Validity of offer	90 days from the date of tendering.	
7	Pre Bid Meeting Date: 21.05.2024 Time:3.00 PM Venue: O/o Assistant General Manager (P&E) SBI P&E Department, LHO, 2 nd Floor, New An Building, #65, St Mark's Road. Bengaluru - 56 Tender submission Sealed tenders shall be submitted in the TENI		
,	Tender Submission	BOX kept at office of Assistant General Manager (P & E),State Bank of India, Premises & Estate Department, Local Head Office, 2nd Floor, New Annexe Building, # 65, St. Mark's Road, Bengaluru – 560 001.	
8	Date and Time of opening of tender	Date: 29.05.2024 Time 3:30 PM	
9	Contact person	Name: Shri. Kiran Raghavendra Munoli , Assistant General Manager (P&E) Contact No: 080-25943867/9448993022	
10	Download of Tender details	All the eligible service providers may down load the tender details including terms and conditions etc from the Bank's web site: https://bank.sbi/web/sbi-in-the-news/procurement-news	

- * In case the date of opening/tendering of tenders is declared as a holiday, the tenders will be opened on the next working day at the same time.
- * SBI has the right to accept / reject any / all tenders at any stage without assigning any reason.
- * Please note that all the information desired needs to be provided. Incomplete information may lead to non-consideration of the tender.
- * Bank reserves the right to change the dates mentioned in the tender document, which will be published as Corrigendum in the Bank's Website only. Bank reserve the right to amend, rescind or reissue this tender and all amendments will be published in the Bank's website only and such amendments will be binding on them/ the bidder

Bid Submission: service providers shall Download the entire Technical Bid to get acquainted with the terms and conditions and put their signature and seal on all pages to acknowledge the same. Submit the signed copy of technical bid as stated above in separate cover – "Cover – A"

The Technical bid cover (Cover –A) shall contain

- NIT,
- Technical Bid,
- EMD in the form of DD.

The vendor shall submit Price Bid in separate sealed cover – marked as "Cover –B".

The Price bid cover (Cover –B) shall contain

• only the price bid in the Bank's specified format.

Both the Bids (Cover –A & Cover-B) shall be put in separate sealed cover super scribed as "TENDER FOR HIRING OF MOTOR VEHICLES (Susuki XL-6 Alpha) TO THE TOP EXECUTIVES - DEPUTY GENERAL MANAGER GRADE OF SBI LOCAL HEAD OFFICE, BANGALORE".

Envelops not superscribed properly will be technically disqualified.

Envelope Template

TENDER FOR HIRING OF MOTOR VEHICLES (Susuki XL-6 Alpha) TO THE TOP EXECUTIVES - DEPUTY GENERAL MANAGER GRADE OF SBI			
LOCAL HEAD OFFICE, BANGALORE"			
From,			
	To		
	Assistant General Manager (P&E)		
	Premises & Estate Department		
	State Bank of India		
	Local Head Office		
	Bengaluru		
	Deligaturu		

* Interested Service provider who are willing to participate in the tender should apply and the application should reach at the above-mentioned address of SBI on 29/05/2024 before 3.00 PM, along with the technical bid document, Financial Bid, their profile as per the Annexure-I, Annexure-II,) and Earnest Money Deposit (EMD) of ₹10,000/-by a demand draft in favour of the Assistant General Manager (P&E), State Bank of India, payable in

Bangalore failing which the Tenderer(s) will not be allowed to participate in Tendering, EMD of unsuccessful tenderers will be returned/refunded within **30 days** of award of contract, without any interest.

Bidders/the authorized representatives, may present themselves during opening of tender application. However the application, will be opened even in the case of absence of any or all the bidders/their authorized representatives.

Assistant General Manager (P&E) State Bank of India LHO Benagluru

TECHNICAL BID

TERMS & CONDITIONS

The Service provider in the event of award of contract among other usual conditions will also be subject to the following special terms and conditions:

- 1. The initial contract period will be for 3 years, and can be extended for a further period of 1year each two times depending upon the service rendered by the service provider subject to a maximum duration of 5 years. The contract shall terminate by efflux of time or may be terminated earlier at one month's notice at the option of the Bank, if any of the stipulated services agreed upon by the Service provider is not met to the satisfaction of the Bank.
- 2. The rates / rents shall be firm during the contract period (3+1+1 years) and any request for escalation in the rate / rent will not be entertained on any grounds whatsoever.
- 3. The service provider must quote the rates as shown in the Price Bid as per the format furnished in the Tender Document.
- 4. The bid quoted must include the rates, rents, taxes and duties levied by the Central Government and / or State Government and / or Local Authority and other contingencies. No claim in respect of taxes or levy whether existing or future shall be entertained by the Bank.
- 5. The service provider must obtain for himself on his/their own responsibility and at his/their own expenses all the information which may be necessary for the purpose of making a tender and for entering into a contract and acquaint himself with all local conditions.
- 6. Bank invites tenders for 11 (Eleven) Maruti Suzuki XL 6 (Alpha 1.5 Ltr MT Petrol 2024 BS6 Pearl Arctic White) cars at L1 rate. While arriving at the L1 rate the criteria as mentioned in the calculation of charge shall apply. However, for the purpose of awarding the work, lowest 11 bidders respectively will be given preference who agree to the L1 rate. If any of the bidders are not willing to accept L-1 rate, the next lowest bidder will be given preference who will agree to match the L1 rate. The decision of the Bank in this regard is final and binding on the bidders. In case of L2 is not willing to match the rate L1, the next bidding service provider, i.e. L3 and so on will be invited. If L2, L3,L4 etc i.e. next bidders are ready to supply car on L1 rate, Bank may consider the offer and proceed further. Otherwise, the whole tender process will be cancelled at the discretion of the Bank.
- 7. Maximum allotment of vehicle is restricted to one per bidder.
- 8. In future (within the contract period) if bank requires to engage additional cars, preference will be given to the bidders who have participated in the tender and are agreeable to the L1 rate who will be allotted the work in similar fashion as stated above.

- 9. The Bank does not bind itself to accept the lowest or any tender and reserves to itself the right to accept or reject any or all the tenders, either in whole or in part, without assigning any reason for doing so.
- 10. Successful service provider shall sign an agreement **as specified by the Bank** and it will constitute a binding contract between the Bank and the service provider. The service provider shall bear all the costs and expenses in respect of all charges, stamp duties etc. of the agreement.
- 11. The service provider shall not at any time sub-contract or assign in whole or in part its obligations, liabilities, privileges, benefits and rights in or under this contract for any purpose and to any intent in favour of any third party without prior consent of the Bank. If it is found that the service provider failed to adhere to this condition, Bank will terminate the contract without any further notice.
- 12. All taxes which the Bank may be liable to deduct or called upon to so deduct, during the currency of the arrangement shall be set-off against the bills raised by the travel agency/service provider and paid to the respective department or authorities as may be required under law and the service provider shall have no claim against the Bank in respect of such payments.
- 13. The service provider shall provide Brand new Petrol vehicles or the age of the vehicle not more than 6 months. The cars must be available at the Bank's disposal for the duration of contract.
- 14. The rates, terms and conditions quoted shall be deemed to be valid for acceptance up to **90 days** from the date of submission of the service provider.
- 15. On receipt of intimation from the Bank of the acceptance of tender, the successful tenderer shall be bound to implement the contract within thirty days (30) with the controlling department (Office Administration Department, of SBI LHO Bengaluru).
- 16. The successful service provider should observe cleanliness and wear clean, neat and proper uniform (white shirt and Navy-blue pant). No change of vehicle will be allowed without prior permission of the Bank.
- 17. The driver should be qualified, experienced, possessing valid driving license, who undertakes full responsibility of safety and security of Bank's staff, by ensuring safe driving. All Drivers reporting to the Bank must have their License and Police Verification Certificate, certified copy/ies of which should be submitted to Liaison Officer/Assistant General Manager (OAD), SBI, LHO, Bangalore.
- 18. The service provider should be of proven integrity, courteous, polite and prompt while rendering the services and should not misbehave in any manner with the Bank officials / staff / customers / public. They should be free from road rage.
- 19. The service provider should have required awareness about Bangalore and the vicinities around. The service providers engaged shall be fully trained and they should be medically fit in all respects.

- 20. Any effort on the part of applicants to influence application evaluation process or award of contract may result in the rejection of the application.
- 21. The Price Bid shall be evaluated based on the evaluation criteria for weightage as mentioned in Annexure -II.
- 22. The Bid to be submitted must have the following enclosures:
 - A. Technical Bid consisting of NIT, EMD.
 - B. Financial Bid.
 - C. Tender Submission Form.
 - D. Address proof documents.
 - E. Documents relating to eligibility criteria.
 - F. Duly signed copy of instruction to the applicants.
 - G. Details of the Applicants in the prescribed format.
 - H. Photocopies of PAN.
 - I. Photocopy of RC Book/Registration Certificate
 - J. Photocopy of Diving License
 - K. Commercial Vehicle Badge
 - L. Declaration regarding near relatives working in the SBI.

Start of Duty, Mileage & Extra Hours

- 23. The Place of reporting for start of duty may be the Enclave of the Bank or the respective office or residence of the officer concerned as the case may be. Place of Reporting and completion of duty for monthly hired cars for the purpose of calculation of mileage run shall be the place of start of duty. It may be changed from time to time and due intimation will be given whenever a change is decided by the Bank.
- 24. No dead mileage will be paid for by the Bank for reporting / return of vehicles to or from place of duty i.e., the Bank shall not pay for the kilometers covered from service provider`s garage / office to or from any of the above reporting points.

- 25. After closing of duty the vehicle shall be parked at overnight / on holiday at the residence of the official or Bank's office.
- 26. The vehicles along with the driver should be available to the Bank round the clock on all days during the period of contract. Whenever the Bank is closed for holidays / the officer is on leave / out of station, the vehicle has to report to Liaison Department.
- 27. The Vehicles should be fixed with the Bank's logo / Name plates. The vehicles shall be at the disposal of the Bank and shall not be used for any other duty / purpose.
- 28. Vehicles, whenever required, can be taken outside Bangalore City and shall be utilized without extra payments on account of overtime or special kilometer rate.
- 29. Calculation of the kilometers used and hours of utilization will be reckoned only after the vehicle has reported at officer's residence / the Bank's premises. In other words the Bank will not pay to the service provider for the distance covered and the time taken for the vehicle to reach officer's residence / Bank's premises from his garage and vice versa.
- 30. The Service provider should provide driver for his car without any delay if for any reason he could not attend to the duty. Such driver should be medically fit and antecedents verified by police. Otherwise, a vehicle has to be hired from empanelled travel agency by the Service provider for the Executive official.
- 31. The Service provider shall have mobile phones to enable the Bank to contact them at any time and place. The motor vehicle hired on monthly basis is required to report for duty at their designated reporting places at the time intimated by the Bank's Executives/ Liaison Department.
- 32. Service provider shall report for their entry into the Bank at the Liaison Department, whenever required.
- 33. The Service provider shall not use or occupy any area/ premises/building of the Bank for any purpose/s other than for parking the vehicles and should not involve in any commercial activity.
- 34. The Bank reserves the right to terminate the contract by giving one month notice if any of the stipulated services agreed upon by the service provider is not met to the satisfaction of the Bank or without assigning any reason whatsoever.
- 35. The Bank's decision in respect of any dispute arising out of the hiring of vehicle services shall be final and binding on the service provider.
- 36. The contract shall be governed, interpreted and enforced in accordance with law of India and Courts at Bangalore shall alone have exclusive jurisdiction.
- 37. In the case of vehicles hired on monthly basis the payments to the successful service provider shall be made by the Bank only in monthly intervals on production of the

logbook/trip sheets /duty registers etc duly signed by the officer who hired or used the vehicle. No advance payment shall be made under any circumstances. The Service providers shall demand no such amounts from the Bank Officers / Users towards fuel or repair charges during the journey. The bills / claims shall be made strictly as per the rates quoted in the Price Bid.

- 38. The Bank shall only bear and pay the taxes / expenses in connection with out station journeys like toll tax, passenger tax, State tax and parking charges. These taxes / expenses shall be reimbursed along with the monthly bills claimed by the Tenderer.
- 39. The journeys within the limits of City shall be treated as local duty. However toll tax, state tax and parking charges, if any will be borne by the bank.
- 40. The service provider shall not enter the office premises / floors of the Bank for any other reasons except for attending to the services of the officers to whom the car is allotted for services.
- 41. The service provider shall always keep and maintain the information that may come to their knowledge or information about the officials, or the conversations, documents, addresses, places of visits etc strictly in confidence and confidential and they are duty bound not to disclose such information to any person or persons without the prior permission had in writing from the concerned officer and the Bank.
- 42. The Bank reserves the right to terminate the agreement at any time during the tenure for any failure to adhere to the terms and conditions agreed herein. The Bank will communicate the Termination by giving one month notice and the Contract shall be deemed to have been terminated for all purposes on the expiry of the thirtieth (30th) day from the date of receipt of the notice.
- 43. The Bank reserves the right to reject or accept or cancel partly or in full any or all tenders without assigning any reason whatsoever. The decision of the Bank in this regard is final and binding on the service provider.
- 44. The Service provider will submit bills by 5th of every month to the Liaison Department of the Bank on monthly basis for release of payment by the Bank and the Payment will made to the Service provider by the Bank by crediting to their account with the Bank in a week time normally.
- 45. Each of the documents should be signed by the person who has authority to sign submitting the tender in token of his / her / their having acquainted himself / herself / themselves with the general / specific / special conditions as laid down. Any document not signed is subject to rejection at the sole discretion of the Bank.

DATE:	
PLACE:	

MINIMUM ELIGIBILITY AND CONDITIONS FOR SERVICE PROVIDER.

I. ELIGIBILITY CRITERIA (OWNER DRIVERS)

- 1. The applicant should be an Indian National.
- 2. The applicant should be in possession of Valid Driving Licence
- 3. The applicant should be in possession of Commercial Vehicle Badge
- 4. The applicant should be holding Aadhar, PAN.
- 5. The applicant should not have been blacklisted by any Govt. / PSU / Banks / Any Organization for corrupt or fraudulent practices or non-delivery or non-performance during the last three years as on the date of issuance of tender.

Disclaimer certificate / undertaking in this regard needs to be submitted as part of the Tender submission Form.

II. The applicants to submit relevant documents in support of the requirements under the eligibility criteria. The applicants shall be disqualified if any of these criteria are not fulfilled or the documents submitted are found to be false or insufficient. Bank reserves the rights to modify or amend the eligibility criteria. The Bank's decision will be final & binding in this regard).

REQUIREMENTS

- 1. The vehicles shall be of the specific models / types of air-conditioned vehicles as per the detailed list given in **Annexure-II** for the use of Top Executives of State Bank of India, Local Head Office, Bengaluru Circle for the initial contract period of 3 years.
- 2. The Service provider shall provide Brand new Petrol vehicle or the age of the vehicle should not be more than 6 months.
- 3. The colour of the vehicles shall be **Pearl Arctic White**.
- 4. All the vehicles supplied to the Bank should be registered as Commercial vehicles (Yellow Board) and shall have comprehensive insurance cover with adequate clause to cover the passenger for injuries / death. In no case, vehicles which are not registered for commercial purpose shall be supplied to the Bank.
- 5. All the vehicles supplied should always carry mandatory spares viz., tool kit, fuses, tyre, spark plugs, fan belts & First Aid Box, etc.
- 6. The vehicles shall be provided with Bluetooth enabled audio player of suitable make / brand.
- 7. Mineral water bottle, sanitizer, tissue paper should be placed in the car.

CALCULATION OF CHARGES

- 1. Fuel charges, toll/parking charges will be paid extra as per the actual and duly certified by the executive.
- 2. The Service provider has to quote the amount for the fixed monthly charges (*Including driver salary and maintenance*) per car.
- 3. The Service provider will have to quote the mileage separately for the purpose of claiming fuel charges i.e., total kilometer/per litre. For the final calculation, weightage will be given to fixed monthly charges in the following percentage:

Monthly charges=70% Mileage=30%

- 4. For the purpose of reimbursement of fuel charges, Bank will consider the average monthly price of Petrol(Normal) at Bengaluru.
- 6. The Service provider will have to quote the extra hour charges above the fixed limit of 10 hours, which will have weightage (*Example:* Rs.50/- per day beyond 10 hours duty).
- 7. The variable charges to be paid have been fixed by the Bank, which will be common for all service providers. The variable charges shall be calculated as under:
 - a. An amount of Rs. 500/-per day will be paid for working on SUNDAYs (only one holiday in a week). i.e., 6 days in a week is considered as working days. Other Holidays Rs 200/- per day will be paid if called on duty.
 - b. One extra Bata may be paid if driving after 11:59 PM till 06:00 AM. (Amount to be quoted in the price bid)
 - c. Rs. 500.00 per day will be paid to the Service provider for out station duty (Outside Bangalore).
 - d. Rs. 600.00 will be paid to the Service provider for out station duty with night stay.

<u>Note</u>: - Any one of the above under point No 6 will be paid in a day.

Part 1

Covering Letter on the letter head of the Applicant

TENDER SUBMISSION FORM

To, State Bank of India,

Dear Sir,

After examining the invitation for tender including scope of services and detailed terms and conditions, the receipt of which is hereby duly acknowledged, we, the undersigned, are pleased to submit our tender and in conformity with the terms and conditions in the tender documents.

We confirm that this tender is valid for a period of 3 months from the date of tendering, and it shall remain binding upon us and may be accepted by any time before the expiration of that period.

We understand that Tender Document is not exhaustive and any action and activity not mentioned in Tender Document but may be inferred to be included to meet the intent of the Tender Document shall be deemed to be mentioned in Tender Documents unless otherwise specifically excluded and we confirm to perform for fulfilment of Agreement and completeness of the service requirement in all respects.

We declare that we have not been blacklisted by any Govt/ PSU/ Banks/ any Organization for corrupt or fraudulent practices or non-delivery or non-performance etc.

We understand that you are not bound to accept any tender that you may receive.

We understand that any deviation/exception in any form may result in rejection of application. We, therefore, certify that we have not taken any exceptions/deviations anywhere in the application and we agree that if any deviation/exception is mentioned or noticed, our application may be rejected.

SIGNATURE OF APPLICANT/AUTHORIZED PERSON WITH SEAL DATE:

Duly authorized to sign application for and on behalf of (SIGNATURE OF WITNESS) WITNESS NAME:

ADDRESS:

PART II

DECLARATION OF NEAR RELATIVES OF SBI EMPLOYEES

I/We
S/o / D/o
Residing at
none of our relative(s) as defined in the Tender document is/are employed in SBI as per details given in Tender Document. In case at any stage, it is found that the information given by me is false/incorrect, SBI shall have the absolute right to take any action as deemed fit, without any prior intimation to me.
(The near relatives are members of a Hindu undivided family/husband and wife/ the one related to the other in the manner as father, mother, son(s) and son's wife (daughter-in-law), daughter(s), husband (son-in-law), brother(s) and brother's wife, sister(s) & sister's husband (brother-in-law).
Place:
Date:
Signature of Applicant/Authorized Signatory with Seal
Name in Capital Letters:
Address:

PART III.

	DETAILS OF THE APPLICANTS (OWNER DRIVER)		
1.	Name of the Applicants		
2.	Address		
	a) Phone No. Landline with STD code		
	b) Mobile		
	c) Email id.		
3.	Name of the documentary proof for above mentioned address (telephone bill/ voter id/Aadhar card / passport etc.)		
4.	Aadhar No.		
5.	PAN NO.		
6.	Details of commercial Badge.		
7.	If you are a retired official from SBI, PSB or PSU		
8.	Name of the organization where worked		
9.	Date of Birth		
10.	Date of appointment		
11.	Date of Retirement		
12.	Declaration regarding near relatives working in The bank.		

Note: The Applicant need to submit all the required documents as proof

for verification mentioned in the above format.

I / We have read and understood the Tender Document along with Annexure and my / our firm fulfils the eligibility criteria as described in the notice.

I/We hereby confirm and certify that the information given above is correct and true and the enclosures annexed herewith are genuine to the best of my /our knowledge.

I/we understood that if at any stage it is found / noticed by the Bank that any information thus provided by us is untrue / incorrect partly or fully and in case of receipt of adverse / unsatisfactory report from other clients/ Bankers, the bank may not consider our tender.

I/We also understand that partly / wrongly filled bid documents and not on prescribed proforma not accompanying relevant documents/ enclosures / annexure are liable to be summarily rejected by the Bank.

I/We understand that this is merely an invitation of tender and does not entitles us to be necessarily empanelled by the Bank and bank reserves the right to reject all and / or any application without assigning any reason whatsoever.

SEALAND SIGNATURE OF THE APPLICANTS/AUTHORIZED SIGNATORY.

PLACE: NAME:

PRICE BID

PARTICULARS OF THE FORM TO BE FURNISHED BY SERVICE PROVIDER FOR THE PURPOSE OF HIRING OF CARS ON MONTHLY BASIS

HIRING OF CAR

Maruti Suzuki XL 6 (Alpha 1.5 Ltr MT Petrol 2024 BS6 Pearl Arctic White)

SI No.	Description	
1	Monthly rental per car: (Including Driver salary and maintenance)	
2	Additional fixed payment for working beyond 10 Hours:	
3	Mileage of Car -Kilometers per Litre of petrol:	

Date: Signature of Service provider

ANNEXURE -II

VEHICLES SI. NO.	VEHICLE MAKE AND MODEL	NO. OF VEHICLES
01	Maruti Suzuki XL 6 Alpha 1.5 Ltr MT	11
	Petrol 2024 BS6 Pearl Arctic White	11

EVALUATION CRITERIA FOR WEIGHTAGE.

Assuming a minimum kilometers run by a car on an average is 1200 kilometers, we will divide the kilometers by the mileage per litter quoted by the bidder and multiply it with the rate of petrol plus the extra hour charge.

70% of monthly rent +30% of KMs/Mileage X rate of petrol + extra hour charge.

Example 1: Bid Submitted 1.Rental Rs 40000/-per month

2.Extra hour charge beyond 10 hrs Rs 80/-

3.10 kilometer per litter

70% weightage of 40000 i.e, Rs. 28000/-

Kilometers1200

Milage quoted10

Petrol rate Rs 75

1200/10X75 = Rs 9000

30% weightage of 9000 is Rs 2700/-

Extra hour charge beyond 10 Hrs Rs 80

Total Rs 30780/-

Example 2 : Bid Submitted 1.Rental Rs 42000/-per month

- 2. Extra hour charge beyond 10 hrs Rs 100/-
- 3. 9 kilometer per liter

70% weightage of 42000 i.e, Rs. 29400/-

Kilometers1200

Milage quoted 9

Petrol rate Rs 75

1200/9X75=Rs 10000

30% weightage of 9000 is Rs 3000/-

Extra hour charge beyond 10 Hrs Rs 100

Total Rs 32500/-

^{*}In case multiple vendors quote the L-1 amount, preference will be given to those who have experience in SBI, Public sector Banks, PSU, Government Bodies, respectively.