

क्षेत्रीय कार्यालय / Regional Office, कोल्हापुर / Kolhapur
1411C, Maya Chambers, Laxmipuri, Kolhapur

PREMISES REQUIRED ON LEASE / RENTAL BASIS

"Bank requires a well-constructed suitable premises admeasuring 1200 sq. ft. $\pm$ 10% variance in carpet area in ready possession/under construction at Phondaghat village area, Kankavli Taluka, Dist- Sindhudurg, Maharashtra preferably on the ground floor. For further details, please visit Bank's website www.unionbankofindia.com or <https://eprocure.gov.in/epublish/app>. Technical bid and Price bid offers should be submitted in sealed cover super scribing technical bid and price bid on or before **25-09-2026 by 11.00 AM** at **Union Bank of India Regional Office, Kolhapur, 1411 C, Maya Chambers, Laxmipuri, Kolhapur, Maharashtra-416002**. The technical bid will be opened on **25-09-2026 at 11:30 AM** in presence of the vendors or their authorized representatives.

The Bank reserves the right to reject any or all bids without assigning any reason whatsoever."



SD

Regional Head



NOTICE INVITING TENDER

OFFER OF PREMISES ON LEASE / RENTAL BASIS

- Date & Time of Tender floating: From 11-09-2026 9.00 AM
- Last date & time for submission of tender: 25-09-2026 11.00 AM.
- Date & Time of opening of tender: 25-09-2026 11.30 AM at Regional Office Premises, Kolhapur.
- Tender forms can be collected/downloaded from : Regional Office, Kolhapur or Any Branch offices of the Bank or can be downloaded from Bank's website www.unionbankofindia.com / e-Procurement portal tender.gov.in
- Physical Tenders should be submitted at: Union Bank of India Regional Office, Kolhapur, 1411 C, Maya Chambers, Laxmipuri, Kolhapur, Maharashtra-416002 along with application fees of Rs.750/- (Non-refundable) fees by way of PO/DD favouring Union Bank of India payable at Kolhapur.



Address of the Regional Office:

Regional Office, Kolhapur,
1411 C, Maya Chambers,
Laxmipuri, Kolhapur,
Maharashtra-416002



NOTICE INVITING TENDERS

Union Bank of India, a premier Public Sector Bank requires a well-constructed / under construction / open plots (willing to construct premises as per bank requirement) commercial premises with parking facility for our existing Phondaghat branch in Phondaghat village area of Kankavli taluka, Sindhudurg district, Maharashtra preferably on ground floor.

Our requirements for aforesaid office are as under:

- Carpet Area required is 1200 Sq. Ft. ($\pm 10\%$).
- The period of lease shall be for a minimum period of 10/15 years.
- Bank will be at liberty to vacate the premises at any time during the pendency of lease by giving three months' notice in writing, without paying any compensation for premature termination.
- Adequate Frontage Parking Space (Min 25 ft wide) for vehicles (4-wheeler-2-3, Two wheelers-10-15) should be provided for staffs and customers.
- Landlord must construct Strong room at his own cost as per the architectural plan and supervision of the Bank's empanelled architects
 - a) Strong Room height - 9ft
 - b) Wall thickness - 300mm
 - c) Floor/roof thickness - 300mm
 - d) Concrete mix for construction of wall, floor and roof should confirm to M20 minimum.
 - e) Reinforcement steel bar - 12mm
 - f) Reinforcement grid mesh in mm - 150 x 150 x 150 CTC
- 20 KV electric supply with 3 phase connection to be provided by landlord/s.
- Separate toilet facility should be provided for Men & women within the premises.
- Clear title of the land and permission for utilization of building for commercial use from competent authority. In case the offered premises coming under Residential area/zone, the landlord should obtain prior permission from Municipality / Corporation / authority concerned in respect of change in the usage of premises. In case the landlord has availed any loan against mortgage of land and /or building No Objection Certificate to be produced from the mortgagee.
- Covered drainage system.
- Building must be in accordance with state's fire safety norms (overhead and underground tanks, fire alarm system, hydrant system, emergency exit etc.)
- Electrical supply having separate meter catering prescribed load as per bank requirement.
- Area must be having broad band facility and good mobile connectivity.
- Building must have pest control measures in place for protection from termites and mosquitoes etc.
- All taxes (house tax/property tax/water tax etc) are to be borne by the landlord.
- No escalation of rent should be considered during the currency of lease after lease terms are agreed to or after our occupying the premises.
- Continuous water supply will always be ensured by providing overhead tank and necessary taps. Wherever necessary separate water meter and electric motor of required capacity will be provided.
- Space for fixing Bank's sign board will be provided



- Electrical supply having separate meter catering prescribed load as per bank requirement (20 KVA), other required electrical facilities and additional points (lights, fans, power) as recommended by the bank will be provided.
- Space for fixing network pole on roof top of the premise for the network connection, if required.
- All windows will be strengthened by grills with glass and mesh doors.
- A collapsible gate, rolling shutters will be provided at the entrance and at any other point which gives direct access to outside. Bank entrance should separate and there should not be any common entrance for Society/Building.
- Landlord should provide proper ramp facility at the entrance of Branch and ATM as per RBI guidelines for persons with disabilities.
- Should agree/accept Bank's standard Lease Agreement Terms and Conditions. (Copy enclosed)
- There will be an increment in rent after every block of 5 years.

Interested individuals /firms/ companies may obtain the application forms on payment of Rs.750/-(non-refundable fee by way of PO/DD favouring Union Bank of India payable at Kolhapur during the working hours from 10 AM to 05 PM by visiting the above address or download from the website www.unionbankofindia.co.in and www.eprocure.gov.in.

The application forms downloaded from the websites shall be accompanied with Pay Order /Demand Draft amounting to Rs.750/- (non-refundable) favouring Union Bank of India, payable at Kolhapur. The last date for submission of the completed forms is 25-09-2026 at 11:00 AM. The forms to be submitted at above address of Regional Office, Kolhapur only.

The offeror has to get three envelopes and mark the envelopes as I, II & III. Usage of envelopes will be as under:

- i) Envelope marked as I : **Technical Bid**, duly completed in all respects, be put in this envelope and sealed. The envelope would be superscribed as **Technical Bid**. Name and address should be written on the envelope.
- ii) Envelope marked as II : Price bid be put in this envelope and sealed. This envelope would be superscribed as price Bid. Name and address should be written on the envelope. The envelope will be opened if the offer is found suitable fulfilling the requirements stipulated by the Bank.
- iii) Envelope marked as III : The above two sealed envelopes **No.I & No.II** be placed in envelope No.III and sealed (i.e. envelope marked as III, will contain two envelopes marked as I, and II). This envelope marked as No. III would be superscribed as **"Offer of Premises on lease / rental basis for Phondaghat Branch"**.

Note: - The bidders are required to fill complete form of tender and sign each page of the Tender Documents before submission.

The duly filled application must be dropped in the tender Box placed at Regional office, Kolhapur, on or before 25-09-2026 up to 11.00 AM. The technical bids will be opened on 25-09-2026 at 11:30 AM at Regional office, Kolhapur in the presence of the tenderer/Bank's Representatives. All the tenderers are advised in their interest to be present on the date at specified time. Offers from Brokers/intermediaries will not be entertained as Bank does not pay brokerage/commission. Union Bank of India reserves the right for rejecting any or all applications received without assigning any reasons whatsoever.



Classification: Internal

Classification: Internal





REGIONAL OFFICE, KOLHAPUR

OFFER DOCUMENT
FOR
PREMISES ON LEASE / RENT
UNDER
TWO BID SYSTEM

Regional office, Kolhapur, 1411 C, Maya Chambers, Laxmipuri, Kolhapur, Maharashtra-416002
e-mail: pnd.rokolhapur@unionbankofindia.bank.in



Classification: Internal

Classification: Internal

OFFER OF PREMISES ON LEASE/RENTAL BASIS FOR _____ BRANCH

FORMAT OF TECHNICAL BID

With reference to your advertisement in the local daily/ Bank's website/ e-Procurement Portal dated ----- I/We hereby offer the premises owned by us for housing your branch/office on lease basis.

PART A: GENERAL INFORMATION

- I. Name of the owner/s:
- II. Share of each owner, if any, under joint ownership:
- III. Location:
 - A. Name of the building/scheme/Shop No:
 - B. Sector No.:
 - C. Street:
 - D. Full Address along with PIN code & prominent landmark:
 - E. Locality (Residential/Commercial/Industrial/Mixed):
 - F. Place/City/Dist.
 - G. Mobile No./Contact number of owners.

PART B: TECHNICAL INFORMATION

I. Building

- A. Carpet Area of the premises (in sq.ft):
- B. Whether ready to offer area as required by Bank?

Dimension (LxWxH) in feet

Carpet Area (Sq.Ft)

- i Hall
- ii Toilet/Washrooms
- iii Strong Room*, if any.

*(Class B strong room as per RBI specification to be constructed by the landlord at his own cost.)

B. Floor Particulars

Area

Basement

Ground floor

1st floor

Loft/Mezzanine

(* Loft/Mezzanine will not qualify for rent and floor space)

c. Age of the building:

D. Frontage in feet: (Min. 25 Ft open space for parking)

E. Access /distance from Main Road:

(Mention whether it is on main road)

F. Type of Building:

Classification: Internal

Classification: Internal



(Residential/Commercial/Industrial)

G. Type of Construction:

(Load bearing/RCC/Steel framed)

H. Pillars in premises offered (specify no.) :

I. Floor numbers and height of each floor including Basement, if any:

(Clear floor height from floor to ceiling)

J. Type of flooring :

(Vitrified flooring as per Bank specification to be provided by the landlord at his own cost).

PART C : OTHER PARTICULARS :

1. Lease period offered (Minimum period of 10/15 years) :

2. Amenities available / proposed:

(a) Separate electricity meter: (Min. 12 KV to be provided by land lord)

(b) Sanctioned Electrical power/ load :

(c) Sufficient Car/2 wheeler Parking facility for staff /customers:

(d) Continuous water supply:

(e) Water supply facility (Municipal supply/Well/Borewell):

(f) No. of toilets:

3. Whether separate water meter is provided:

4. Whether Fire fighting arrangement available:

5. Whether plans are approved by local authorities:

6. Time required for giving possession:

7. Whether agreeable to provide for rooftop for installation of V-SAT/Solar panels/Tower any other bank's equipment's (YES/NO) :

8. Should agree/accept Bank's Lease Agreement all Clauses and Terms. (Copy enclosed)

10. Any other information not covered above:

Place:

Signature

Date:

(Landlord/Owner)

Address and Contact Number__:

(Technical Bids left incomplete in any item are likely to be disqualified)



OFFER OF PREMISES ON LEASE/RENTAL BASIS FOR _____ BRANCH
FORMAT OF PRICE BID

With reference to your advertisement in the local dailies/banks Website/e-Procurement Portal dated -----, I/We hereby offer the premises owned by us for housing your branch/office on lease basis.

PART A: GENERAL INFORMATION

- I. Name of the owner/s:
- II. Share of each owner, if any, under joint ownership:
- III. Location:
 - A. Name of the building/scheme/Shop No:
 - B. Sector No.:
 - C. Street:
 - D. Full Address along with PIN code & prominent landmark:
 - E. Locality (Residential/Commercial/Industrial/Mixed):
 - G. Place/City/Dist.
 - H. Mobile No./Contact number of owners.

PART B: RATES OFFERED.

Rate per sq.ft. (carpet area) / lump sum monthly Rent:

PART C: OTHER DETAILS

- i. Amount of Municipal/ Panchayat/ Local Taxes per annum:
- ii. Monthly Maintenance charges:
(like society charges/charges for amenities, etc):
- iii. Any other charges per month:]
(please specify)
- iv. Municipal/ Panchayat/ Local Taxes to be borne by: Landlord or Bank
- v. Maintenance charges to be borne by:
(Landlord or Bank)
- vi. Water charges to be borne by:
(Landlord or Bank)
- vii. Any other charges to be borne by:
(Landlord or Bank)

PART D: TOTAL DEMAND (PER MONTH)

- I. Rent : Rs.
- II. Municipal/ Panchayat/ Local Taxes : Rs.
- III. Maintenance charges : Rs.
- IV. Any other charges : Rs.
- V. Total : Rs.

Place:

Date:



Signature

(Landlord/Owner Name)

Address: _____

Phone No. _____

Classification: Internal

Classification: Internal

UNION BANK OF INDIA

STANDARD LEASE DEED FORMAT

THIS INDENTURE made at Bombay this _____ day of _____ Two Thousand _____ between _____ residing at _____ hereinafter called "the LESSOR" (which expression shall, unless repugnant to the context or meaning thereof, be deemed to include his heirs' executors, administrators and assigns) of the one part and UNION BANK OF INDIA, a body corporate constituted under the Banking companies (Acquisition and Transfer of Undertakings) Act 1970 and having its Head Office at 239, Backbay Reclamation, Nariman Point, Bombay 400 021, hereinafter called "the LESSEES" (which expression shall, unless repugnant to the context or meaning thereof be deemed to include its successors and permitted assigns) of the Other Part:

WHEREAS the lessor is absolutely seized and possessed and otherwise well and sufficiently entitled to a building known as _____ situated at _____ which hereditaments and premises are more particularly described in the Schedule hereunder written AND WHEREAS the lessor has agreed to demise and the Lessees to take on lease the premises consisting of an area admeasuring _____ sq. ft. or thereabout situated on the _____ floor admeasuring _____ sq.ft. or thereabout situated on the _____ floor of the said property known as _____ at the rent and subject to the terms, covenants and agreements hereafter reserved and contained.

NOW THIS INDENTURE WITNESSETH as follows, that is to say:-

- I. THAT in pursuance of the said agreement and in consideration of the rent hereinafter reserved and the covenants on the part of the lessees hereinafter contained the lessor doth hereby demise unto the Lessees all that premises on the _____ floor of the aforesaid property having floor area of _____ sq.ft. or thereabout and more particularly shown and delineated within the red line on the plan hereto annexed (hereinafter referred to as "the DEMISED PREMISES") TOGETHER WITH all fixtures therein subsisting and with full right and liberty to the Lessees and their servants and workmen and all persons authorised by or having business with the lessees to use in common with the Lessor and/or other tenants of the said building the stairs and common passage in the said building for the purpose of ingress and egress to and from the premises to HAVE AND TO HOLD the demised premises UNTO the Lessees for a period of _____ years certain commencing from _____ 20 YEILDING AND PAYING TO THE Lessor during the said term the rent of Rs. _____ per month inclusive of all rates or taxes, existing as at present i.e. on _____ the rent for each month to be paid not later than the fifteenth day of every succeeding month.
- II. The Lessees to the intent that the obligations may continue throughout the term hereby created, hereby covenant with the Lessor as follows, that is to say:-
 - (a) To pay punctually after deduction of taxes namely General & Service Taxes, tax deduction at source under Income Tax Act, and such other similar taxes, the said monthly rent hereinbefore reserved at the time hereinbefore appointed for the payment thereof.
 - To pay all charges of electrical energy both for light and power as well as for water consumed by the lessees on the demised premises, as registered on the respective



meters pertaining to the demised premises, the relative meters however, to be provided by the lessor at his own cost in the name of the Lessees.

- (c) To use or permit to be used the demised premises as Office for the purpose of the business of the lessees and not to use or permit the use of the same or any part thereof for the residential purpose or allow anyone other than the lessees' watchman or caretakers to reside in the demised premises.
- (d) Not to carry on or permit to be carried on the demised premises or any part thereof any offensive, noisy or dangerous trade or business or occupation, or commit or permit to be committed on the demises premises anything which may amount to be a public nuisance or private nuisance to the neighbors or to the other tenants of the said property, nor to bring or store or permit to be brought or stored in the demised premises any goods, articles or things of hazardous, inflammable or combustible nature.
- (e) To maintain and keep the interior of the demised premises and the lessor's fixtures and fittings herein in clean and sanitary condition.
- (f) To execute and to do at its own expense all petty repairs like breakages of doors, windows, door and window shutters, panes and the like interior repairs or dilapidation which are not due to fair wear and tear and ordinary depreciation AND TO keep and maintain repair and in good working order at its cost and expense during the said term, the electric installations and the light and fan points and all switches, switch-boards and general wiring.
- (g) Not to cut main or injure any walls or timbers or permanent fixtures of the demised premises or to make any structural alterations or additions in the internal arrangement or in the external appearance of the demised premises, without the previous consent in writing of the Lessor PROVIDED HOWEVER that the Lessees shall be at liberty without any such consent as aforesaid to construct, fix or erect in or upon or fasten to the demised premises trade or tenant's fixtures like counters, partitions, office fixtures and fittings and electric lamps and fans as shall be required by the lessees and which shall be easily removable without causing much damage to the demised premises. The Lessees shall make good any major damage that may be caused by such removal.
- (h) Not to sub-let, re-let, assign, transfer or part with possession of the demised premises or any part thereof to any person or persons without previous consent in writing of the lessor; such consent however shall not be unreasonably withheld PROVIDED HOWEVER that notwithstanding such consent the liability of the lessees to pay rent shall continue alongwith the assignee or sub-lessee in case such consent is given.
- (i) To permit the Lessor or any person or persons' servants or agents or workmen deputed by him to enter upon the premises during the said term at all reasonable hours during the day time, after giving 24 hours' previous notice in writing to the lessees of their desire so to do, for the purpose of either viewing the state and condition of the said premises or for taking inventories of the lessor's fixtures therein or for doing such other work and things as may be required for any repairs, alterations or improvements.
- (j) At the expiration or earlier determination of the Lease peaceably and quietly to yield up and deliver the demised premises in good tenantable repair and condition (reasonable wear and tear excepted) alongwith all additions and alterations carried out by Lessees pursuant to the provisions herein (except the Bank's counters, wooden partitions, safe deposit lockers and other fittings specially fitted and exclusively used for the purpose of the lessees' business) without claiming or being entitled to any compensation for the same if the cost of such additions so carried out by the Lessees shall be deemed to be the property of the Lessor.

III. The lessor to the intent that the obligations may continue throughout the term hereby created doth hereby covenant with the lessees as follows, that is to say:-

To pay and discharge regularly and in time all existing and future rents, rates, assessments and taxes including the ground rent or land revenue payable in respect of



the demised premises and further hereby grants consents for deduction of such amount out of the rent in the event of the Lessees is being called upon to pay the above dues and the rents be not adequate than the amounts paid by the Lessees pursuant to the clause herein shall be a charge on the scheduled property.

- (b) To keep the exterior of the demised premises and the stairs and passages leading thereto well and sufficiently clean and lighted.
- (c) To carry out all types of repairs and uphold, maintain and keep the demised premises and the stairs & passages in good order, repair and tenantable condition and also to execute all structural and heavy repairs.
- (d) To provide separate sanitary blocks with W.C. and wash basins for ladies & gents with adequate water connection as required by the Lessees for the exclusive use of the Lessees and to maintain an adequate supply of water to all parts of the demised premises where provision has been or shall be made for the same and to maintain in good order and repair all pumping and other machinery required in connection with the water supply PROVIDED that the Lessor shall not be liable for any failure on the part of the Municipal or other authorities from whom the supply of water may be obtained in the ordinary course or from any accidental break-down of the plant PROVIDED early steps are taken to rectify the latter.
- (e) To permit the lessees at any time during the continuance of the terms hereby created to make and erect upon the demised premises such partitions, counters and other fixtures for the convenient use of the Lessees as they shall think fit and either on or before the expiry of the said term to permit the Lessees to remove the same PROVIDED HOWEVER that both in erecting and removing such fixtures and fittings then lessees shall take good care not to injure in any way the floor, walls, timbers or other parts of the demised premises and shall make good all damage caused by such erection and removal.
- (f) To permit the lessees to put up, affix, display and maintain such sign-boards, placards, posters, advertisements, neon signs and other publicity matters of whatever kind and description both inside and outside the demised premises, of such forms, character, sizes or design and on such places as the Lessees deem fit PROVIDED HOWEVER that the lessees pay all taxes, if any, in this behalf.
- (g) That the lessees paying the rent hereby reserved and observing and performing the covenants and conditions herein contained and on its part to be observed and performed shall peaceably and quietly hold possess and enjoy the demised premises during the said term without any interruption by the Lessor or any person claiming under or in trust for him.
- (h) The lessor shall provide at his own costs adequate electrical points with complete wiring as per the lessee's requirements provided electric mater in respect of the demised premises is in the name of the lessees.
- (i) Notwithstanding anything to the contrary contained herein above, Lessee shall be at its liberty to carry out necessary alterations and modifications in the premises except for structural changes so as to suit its requirements for carrying on its business. The Lessor also hereby agrees that in case Lessee desires to put any instrument, electronic gadgets etc. outside the premises or on the terrace/roof of the building in which the premises is located, Lessor shall have no objection. The Lessee shall put up the instrument and its gadgets at its cost and that Lesser shall not be entitled for any compensation/rentals for the purpose. The Lessor also hereby agrees to apply for additional electric load as and when requested by the Lessee.

IV. The lessor doth hereby further covenant and declare that the lease of the premises hereby demised to the Lessees shall not terminate by reason of the sale or mortgage of the demised premises.



- V. The lessor doth hereby further covenant with the lessees that he shall not let, sub-let, under-let or part with the possession or permit the use of any portion or part of his building to any other Bank or financial Institution for business purpose without the Lessee's prior consent in writing in that behalf.
- VI. PROVIDED ALWAYS IT IS HERELY EXPRESSLY AGREED AND DECLEARED AS FOLLOWS:-
- (a) THAT if the rent hereby reserved or any part thereof shall remain unpaid for 30 days after becoming due and payable (whether formally demanded or not) or other payment to be made by the lessees or any part thereof shall remain unpaid for 30 days after being demanded or if any covenant or condition on the part of the Lessees herein contained shall not be performed or observed then and in any of such cases, it shall be lawful or the lessor at any time thereafter to re-enter upon the demised premises or any part thereof and thereupon these presents shall absolutely determine but without prejudice to the right of action of the lessor in respect of any branches of the Lessees' covenants herein contained PROVIDED HOWEVER that the lessor shall not be entitled to re-enter if the rent becoming due is appropriated by the lessees as provided hereinafter.
 - (b) THAT in case the demised premises or any part thereof shall at any time during the term hereby created be destroyed or damaged by fire, tempest, flood, earthquake or other act of God or of State enemies or any irresistible force so as to be wholly or partially unfit for the use of the lessees, then the rent hereby reserved or proportionate part thereof according to the damage sustained shall cease to be payable from the time of such destruction or damage until the premises shall be reinstated AND the Lessees, if called upon to do so by the lessor, shall vacate within a reasonable time the whole or such portion of the premises as may be required to enable the Lessor to reinstate the premises PROVIDED HOWEVER that in the event of such destruction or damage this agreement shall at the option of the Lessees be void able and the Lessees shall be permitted to determine the Lease from the time of such destruction or damage.
 - (c) THAT any notice required to be served herein shall be sufficiently served on the Lessees if addressed and left by hand or forwarded to them by post at the demised premises and shall be sufficiently served upon the Lessor if addressed and delivered to him or forwarded to him by post at his address mentioned above. A notice sent by post shall be deemed to be given at the time when in due course of post, it should have been delivered to the addressee to which it was sent.
 - (d) THAT all costs, charges and expenses of and incidental to this lease and duplicates thereof including stamp duty and registration charges, shall be borne and paid by the Lessor and the Lessees in equal proportions. The lessees shall keep the original lease and the Lessor shall keep the duplicate thereof.
 - (e) That notwithstanding anything to the contrary contained in this Deed, the Lessor hereby agrees that the lessee shall be at liberty to surrender the leased premises at any time before the expiry of the lease period by giving three months clear notice in advance and the Lessor shall not have any objection for surrender of the premises accordingly. The Lessor shall not be entitled for any compensation / payment of rent for the unimpaired period of lease.
 - (f) The Lessor hereby agrees that the Lessee shall be at liberty to surrender any part of the premises during the currency of the lease without payment of any compensation / rent for the unimpaired period of lease though the lease deed is executed for the entire premises and the Lessor shall not have any objection for the surrender of the part premises accordingly.

IN WITNESS WHEREOF the parties hereto have set their respective hands and seal the day _____ year first hereinabove written.

THE SCHEDULE ABOVE REFERRED TO:

Classification: Internal

Classification: Internal



ALL THAT piece or parcel of land or ground with messuages, tenements and building known as _____ situated at _____ in the Registration Sub-District of _____ District of _____

being Plot No. _____ admeasuring _____ sq. yards, or thereabouts and bounded on or towards the

East by _____ on or towards the

West by _____ on or towards the

South by _____ on or towards the North by _____

SIGNED SEALED AND DELIVERED)

By the Within named _____)
_____) in
the presence of _____)
_____)

SIGNED AND DELIVERED on _____)

Behalf of UNION BANK OF INDIA)

By Mr. _____)

And Mr. _____)

Two of the constituted attorneys in the)

Presence of _____)

