# FOR MONTHLY HIRING OF CAR

**AT** 

OIL & NATURAL GAS CORPORATION

URAN PLANT, URAN, MAHARASHTRA

UNPRICED BID - PART - I

Tender No.: ROFS/2K19/02/ENQ/25

Tender Date: 14.07.2020

Due Date : 24.07.2020 UPTO 16:00 HOURS

Date of Opening of Bids: 24.07.2020 at 17:00 HOURS



### Balmer Lawrie & Co. Ltd.

REFINERY & OILFIELD SERVICES 21, Netaji Subhas Road Kolkata 700 001



SBU : Refinery & Oil Field Services 21, Netaji Subhas Road Kolkata – 700 001

## INSTRUCTION TO BIDDERS TENDER NO. ROFS/2K19/02/ENQ/25 DUE ON 24.07.2020 UPTO 16:00 HOURS FOR MONTHLY HIRING OF CAR AT ONGC, URAN Date and Time of Opening: 24.07.2020 at 17:00 Hours

#### 1.0 PROCEDURE FOR BID SUBMISSION

The Tender Document comprises of two Bids viz Unpriced Part – I and Priced Part – II. The submission of offer can be made only through e-bidding. No physical bid will be accepted.

#### 1.1 <u>Bid Submission through e-bidding</u>

The bidders shall submit their response through bid submission to the tender on e-Procurement platform at https://balmerlawrie.eproc.in by following the procedures and steps given below. The bidders would be required to register on the eprocurement market place https://balmerlawrie.eproc.in and submit their bids online. The bidders shall submit offer comprising Notice Inviting Tender, pre-qualification documents, Vendors' Information, EMD details etc. in the standard formats prescribed in the Tender documents displayed in e-Procurement web site. The bidders shall download all the above documents, upload the same along with scanned copies of all the relevant certificates, documents etc., duly stamped and signed, in support of their eligibility criteria/NIT in the e-Procurement web site. However, bulky documents need not be scanned and uploaded but physical copy of the same along with Unpriced Bid (Part-I) of the Tender Document, duly stamped and signed should be sent to the Tender Inviting Authority before the tender opening date along with EMD amount. MSE bidders registered with MSME portal, shall upload/submit Udyog Aadhaar Registration along with their bid for EMD exemption. Similarly, Priced Bid should be downloaded, filled it up and uploaded in the specific online folder maintained at Balmer Lawrie's e-procurement site. No physical copy of the Priced Bid should be submitted by the vendors.

#### 1.1.1 Registration with e Procurement platform

For registration and online bid submission, bidders may contact HELP DESK of M/s C1 India Pvt., Ltd and register themselves on line by logging in to the website https://balmerlawrie.eproc.in

Contact Person	Location	e-mail ID	Contact No.	Opening of Helpdesk
Mr. Tirtha Das	Kolkata	tirtha.das@c1india.com	9163254290	Monday to Friday
Mr. Ch. Mani Sankar	Chennai	chikkavarapu.manisankar @c1india.com	6374241783	Monday to Friday
Ms. Ritu Patil	Mumbai	ritu.patil@c1india.com	0124-4302000 (Ex-236)	Monday to Friday
Helpdesk Support	Kolkata	blsupport@c1india.com	8017272644	Saturday

#### 1.1.2 <u>Digital Certificate authentication</u>

The bidder shall authenticate the bid with his Digital Certificate for submitting the bid electronically on e-Procurement platform and the bids not authenticated by digital certificate of the bidder will not be accepted on the e-Procurement platform.

All the bidders who do not have Digital Certificates need to obtain Digital Certificate. They may contact Help Desk of C1 India Pvt Ltd.

#### 1.1.3 Submission of Hard copies

After submission on-line bid, the bidders are requested to submit the demand draft towards EMD along and pre-qualification & documents which could not be uploaded due to its bulkiness to the Tender Inviting Authority on/before the due date of opening date under cover of Unpriced Bid, Part - I. These can be submitted either in person or through courier or by post. Under no circumstances, physical copy of Price Bid should accompany with these documents.

Balmer Lawrie shall not take any responsibility for any delay or non-receipt of said documents. If any of the documents furnished by the bidder is found to be false/fabricated, the bidder is liable for black listing, forfeiture of the EMD, cancellation of work and criminal prosecution.

The bidder is requested to get a confirmed acknowledgment from the Tender Inviting Authority as proof of submission of hard copies.

#### 1.1.4 Corrigendum to tender

The bidder has to keep track of any changes by viewing the addendum/ Corrigendum's issued by the Tender Inviting Authority from time-to-time in the e-Procurement platform. No separate newspaper advertisement will be published for this. The Company calling for tenders shall not be responsible for any claims/problems arising out of this.

#### 1.1.5 Bid Submission Acknowledgment

The user should complete all the processes and steps required for bid submission. The successful bid submission can be ascertained once acknowledgment is given by the system through bid submission number after completing all the processes and steps. Tender Inviting Authority and C1 India Pvt. Ltd. will not be responsible for incomplete bid submission by users. Users may also note that the incomplete bids will not be saved by the system and are not available for the Tender Inviting Authority for processing.

Before uploading scanned documents, the bidders shall sign on all the statements, documents, certificates uploaded by him, owning responsibility for their correctness/authenticity.

#### 1.1.6 <u>Disclaimer Clause</u>

The Company (Balmer Lawrie & Co. Ltd.) nor the service provider (C1 India Pvt. Ltd.) is responsible for any failure of submission of bids due to failure of Internet or other connectivity problems or reasons thereof.

#### 2.0 BID SUBMISSION

Bids should be submitted through online mode only. However, bidders should send EMD (in case of non-MSME) and other voluminous prequalification documents which could not be uploaded, along with copy of Unpriced Bid to the Bid Inviting Authority on or before the due date of opening of tender. If it is found that EMD (except MSME registered vendor/s) is not received before opening of the online bid on due date, such offers even qualify as per the tender requirement, shall be rejected.

Fax/e-mail offers shall not be accepted. The company will not accept any responsibility for any delay in receipt or non-receipt of bidding document sent by post. Offers not conforming to the above-mentioned requirements are liable to be rejected.

EMD and other documents (except Price Bid) as stipulated in the tender should reach the Bid Inviting Authority at the following address within the due date and time:

Head (ROFS)
Balmer Lawrie & Co. Ltd.
Refinery & Oil Field Services
21, Netaji Subhas Road
Kolkata – 700 001

Contact : (033) 2222 5706/9433092888 e-mail id : <u>biswas.s@balmerlawrie.com</u>

#### 1.3 **OPENING OF TENDER**

The Unpriced Bid (Part- I) will be opened on the due date and time as mentioned in the NIT.

Online Priced Offers of qualified and eligible bidders will be opened on a separate working day within the business hours of 09.30 to 18.30 Hours.

For Balmer Lawrie & Co. Ltd.

( A. Bandyopadhyay ) Head (ROFS)



# INSTRUCTION TO BIDDERS TENDER NO. ROFS/2K19/02/ENQ/15 FOR MONTHLY HIRING OF CAR FOR THE WORK OF BALMER LAWRIE AT OIL & NATURAL GAS CORPORATION LTD., URAN PLANT, URAN, NAVI-MUMBAI DUE ON 24.07.2020 UPTO 16:00 HOURS

#### 1.0 PROCEDURE FOR BID SUBMISSION

The Tender Document is comprising of Notice Inviting Tender and Price Schedule under the single bid system. The submission of offer can be made through e-bidding only as per following procedures:

#### 1.1 BID SUBMISSION THROUGH E-BIDDING

The bidders shall submit their response through bid submission to the tender on e-Procurement platform at https://balmerlawrie.eproc.in by following the procedure given below. The bidders would be required to register on the e-procurement market place https://balmerlawrie.eproc.in and submit their bids on-line. The bidders shall submit offers comprising Notice Inviting Tender and Price Schedules in the standard formats displayed in e-Procurement web site. The bidders shall download the Tender Document, scan the NIT and Price Schedules and uploading the same duly stamped and signed along with all pre-qualification document, in the Balmer Lawrie's e-Procurement site. Price Schedule should be filled up before scan and uploading at site. Earnest Money Deposit, as applicable, should reach the Bid Inviting Authority on or before the due date and time.

#### 1.1.1 Registration with e Procurement platform

For registration and online bid submission, bidders may contact HELP DESK of M/s C1 India Pvt., Ltd and register themselves on line by logging in to the website https://balmerlawrie.eproc.in

	ntact rson	Location	e-mail ID	Contact No.	Opening Helpdes	
Mr. Das	Tirtha	Kolkata	tirtha.das@c1india.com	9163254290	Monday Friday	to
Mr. Mani Sank		Chennai	chikkavarapu.manisankar @c1india.com	6374241783	Monday Friday	to
Ms. Patil	Ritu	Mumbai	ritu.patil@c1india.com	0124-4302000 (Ex-236)	Monday Friday	to
Help Supp	desk oort	Kolkata	blsupport@c1india.com	8017272644	Saturday	

#### 1.1.2 Digital Certificate authentication

The bidder shall authenticate the bid with his Digital Certificate for submitting the bid electronically on e-Procurement platform and the bids not authenticated by digital certificate of the bidder will not be accepted on the e-Procurement platform.

Empaneled bidders not having Digital Certificates need to obtain Digital Certificate. They may contact Help Desk of C1 India Pvt Ltd.

#### 1.1.3 Corrigendum to tender

The bidder has to keep track of any changes by viewing the addendum/Corrigendum's issued by the Tender Inviting Authority on time-to-time basis in the e-Procurement platform. The Company calling for tenders shall not be responsible for any claims/problems arising out of this.

#### 1.1.4 Bid Submission Acknowledgment

The user should complete all the processes and steps required for bid submission. The successful bid submission can be ascertained once acknowledgment is given by the system through bid submission number after completing all the processes and steps. Tender Inviting Authority and C1 India Pvt. Ltd. will not be responsible for incomplete bid submission by users. Users may also note that the incomplete bids will not be saved by the system and are not available for the Tender Inviting Authority for processing.

Before uploading scanned documents, the bidders shall sign on all page of the NIT, owning responsibility for their correctness/authenticity.

#### 1.1.5 Disclaimer Clause

The Company (Balmer Lawrie & Co. Ltd.) nor the service provider (C1 India Pvt. Ltd.) is responsible for any failure of submission of bids due to failure of Internet or other connectivity problems or reasons thereof.

#### 1.2 BID SUBMISSION IN PHYSICAL FORM

No physical bid will be accepted by the Bid Inviting Authority.

#### 1.3 Opening of On-line Bid

e-bids will be opened on the date and time indicated in the e-procurement site and no intimation will be given to the bidders separately.

#### 1.4 Bid Inviting Authority

Bidders may also contact the following Bid Inviting Authority before and after submission of their bids for any clarifications.

Head (ROFS)
Balmer Lawrie & Co. Ltd.
21, Netaji Subhas Road, Kolkata – 700 001
Phone: (033) 22225706/Mob: 9433092888
e-mail id: biswas.s@balmerlawrie.com

For Balmer Lawrie & Co. Ltd.

( A Bandyopadhyay ) Head (ROFS)



ROFS/2K19/02/ENQ/25 14<sup>th</sup> July, 2020

#### **NOTICE INVITING TENDER**

Due Date: 24.07.2020 Upto : 16:00 Hours

<u>Date & Time of Opening : 24.07.2020 at 17:00 Hours</u>

Balmer Lawrie & Co. Ltd. (BL) invites offers in prescribed form through on-line mode under single bid system from bidders for providing a Car on monthly hiring basis to ply in Mumbai & Navi-Mumbai and inside Oil & Natural Gas Corporation Ltd. (ONGC), Uran Plant as per following terms and conditions:

#### 1.0 TYPE OF VEHICLE

Diesel Car suitable for accommodating minimum of 4 persons.

#### 2.0 AREA OF TRAVEL

The car will generally ply between Balmer Lawrie's transit accommodation at Ulwe/nearby place and ONGC Uran Plant, Railway Station, Bus stand, Airport and adjacent areas within Mumbai & Navi Mumbai as per our requirements. The car should move inside the plant premises with proper permission as per our requirement.

#### 3.0 <u>SCOPE</u>

The detailed scope of work is as follows:

- (i) Providing road worthy Car with valid and relevant statutory documents as required to ply inside ONGC Uran Plant and the area specified in sl. no. 2.0 above. The place of reporting would generally be at Balmer Lawrie's transit accommodation at Ulwe.
- (ii) The car should be provided with experienced driver/s as per working duration/day.
  - (iii) Maintenance charges, fuel etc. will be borne by the bidder
  - (iv) All necessary documents like valid driving licence, PF, ESI, Insurance Policy, Pollution Certificate and Police Verification of driver/s etc. will have to be provided for obtaining gate pass to entry into ONGC Uran Premises. Obtaining of gate pass and compliance of formalities shall be the responsibility of the bidder.

- (vi) A detailed logbook will be maintained by the driver/s and this will be signed every time this car is used.
- (vii) Suitable alternative arrangement should be made by the bidder, if the existing car is not available due to maintenance or any other reason.
- (viii) Car with Commercial Licence must be provided
- (xi) Meter reading and time of reporting will be considered from the place of reporting and releasing and not from Garage to Garage.

#### 4.0 PRE-QUALIFICATION

Following pre-qualification criteria must be fulfilled by the bidders and copies of same should be submitted along with offers:

- (i) PAN Card
- (i) Goods & Service Tax Registration Certificate
- (ii) Car should not be more than 4 years' old at the time of its engagement. Relevant documents like Smart Card/Registration Certificate, Insurance Policy, Pollution Certificate etc. should be submitted along with offers.
- (iii) Provident Fund and ESI Registration

#### 5.0 EARNEST MONEY DEPOSIT

An EMD of Rs.10,000/- (Rupees Ten Thousand only) in the form of bank draft in favour of 'Balmer Lawrie & Co. Ltd.' payable at Kolkata should reach the Bid Inviting Authority on or before the due date. Bid submitted without EMD is liable for rejection, unless bidder is a registered with MSME. In order to quality for EMD exemption, MSE units shall submit MSE registration document i.e. Entrepreneurs Memorandum Acknowledgement (Part-II) from any of the body listed under SI. No. 12.1 (or any other body specified by the Ministry of MSME)

The MSE registration shall be valid as on date of placement of order. The registration must be for the items/category of items/services relevant to the tendered items/category of items /services.

EMD of the successful bidder shall be retained with us as Security Deposit after placement of order. EMD of unsuccessful bidder/s shall be returned after finalization of order. EMD exempted bidder, shall submit the amount as security deposit by DD/Bank Guarantee in favour of Balmer Lawrie & Co. Ltd. within 15 days from the date of placement of order.

#### 6.0 PERIOD OF HIRING

30 (thirty) months to be reckoned from the date when it enters inside ONGC, Uran Plant after complying necessary formalities.

Hiring of car is intended for the support service towards De-sludging of. crude tanks at ONGC Uran to be handed over in a phase manner within a span of  $2\frac{1}{2}$  years with intervening gaps. There will be approx. 4 months for each tank when work shall be carried out in general shift aggregating 8 months period within the entire contract period and balance portion would be on three shifts basis. However, operation in multiple shifts shall depend subject to permission by ONGC authority and contractor bidder has to accept it. Accordingly, usage of the car will be guided as per our requirement and paid accordingly as per the relevant price schedule. Necessary prior intimation would be given to the contractor for the same.

Further, there may be a time gap between handing over of tanks after completion of each tank. The successful bidder shall be intimated for temporary suspension of car services if such period is beyond one month or above. No payment shall be made during such idle period.

#### 7.0 DUTY HOURS

The duration of daily duty shall be 12 hours for general shift operation. 17 hours/day duty shall be required during three shifts operation at ONGC, Uran Plant. Saturday/Sunday including holidays (except National Holidays) shall be working days and no additional payment shall be made for these days. However, these periods are estimated and may vary as per our operational requirements. Similarly, the duty hours may increase to 24 hours/day during operation of our plant depending upon our site requirements. Counting of time and KM will be based on the time of reporting and releasing of the car at our transit accommodation and not from garage to garage.

#### 8.0 PRICE BASIS

Bidders should quote their rates in the Price Schedule as per following basis:

- (i) Lump sum all-inclusive charge per month for 12 hours duty per day and plying upto 2200 Km per month.
- (ii) Lump sum all-inclusive charge per month for 17 hours duty per day and plying upto 4700 Km per month.
- (iii) Hourly rates for duty beyond stipulated hours in a day.
- (iv) Rate per Km beyond fixed monthly KM
- (v) Toll tax, if any, will be reimbursed at actuals on submission of receipts along with your month RA bill.
- (vi) The successful bidder must commence the hiring services within 7 days from the placement of order and the hiring period will be reckoned from the date the car enters into the Uran Plant premises after complying with all formalities.

#### 9.0 SPLITING OF JOB

The job is not splittable.

#### 10.0 LEGAL JURISDICTION

All questions, disputes, differences, arising out of and/or in connection with this purchase order, shall be subject to the appropriate court(s) under the jurisdiction of the High Court at Kolkata.

#### 11.0 LABOUR LAWS & REGULATIONS

It shall be the responsibility of contractor to obtain necessary labour license from the Licensing Authority under the "Contract Labour (Regulation & Abolition) Act, 1970 and Central Rules made thereunder and produce the same to the Engineer-in-Charge before start of the job. You shall also comply with all obligations under the said Act/Rules as well as other applicable labour laws. Licensing Authority shall be Assistant Labour Commissioner (Central), Office of the Regional Labour Commissioner (Central), Mumbai, Maharashtra.

### 12.0 <u>TENDER CONDITIONS FOR BENEFITS / PREFERENCE FOR MICRO & SMALL ENTERPRISES (MSES)</u>

- 12.1 As Per Public procurement Policy for Micro & Small Enterprises (MSEs) Order, 2012 issued vide Gazette Notification dated 23.03.2012 by Ministry of Micro, Small and Medium Enterprises of Govt. of India, MSEs must be registered with any of the following in order to avail the benefits/preference available vide Public Procurement Policy MSEs Order,2012
  - a. District Industries Centers (DIC)
  - b. Khadi and Village Industries Commission (KVIC)
  - c. Khadi and Village industries Board and Coir Board
  - e. National Small Industries Corporation (NSIC)
  - f. Directorate of Handicraft and Handloom
  - g. Any other body specified by Ministry of MSME
- 12.2 MSEs participating in the tender must submit the certificate of registration with any one of the above agencies indicating the details of the particular tendered item along with their bid.
- 12.3 The registration certificate issued from any one of the above agencies must be valid as on close date of the tender. The successful bidder should ensure that the same is valid till the end of the contract period.
- 12.4. The MSEs who have applied for registration or renewal of registration with any of the above agencies/bodies, but have not obtained the valid certificate as on close date of the tender, are not eligible for exemption/preference.

- 12.5. The MSEs registered with above mentioned agencies/bodies are exempted from payment of Earnest Money Deposit (EMD).
- 12.6. Price Preference Subject to meeting terms and conditions stated in the tender document including but not limiting to prequalification criteria, twenty percent of the total quantity of the tender is earmarked for MSEs registered with above mentioned agencies/bodies for the tendered item. Where the tendered quantity can be split, MSEs quoting a price within a price band of L1+15 percent shall be allowed to supply up to 20 percent of total tendered quantity provided they match L1 price. In case the tendered quantity cannot be Split, MSE shall be allowed to supply total tendered quantity provided their quoted price is within a price band of L1+15 percent and they match the L1 price. In case of more than one such MSEs are in the price band of L1+15% and matches the L1 price, the supply may be shared proportionately.

#### For Further clarity in this regard a table is furnished below:

Type of Tender	Price Quoted by MSE	How to Finalize the Tender
Can be split	L1	Full Order on MSE
Can be split	Not L1 but within L1+15%	20% order on MSE subject to matching
Cannot be split	L1	Full Order on MSE
Cannot be split	Not L1 but within L1+15%	Full Order on MSE subject to matching

- 12.7 Out of the twenty percent target of annual procurement from micro and small enterprises four percent shall be earmarked for procurement from micro and small enterprises owned by Scheduled Caste & Scheduled Tribe entrepreneurs. In the event of failure of such MSEs to participate in the tender process or meet the tender requirements and L1 price four percent sub-target so earmarked shall be met from other MSEs.
- 12.8 To qualify for entitlement as SC/ST owned MSE, the SC/ST certificate issued by District Authority must be submitted by the bidder in addition to certificate of registration with any one of the agencies mentioned in paragraph (I) above. The bidder shall be responsible to furnish necessary documentary evidence for enabling BL to ascertain that the MSE is owned by SC/ST. MSE owned by SC/ST is defined as:
  - a. In case of proprietary MSE, proprietor (s) shall be SC/ST
  - b. In case of partnership MSE, The SC/ST partners shall be holding at least 51% shares in the enterprise.
  - c. In case of Private Limited Companies, at least 51% share shall be held by SC/ST promoters.

12.9 To avail the price preference in this tender and get exemption of EMD, the bidder has to submit MSE certificate (Udyog Aadhaar) along with the offer.

#### 13.0 EVALUATION CRITERIA

Bidders must quote two monthly rates in the Price Schedule as described elsewhere in this NIT. Successful bidder shall be decided based on fulfillment of tender conditions and combined overall L1 rates. Balmer Lawrie reserves the right to carry out price negotiation with L1 bidder only.

#### 14.0 ARBITRATION

Any dispute or difference arising out of the contract/agreement shall be referred for adjudication to a Sole Arbitrator to be appointed jointly by both the parties in terms of Arbitration and Conciliation Act 1996 (as amended). Arbitration proceedings shall be conducted in English language and place of arbitration will be Kolkata. The Arbitrator so appointed will pass a speaking award which will be binding on both the parties. Cost of Arbitration will be shared equally between the parties, unless agreed otherwise.

#### 15.0 JURISDICTION

Notwithstanding anything contained in any other law, the courts in the city of Kolkata along shall have jurisdiction in respect of all or anything arising under this agreement and any award or awards made by the sole arbitrator

#### 16.0 TERMINATION OF CONTRACT

In case of violation/breach of any agreed terms and conditions of contract and persistently failure/negligence to observe and perform all or any of the acts, deeds, matters or things to be observed and performed by the Contractor requiring the Owner to observe or perform the same, Balmer Lawrie may cancel/terminate this contract.

#### 17.0 RIGHT OF ACCEPTANCE/REJECTION

Mere issue of tender document, participation in e-procurement portal and submission of bids does not necessarily qualify for consideration of bids. M/s Balmer Lawrie & Co. Ltd. reserve the right to accept or reject any tender either in part or in full without assigning any reason whatsoever.

#### 18.0 CONFLICT OF INTEREST

The bids of any tenderer may be rejected if a conflict of interest between the bidder and the company is detected at any stage.

#### 19.0 GOODS & SERVICES TAX

GST will be as per statute. Bidder should indicate the percentage of GST in the Price Schedule.

#### 20.0 PAYMENT OF DRIVER'S WAGES

The car driver/s' should have bank account and wages/salary will have be paid by direct remittance to his bank account. A copy of such remittance should be attached with monthly RA bill.

#### 21.0 PAYMENT TERMS

Against monthly bill duly certified by Balmer Lawrie's site-in-charge. Photocopy of the relevant pages of the log-book duly certified by Balmer Lawrie should be attached with monthly bill.

#### 22.0 BILLING ADDRESS

Balmer Lawrie & Co. Ltd.
Balmer Lawrie Building
5, J N Heredia Marg
Ballard Estate, Mumbai – 400 001
GST No. 27AABCB0984E1ZV

#### 23.0 VALIDITY

Offer shall be valid for 90 (Ninety) days from the due date of enquiry.

#### 24.0 PENALTY

Alternate arrangement must be made on the day/s when regular car is not available due to break down, repair work or any other reason. Failure to provide alternate car, will attract proportionate deduction from the RA bill.

#### 25.0 BID SUBMISSION

Submission of online offer shall be as per guidelines given in the `Instructions to the Bidder'. Tender Document may be accessed from Balmer Lawrie's e-procurement portal <a href="https://balmerlawrie.eproc.in">https://balmerlawrie.eproc.in</a>

For Balmer Lawrie & Co. Ltd.

( A Bandyopadhyay ) Head (ROFS)

#### **VENDOR'S INFORMATION**

SL. NO.	PARTICULARS	DETAILS
1.0	Name of the Company/Firm	
1.1	Full Address – HO/Regd. Office	
1.2	Full Address of Branch Office	
1.3	e-mail id	
1.4	Contact Person	
1.5	Landline No. Mobile No. Fax No.	
1.6	Are you Registered with MSME (indicate Yes/No)	
1.7	Do you belong to SC/ST Category (indicate Yes/No)	
2.0	Goods & Services Tax No. (Please attach a copy)	
3.0	PAN No.	
4.0	Name of Banker	
4.1	Branch	
4.2	Branch Code	
4.3	Full Address of the Banker	
4.4	IFSC Code	
4.5	MICR Code	
4.6	Account No.	
4.7	Type of Account (Saving/Current)	