



NATIONAL INSTITUTE OF RURAL DEVELOPMENT & PANCHAYATI RAJ

(Ministry of Rural Development, Govt. of India)

Rajendranagar, Hyderabad - 500030.

...
e-tender

**NOTICE INVITING E-TENDER FOR EMPANELMENT OF AGENCIES
FOR SUPPLY OF JUTE BAGS**

1. Online bids are invited from reputed manufacturers/dealers/suppliers for supply of jute bags to NIRDPR.

Bidding Document No.: NIRDPR/AdmnC/juteclothbag/16/2019-20

EMD:Rs.42,000/-

Bid document download/sale start date & time

Bid submission due date and time

16.3.2020 (5.00 P.M.)

7.04.2020 upto 3.00 PM

2. The detailed NIT can be viewed / downloaded from any of the given websites: <https://eprocure.gov.in/eprocure/app> OR www.nirdpr.org.in. Bidders are required to upload and submit their E-bid on Central Public Procurement Portal only. All subsequent amendments, time extension, clarifications, etc., if any, will be uploaded in the website only and will not be published in newspapers. Bidders should regularly visit website to keep themselves updated.

Asst. Registrar (Trg.)

GENERAL TERMS AND CONDITIONS

Online bids are invited under two bid system for supply of jute bags to NIRDPR, Rajendranagar, Hyderabad – 500 030, Telangana. Manual bids shall not be accepted.

Tender documents may be downloaded from NIRD&PR website <https://eprocure.gov.in/eprocure/app> as per the schedule as given in CRITICAL DATE SHEET as under.

CRITICAL DATE SHEET

Published Date	16.3.2020
Bid Document Download / Sale Start Date	16.3.2020 (5.00 PM)
Clarification Start Date	16.3.2020 (5.00 PM)
Clarification End Date	7.4.2020 (02.00 PM)
Bid Submission Start Date	16.3.2020 (5.00 PM)
Bid Submission End Date	7.4.2020 (3.00 PM)
Pre Bid meeting	24.3.2020 at 3.30 PM
Technical Bid Downloading Date	8.4.2020 (3.30PM)
Financial Bid Downloading Date	To be notified later only to technically qualified bidder(s)

1. The Institute requires around (i) **8,000 jute bags** and (ii) **2500 Jute Back Pack bags** (*specifications given in Financial Bid*) per annum (to be ordered from time to time) for distribution among the participants who attend the training programmes being conducted by the NIRDPR.
2. The bidders may peruse the specifications and sample jute bags available in Stores Section, NIRDPR (Phone No.24008479) before submitting the tender.
3. NIRDPR will place Purchase Order with empanelled agencies as per requirement from time to time during the contract period on rotation basis duly ensuring allotment of equal value work to all empanelled agencies. If the circumstances like volume of work and required time for delivery, the Competent Authority reserves the right to entrust the work of supply of jute bags to one or more empanelled agencies, as per the requirement.
4. Bids from the suppliers who have been blacklisted by State/Central Govt. organizations in the past will not be considered.

5. Demand Draft for Rs.42,000/- towards Earnest Money Deposit (EMD) drawn in favour of NIRDPR and payable at Hyderabad.
6. Experience of having successfully completed similar supply orders during the last 3 years in which applications are invited should at least be one of the following:
 - a) Three similar completed supply orders costing not less than the amount equal to 40% of the **estimated cost of Rs.21,00,000/-**.

OR

- b) Two similar completed supply orders costing not less than the amount equal to 50% of the **estimated cost of Rs.21,00,000/-**.

OR

- c) One similar completed supply orders costing not less than the amount equal to 80% of the **estimated cost of Rs.21,00,000/-**.

(copies of purchase orders along with completion of work certificate from the firm concerned to be provided as evidence)

7. Average annual financial turnover during the last 3 years, ending 31st March, 2019, should be at least 30% of the **estimated cost of Rs.21,00,000/-** (Balance Sheet and Profit & Loss Account to be enclosed).
8. Unconditional acceptance of all the terms and conditions of contract in the format prescribed at ANNEXURE-III.
9. Should submit sample bags as per the specifications to the tender inviting authority well before technical bid (Part 'A') opening. If the tenderer fails to submit the sample bag as stated above, the tender is liable for rejection.
10. Self declaration to the effect that company/agency has not been blacklisted by any GoI/PSUs/State Govt.Dept.
11. The bidders should have main / branch office in twin cities.
12. After thorough scrutiny of the details in Part "A" and examination of sample bag by the tender committee, the Part 'B' i.e. Financial Bid in form B of those firms whose technical offer is found to be qualified will be downloaded separately.
13. Mere fulfillment of all the stipulations as contained in the tender document, terms and conditions annexed to the tender quotation does not confer any right on the tenderers on acceptance of their tender application.
14. List of Offices/Departments/Institutions to which the tenderer has already supplied jute bags, should be enclosed along with a copy of the purchase order as proof.
15. Tender received after due date will be rejected. Similarly, bids not accompanied with the requisite EMD and sample bags will be rejected.

16. **The Institute requires approximately 8,000 – 10,500 jute bags per annum as per the specifications indicated in the financial bid. The tenderers are advised to inspect the sample bags available in Stores Section, NIRDPR, Rajendranagar, Hyderabad (Phone No. 24008479) before uploading the tender documents. The quantities of jute bags are likely to be increased or decreased as per actual requirement of the Institute.**
17. The successful bidder will have to deposit 10% of tendered price as Security Deposit against performance guarantee. The Security Deposit will be in the form of DD drawn on SBI, NIRDPR Branch or Bank Guarantee in the prescribed format (Appendix-1). The successful bidder will have the option of converting the EMD into Security Deposit. The EMD in respect of the successful bidder will be converted into a part of security deposit and will be with the Institute during the contract period which will not carry any interest.
18. NIRDPR reserves the right to forfeit the EMD of empanelled firm on account of premature withdrawal from the tender and non-acceptance of offer of NIRDPR for empanelment of agencies for supply of work after finalization of bids. The decision of the Director General, NIRDPR shall be final in this regard.
19. NIRDPR empanels the agencies and reserves the right to entrust the work of supply of the bags to one or more agencies as per the requirement. However, NIRDPR ensures that work is normally distributed equally at the discretion of the Institute. The tenderer(s) should deliver the bags as per approved specifications within the stipulated time etc., as per the purchase order.
20. **NIRDPR reserves the right to forfeit the security deposit of the empanelled firm who does not supply the required quantity of jute bags as per approved specifications within the stipulated time etc., and as per the purchase order. The decision of the Director General, NIRDPR shall be final in this regard.**
21. Prices quoted in the Financial Bid should be inclusive of delivery in good condition and other incidental charges at stores premises, NIRDPR, Rajendranagar, Hyderabad. The Institute will not pay separately for transit, insurance, all risks in transit being exclusively of the supplier and the purchaser shall pay only for such bags as are actually received in good condition and accepted in accordance with the contract. Applicable GST will be paid extra, subject to submission of deposit challans/proof of the same, in original.
22. NIRDPR will release payment by PFMS/RTGS after receipt and acceptance of jute bags by the authorized representative of the Institute and on submission of the bill along with a copy of delivery challan. No advance amount will be paid. Statutory taxes as applicable at source will be deducted from the Bill.
23. Deduction will also be made from the bill of the contractor on account of supply of defective jute bags which are rejected after conducting inspection.

24. The contract will be valid for a period of two years with effect from the date of entering into the agreement. The period of contract may be extended for one more year on mutually agreed terms and conditions by both the parties. The successful tenderers should supply the jute bags till finalization of the new contract or conclusion of the present contract whichever is later. The tenderer shall have to execute an agreement with NIRDPR on Rs.100/- Non Judicial Stamp Paper. Expenses towards agreement will be borne by the tenderer.
25. **Arbitration:** in the event of any dispute arising under these conditions or any conditions contained in the Purchase Order or in connection with this contract, the same shall be referred to the sole arbitration of the Director General or some other persons appointed by him. The award of the arbitrator shall be final and binding on the parties to this contract.
26. **Jurisdiction:** The order executed will be subject to Indian law and local courts at Hyderabad only.
27. Director General, NIRD&PR reserves the right to reject any or all the quotations received without assigning any reasons whatsoever.

Registration for on-line submission of Bids

- (i) The bidders are required to submit soft copies of their bids electronically on the CPP Portal using valid Digital Signature Certificates(DSC).
- (ii) For submission of on-line bid, bidders are required to enroll on the e-Procurement module of the Central Public Procurement Portal (URL:<http://eprocure.gov.in>) by clicking on the link “**Online Bidder Enrolment**”.
- (iii) As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their accounts.
- (iv) Bidders are advised to register their valid e-mail address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.
- (v) Upon enrolment the bidders will be required to register their valid Digital Signature Certificate (Class II or Class III Certificates with signing key usage) issued by any Certifying Authority recognized by CCA India (e.g. Sify / TCS / nCode / eMudhra etc.), with their profile.
- (vi) Only one valid DSC should be registered by a bidder. Bidders must ensure that they do not lend their DSC’s to others which may lead to misuse.
- (vii) Bidders should then log-in to the site through the secured log-in by entering their user ID / password and the password of the DSC /e-Token.
- (viii) **For uploading the same set of standard documents (e.g. PAN card copy, annual reports, auditor’s certificates etc.) required to be submitted as a part of every bid, bidders can use “My Space” area available to them.**

Preparation of bids:

- (i) Bids shall be submitted on-line in two parts, viz., Part ‘A’ - Technical Bid and Part ‘B’ - Financial Bid at CPP Portal website: <https://eprocure.gov.in>

only. The offers submitted by Telegram/ Fax/ email shall not be considered. No correspondence will be entertained in this matter.

- (i) Not more than one tender shall be submitted by one bidder or bidders having business relationship. Under no circumstance will father and his son(s) or other close relations who have business relationship with one another (i.e. when one or more partner(s)/director(s) are common) be allowed to tender for the same contract as separate competitors. A breach of this condition will render the tenders of both parties liable to rejection.
- (ii) Bidders should carefully read the tender document and understand its requirements before submission of their bids. They should also take into account any corrigendum published in continuation to the original one. Any non- fulfillment may lead to rejection of bid.
- (iii) Bid documents as required in the tender may be submitted in PDF / XLS / RAR / DWF formats. Bid documents may be scanned with 100 dpi with black and white option.
- (iv) The technical bid to be submitted/uploaded in Part 'A' should contain the following documents:
 - a) Scanned copy of valid registration certificate, valid license, PAN No., GST Registration Certificate, experience certificate as per the tender notice and letter in respect of un-conditional acceptance of all the terms and conditions of the tender document.
 - b) Scanned copy of Income Tax Returns for the preceding three Assessment Years i.e., 2017-18, 2018-19 and 2019-20.
 - c) Scanned copy of audited Balance Accounts Sheet and Profit & Loss Account for the preceding three financial years i.e., 2016-17, 2017-18 and 2018-19.
 - d) Scanned copy of Partnership Deed wherever applicable.
 - e) Scanned copy of the Demand Draft for Rs. 42,000/- (Rupees forty two thousand only) towards EMD drawn in favour of NIRDPR, Rajendranagar.
 - f) Scanned copy of Award of Contract/ Commencement letters in respect of previous customers preferably Government or Semi-Government organizations for whom jute bags were supplied along with completion of work certificate.
- iv) **The financial bid should be submitted separately in Part 'B' in the format prescribed.**

Submission of Bids:

- (i) Bidders must accept the terms and conditions contained in this tender document unconditionally while submitting their bids. They should give such acceptance in writing on the Company/ Firm's letter head in the format prescribed at **Annexure-III**.
- (ii) Bidder should log-in to the site well in advance for bid submission so that the same is uploaded in time i.e. on or before the bid submission time. Bids received after the due date and time shall not be accepted in any case.
- (iii) The bidder has to digitally sign and upload the required bid documents one by one as indicated in the tender document.
- (iv) Bidder has to select the payment option as "offline" to pay the tender fee / EMD as applicable and enter details of the instrument.
- (v) Hard copy of DD/NSIC exemption certificate has to be matched with the details available in the scanned copy and the data entered during bid submission time and the same should be sent to the Assistant Registrar (T), NIRDPR, Rajendranagar, Hyderabad – 500 030 on or before on or before technical bid downloading date/time as mentioned in critical date sheet. Failure to do so is likely to entail rejection of bids.
- (vi) Financial bid must be submitted in the format prescribed in this tender document and no other format shall be acceptable. Bidders are required to download the file and quote the amount on hard copy. Once the details have been completed, the bidder should submit it on-line in the form of soft copy. Striking and overwriting on financial bid shall be rejected summarily, as the same is not permissible.
- (vii) The server time (which is displayed on the bidders' dashboard) will be considered as the standard time for referencing the deadlines for submission of the bids by the bidders, opening of bids etc. The bidders should follow this time during bid submission.
- (viii) All the documents being submitted by the bidders would be encrypted using PKI encryption techniques to ensure the secrecy of the data. The data entered cannot be viewed by unauthorized persons until the time of bid opening. The confidentiality of the bids is maintained using the secured Socket Layer 128 bit encryption technology. Data storage encryption of sensitive fields is done.
- (ix) The uploaded tender documents become readable only after the tender opening by the authorized bid openers.

- (x) Upon the successful and timely submission of bids, the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.

- (xi) The bid summary has to be printed and kept as an acknowledgement of the submission of the bid. This acknowledgement may be used as an entry pass for any bid opening meetings.

- (xii) Any query relating to the process of on-line bid submission or queries relating to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk. The contact number for the helpdesk is 1800 2337315.

Note: All the documents in support of eligibility criteria are to be uploaded properly, failing which bid will not be considered.

Empanelment of agencies for supply of jute bags with NIRDPR

Part-A: TECHNICAL BID

1	(a) Name & Address of the agency	
	(b) Telephone / Mobile Phone Nos.	
	(c) Fax No.	
	(d) e-mail ID	
2	Date of establishment of agency (please enclose supporting document)	
3	Branches if any (Please enclose details with address & telephone nos.)	
4	Is your firm a proprietorship, partnership or registered under the Companies Act. (A scanned copy of registration certificate to be uploaded and along with subsequent renewal if any)	
5	PAN (income Tax) (please enclose copy)	
6	GST Registration Nos. (please enclose a copy of the certificate)	
7	List of present clients to whom bags were supplied during preceding three years (2016-17, 2017-18 and 2018-19) including at least three Government Organisations. Please enclose copies of Purchase Orders and work completion certificates.	
8	Details of annual turnover during the preceding three years (2016-17, 2017-18 and 2018-19). Please enclose duly audited Balance Sheet and Profit & Loss Accounts along with Income Tax Returns for the preceding three Assessment Years i.e. 2017-18, 2018-19 and 2019-20.	
9	Any other information	

Note: The tenderer should submit a sample bags (as per NIRDPR's sample) proposed to be supplied to NIRDPR along with the technical bid. In the absence of sample bags the tender is liable for rejection.

DECLARATION

I, _____ (name of person) am authorized to make the declaration on behalf of the _____ (name of the agency) and do hereby declare that:

- (1) All the information furnished above is true to the best of my/our knowledge.
- (2) None of my / our close relatives having business relationship with one another have submitted his / their bid against this tender notice.
- (3) If at any stage, it is found that any information given above or elsewhere in response to NIRDPR's present invitation to express interest for empanelment is false/incorrect or that our agency do not satisfy the eligibility criteria, my / our candidature for empanelment is liable to be cancelled/terminated.

Place: _____
Date: _____

Signature of Tenderer
Name: _____
Official seal of the agency



NATIONAL INSTITUTE OF RURAL DEVELOPMENT & PANCHAYATI RAJ

(Ministry of Rural Development, Govt. of India)

Rajendranagar, Hyderabad - 500030

Tender Inviting Authority	National Institute of Rural Development and Panchayati Raj, Rajendranagar, Hyderabad – 500 030
Tender Title	TENDER FOR SUPPLY OF JUTE BAGS
Contract No.	
Bidder Name:	

PART-B: Financial Bid

I/We the undersigned offer to supply the jute bags as indicated below as per the sample submitted by us as per the specifications of NIRDPR.

No.	Type of bags	Qty. (appro x.)per annum	Description of the item/specifications	Rate per unit (Rs) without GST	
				In figures	In words
i.	Vertical Long Flap Model Oxford Jute bags	8000	As per sample available at NIRDPR Stores for inspection.		
ii.	Oxford Jute laptop Back Pack bags	2500	As per sample available at NIRDPR Stores for inspection.		

2. The above rates are inclusive of transportation and other incidental charges. GST reimbursal will be claimed at applicable rates, on submission of proof of the payment.
3. The financial bid of only those bidders will be opened / downloaded who had submitted EMD in the form of Demand Draft drawn in favour of NIRDPR, Rajendranagar along with the sample bag / bags and approved by the Technical Evaluation Committee.
4. Further, we accept all the terms and conditions of the documents in bid form and this acceptance shall prevail over any other conditions, if any given in our bid.

5. We undertake to supply the jute bags within the stipulated time of minimum 7 (seven) days as indicated in purchase order from time to time as per requirement. The rates quoted will be valid for two years.
6. Quantity of bags to be ordered may be increased or decreased as per requirement of NIRDPR.
7. **Bid Evaluation criteria:** After finalization of lowest rates (L-1), NIRDPR will notify the approved rates for each type of bag. A panel of vendors accepting the L-1 rates will be notified. Purchase Orders with empanelled agencies for supply of bags will be issued from time to time as per requirement of NIRDPR.
8. Quantum of business to supply of bags is not guaranteed by NIRDPR.

SIGNATURE OF THE
TENDERER & SEAL

Date:
Place:

TENDER ACCEPTANCE LETTER
(To be given on Company Letter Head)

Date:

To

The Asst. Registrar(T)
National Institute of Rural Development
Rajendranagar
Hyderabad – 500 030.

Sub: NIT for supply of jute bags - Acceptance of Terms & Conditions of Tender –Reg.

Ref: Tender Reference No.:

Dear Sir,

1. I/We have downloaded/ obtained the tender document(s) for the above mentioned 'Tender/Work' from the web site(s)namely:

as per your advertisement, given in the above mentioned website(s).

2. I/We hereby certify that I/We have read the entire terms and conditions of the tender documents from Page No. _____ to _____ (including all documents like annexure(s), schedules(s) etc.), which form part of the contract agreement and I/we shall abide hereby by the terms/conditions/ clauses contained therein.

3. The corrigendum(s) issued from time to time by your department/ organisation too has also been taken into consideration, while submitting this acceptance letter.

4. I/We hereby unconditionally accept the tender conditions of above mentioned tender document(s)/ corrigendum(s) in its totality/entirety.

5. In case any provisions of this tender are found violated, then your department/organisation shall without prejudice to any other right or remedy be at liberty to reject this tender/bid including the forfeiture of the full said earnest money deposit absolutely.

Yours Faithfully,

(Signature of the Bidder, with Official Seal)

Proforma of Bank Guarantee towards Performance Security.*PERFORMANCE GUARANTEE*

Ref. No. _____ Bank Guarantee No _____
 Dated _____

To,

National Institute of Rural Development & Panchayatiraj
 Rajendranagar,
 Hyderabad-500030

Dear Sirs,

1. In consideration of National Institute of Rural Development & Panchayatiraj, having its Registered Office at Rajendranagar, Hyderabad-500030, India (hereinafter referred to as 'NIRDPR', which expression shall, unless repugnant to the context or meaning thereof, include all its successors, administrators, executors and assignees) having issued a Work Order No..... with respect to award of contract of Empanelment of Agency for supply of jute bags (hereinafter called 'Empanelment' which expression shall include all the amendments thereto) with **M/s**, **HYDERABAD - 500 030** having its registered/head office (hereinafter referred to as the 'Contractor') which expression shall, unless repugnant to the context or meaning thereof include all its successors, administrators, executors and assignees) and NIRDPR having agreed that the Contractor shall furnish to NIRDPR a performance guarantee for Indian Rupees/(Rupees. only) for the faithful performance of the entire contract.

2. We (name of the bank), **INDIA** registered under the laws of (hereinafter referred to as "the Bank", which expression shall, unless repugnant to the context or meaning thereof, include all its successors, administrators, executors and permitted assignees) do hereby guarantee and undertake to pay immediately on first demand in writing any /all moneys to the extent of Indian Rupees/(Rupees. only) without any demur, reservation, contest or protest and/or without any reference to the Contractor. Any such demand made by NIRDPR on the Bank by serving a written notice shall be conclusive and binding, without any proof, on the bank as regards the amount due and payable, notwithstanding any dispute(s) pending before any Court, Tribunal, Arbitrator or any other authority and/or any other matter or thing whatsoever, as liability under these presents being absolute and unequivocal. We agree that the guarantee herein contained shall be irrevocable and shall continue to be enforceable until it is discharged by NIRDPR in writing. This guarantee shall not be determined, discharged or affected by the liquidation, winding up, dissolution or insolvency of the Contractor and shall remain valid, binding and operative against the bank.

3. The Bank also agrees that NIRDPR at its option shall be entitled to enforce this Guarantee against the Bank as a principal debtor, in the first instance, without proceeding against the Contractor and notwithstanding any security or other guarantee that NIRDPR may have in relation to the Contractor's liabilities.

4. The Bank further agrees that NIRDPR shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder to vary any of the terms and conditions of the said contract or to extend time of performance by the said Contractor(s) from time to time or to postpone for any time or from time to time exercise of any of the powers vested in NIRDPR against the said Contractor(s) and to forbear or enforce any of the terms and conditions relating

to the said Work Order and we shall not be relieved from our liability by reason of any such variation, or extension being granted to the said Contractor(s) or for any forbearance, act or omission on the part of NIRDPR or any indulgence by NIRDPR to the said Contractor(s) or any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving us.

5. The Bank further agrees that the Guarantee herein contained shall remain in full force during the period that is taken for the performance of the contract and all dues of NIRDPR under or by virtue of this contract have been fully paid and its claim satisfied or discharged or till NIRDPR discharges this guarantee in writing, whichever is earlier.

6. This Guarantee shall not be discharged by any change in our constitution, in the constitution of NIRDPR or that of the Contractor.

7. The Bank confirms that this guarantee has been issued with observance of appropriate laws of the country of issue.

8. The Bank also agrees that this guarantee shall be governed and construed in accordance with Indian Laws and subject to the exclusive jurisdiction of Indian Courts of the place from where the purchase order has been placed.

9. Notwithstanding anything contained hereinabove, our liability under this Guarantee is limited to Indian Rupees/-(Rupees. only) and our guarantee shall remain in force until 08.10.2021.

All Claims of NIRDPR (beneficiary) against this Bank Guarantee, shall be remitted by the State Bank of India, NIRDPR Branch, Rajendranagar, Hyderabad - 500030 (Bank's name to be inserted) to the following account of NIRDPR only through electronic transfer of funds, unless otherwise specifically communicated by NIRDPR:

Beneficiary Account Name	:	NIRDPR General Payment Savings
Bank Name	:	State Bank of India
Branch	:	NIRD RAJENDRA NAGAR
Branch Code	:	020965
Bank Account No.	:	62491365119
IFSC Code	:	SBIN0020965

WITNESS NO. 1

(Signature)
Full name and official
address (in legible letters)

(Signature)
Full name, designation and
address (in legible letters) with Bank stamp

Attorney as per Power of

Attorney No.....
Dated

WITNESS NO. 2

(Signature)
Full name and official
address (in legible letters)

INSTRUCTIONS FOR FURNISHING PERFORMANCE GUARANTEE

1. The Bank Guarantee by Indian Bidders will be given on non-judicial stamp paper /franking receipt as per stamp duty applicable at the place from where the purchase order has been placed. The non-judicial stamp paper /franking receipt should be either in name of the issuing bank or the contractor.
2. The expiry date as mentioned in clause 9 should be arrived at by adding 60 days to the contract completion date **unless otherwise specified in the bidding documents/Purchase order.**
3. The bidders will give Bank Guarantee from any of the following categories of Banks:
 - (a) Any Scheduled Bank incorporated in India, Bank Guarantee issued by foreign branches / foreign offices of such Scheduled Banks be counter guaranteed by the Indian Branch of any Scheduled Bank incorporated in India.

OR
 - (b) Any Branch of an International Bank situated in India and registered with Reserve Bank of India as scheduled foreign bank.

OR
 - (c) Any foreign Bank which is not a Scheduled Bank in India provided the Bank Guarantee issued by such Bank is counter guaranteed by any Branch situated in India of any Scheduled Bank incorporated in India