REQUEST FOR PROPOSAL FOR SELECTION OF PREMISES ON LEASE OR CO-SHARING BASIS AT HYDERABAD & CHENNAI RFP Reference Number: NPCI/2019-20/ADMIN/080 & RFP Reference Number: NPCI/2019-20/ADMIN/081 dated 27th November 2019

				(REPLII	ES TO CONSOLIDATED LIST OF PRE-BID	QUERIES)	
Sr. No	Document Reference	Page No	Claus e No	Description in RFP	Clarification sought	Additional Remark (if Any)	NPCI - REVERT
1	NPCI/2019- 20/ADMIN/ 081(For Chennai)	6	2.2	Objective of this RFP	31,500 are we looking at carpet area? In that case we may have to look at around 36,000 Sq.Ft as a Super Built up Area. Kindly confirm		Please refer RFP # NPCI/2019- 20/ADMIN/081(for Chennai) Corrigendum 2 " <u>admeasuring</u> <u>a carpet area of</u> <u>approximately 31,500 Sq.Ft"</u>
2	NPCI/2019- 20/ADMIN/ 081(For Chennai)	6	2.2`	Objective of this RFP	Can we look at SEZ options as well. As the Sunset clause for SEZ is expiring on 30th March 2020		Negative
3	NPCI/2019- 20/ADMIN/ 080(For Hyderabad)	6	2.2	Objective of this RFP	28,000 are we looking at carpet area? In that case we may have to look at 38 k Sq.Ft as a Super Built up Area for the buildings offer an efficiency of approximately 72%. Kindly confirm. Kindly provide an understanding of the specifications of the mentioned 240 seats for the Coworking set up.		Please refer RFP # NPCI/2019- 20/ADMIN/080(for Hyderabad) Corrigendum 1 " <u>a carpet area of</u> <u>approximately 28,000 Sq.Ft</u> OR Co-sharing contract <u>period will be for minimum 5</u> <u>years with lock in of first 3</u> <u>years for 240 staff, Co-</u> <u>sharing service to Consider</u> <u>additional 2000 Sq.Ft. for</u> <u>innovation center & Co</u> <u>sharing service provider to</u> <u>consider Meeting room</u> <u>space as per market</u> <u>standards"</u>

4	NPCI/2019- 20/ADMIN/ 080(For Hyderabad)	6	2.2`	Objective of this RFP	Can we look at SEZ options as well. As the Sunset clause for SEZ is expiring on 30th March 2020`		Negative
5	Section 1	6	2.2	Objective of this RFP	NPCI proposes to acquire on lease a premises preferably for a minimum period of 6 years & preferably for 9 years, with lock in of first 3 years	For a 9 years tenure the bidder/lessor would prefer a 5 year lock-in period with 6 months' notice to terminate the agreement. Please clarify if the same is acceptable.	As per RFP please refer terms which are fixed or are under preferably part, accordingly submit the response.
6	Section 2	8	2.6.4	Eligibility criteria	The Agreement (Annexure J - Integrity Contract) shall be stamped as applicable in state where it is executed.	Refer to page 17 of 60 wherein it is mentioned Rs.600/- stamp paper or franking. Please clarify?	As per RFP clause it should be on Rs 600 /- stamp paper / franking & shall be stamped as applicable in state where it is executed.
7	Section 3: Terms & Conditions	9	3.2	Power & Power Backup: Infrastructure for Power & Power Backup shall be provided for 1.25 KW for every 100 SF of carpet area	Does this 1.25 KW have to be adhered with? Standard offering is 0.7 – 0.8 KVA per 100 SF of leasable area.		As per RFP clause," the electrical load break-up be shared for the requirement of 1.25 KW for every 100 sq. ft."- is under warm shell definition clause. As per RFP Clause - sufficient raw power from the state electricity board/private service provider with 100% Power back-up for the entire premises and adequate redundancy & the premises offered should have 100% power back through Diesel Generator in the event of electricity failure.

8	NPCI/2019- 20/ADMIN/ 081(For Chennai)	9	3.1	OMR Zone 01 upto Toll Gate or Mount Ponnamalle High Road up to Porur	Can other micro markets like Guindy and CBD be explored in addition to the given locations?		As per RFP clause , upto a distance of approximately 500 to 750 meters on OMR Zone 01 upto Toll Gate or Mount Ponnamalle High Road upto Porur IT/ITES building .
9	Section 3	9	3.1	Sr. No 1- Location	Locations as mentioned in Sr.no1 a, b, c & d are different geographical locations within Hyderabad. Does the proposed building has to be within the given distance for any of the above 4 locations? Or the bidder needs to qualify for any one of the locations?	Please clarify	As per RFP clause, the proposed building has to be within the given distance for any of the above 4 locations.
10	Section 3	9	3.1	Sr. No 2- Building type	Is it mandatory for the proposed building to have been registered with Directorate of Industries under IT/ITES or as IT Park. Will a Grade A commercial building without an IT/ITES certificate registration from Directorate of Industries qualify for the requirement or not?	Please clarify	As per RFP clause, building to be preferably in campus setup and suitable for office use. Building/ campus offered, preferably be registered with Directorate of Industries under IT/ITES scheme.
11	Section 3	10	3.2	Power and Power backup	Can the electrical load break-up be shared for the requirement of 1.25 KW for every 100 sq. ft. of carpet area or not?	As the building is LEED Gold certified – USGBC and has efficient electrical and MEP Equipments, the overall electrical load provision is at 0.8 KVA for every 100 sq. ft. of carpet area including common area loads like Chillers, lifts, pumps etc.	As per RFP clause," the electrical load break-up be shared for the requirement of 1.25 KW for every 100 sq. ft."- is under warm shell definition clause. As per RFP Clause - "sufficient raw power from

						2 nosx125A provided for office load tap off will this be sufficient for the requirement? Please clarify.	the state electricity board/private service provider with 100% Power back-up for the entire premises and adequate redundancy & the premises offered should have 100% power back through Diesel Generator in the event of electricity failure."
12	Section 3	11	3.2	Fire Fighting System	Sprinkler header to be provided inside the premises installed with NRV, butterfly value and pressure gauge.	As a standard handover condition Lessor only provides butterfly valve, and sight glass. NRV and pressure gauge are not part of standard handover conditions. Please clarify if this will be acceptable.	As per RFP this clause is under Warm Shell definition part.
13	NPCI/2019- 20/ADMIN/ 080(For Hyderabad)	12	3.3.13	Technical Inputs	Request clarity		As per RFP clause - "All taxes related to the property shall be borne by the bidder /lessor. All taxes with respect to the rental shall be borne by NPCI." (GST on Rent Invoice will be borne by NPCI)
14	NPCI/2019- 20/ADMIN/ 080(For Hyderabad)	12	3.3.14	Technical Inputs	Need to be discussed		As per RFP clause -" Common area, parking for cars and two wheelers to be specifically marked for NPCI."
15	NPCI/2019- 20/ADMIN/ 080 & 081 (For	17	4.10.1	Section 4 Return of EMD	EMDs furnished by all unsuccessful Bidders will be returned on the expiration of the bid validity or finalization of	Why the EMD is held for unsuccessful bidders till expiration of the bid validity or finalization of successful Bidder? Can it be refunded	Bid will be valid for 60 days & EMD furnished by unsuccessful bidders will be returned within 60 days of bid submission or finalization

	Hyderabad & Chennai)				successful Bidder, whichever is earlier.	within 14 days of intimation to unsuccessful bidder?	of successful bidder whichever is earlier.
16	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	15	* 4.6	Section 4 Earnest Money Deposit (EMD)	 4.6.1 The Bidder shall submit Earnest Money Deposit of Rs. 10, 00,000/- (Rupees Ten lacs only) in the form of a Demand Draft / Pay order from a scheduled bank in India in favor of "National Payments Corporation of India" payable at Mumbai or by way of a Bank Guarantee valid for 180 days, as per format in Annexure A1 or A2 and to be enclosed under Section 8. 4.6.2 No interest shall be payable on the EMD by NPCI. 	* Can single bidder submit One EMD for Multiple Bids as it's a huge working capital block if multiple emd's are submitted ps clarify	Refer Corrigendum 5 & 6
17	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	15	* 4.7	Section 4 Period of Validity of Bids and Extension	 4.7 Period of Validity of Bids and Extension: Bids shall remain valid for a period of 180 days after the date of bid opening as mentioned in Section 1 or as may be extended from time to time. NPCI holds the right to reject a bid valid for a period shorter than 180 days as non- responsive, without any correspondence. 	Given the current market conditions, there is limited vacancy in preferred micro markets and since multiple clients evaluating the same space, it would be difficult to hold on to the offer for 180 days. Is this a non-negotiable condition	Refer Corrigendum 5 & 6
18	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	22	* 6.3.4	6.3 Successful Evaluated Bidder	The successful bidder shall furnish an undertaking stating that the commercials will be valid for a period of 180 days.	Given the current market conditions, there is limited vacancy in preferred micro markets and since multiple clients evaluating the same space, it would be difficult to	Refer Corrigendum 5 & 6

19	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	29	*8.3(A nnexu re B offer letter)	Annexure B offer letter	We agree to abide by this offer till 180 days from the last date stipulated by NPCI for submission of bid, and our offer shall remain binding upon us and may be accepted by NPCI any time before the expiry of that period.	hold on to the offer for 180 days. Is this a non-negotiable condition Given the current market conditions, there is limited vacancy in preferred micro markets and since multiple clients evaluating the same space, it would be difficult to hold on to the offer for 180 days. Is this a non-negotiable condition	Refer Corrigendum 5 & 6
20	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	30	*8.3(A nnexu re B offer letter)	Annexure B offer letter	As security for the due performance and observance of the undertaking and obligation of the bid we submit herewith Demand Draft bearing no. dateddrawn in favor of "National Payments Corporation of India" or Bank Guarantee Number Dated Dated Valid for 180 days for an amount of Rs. 10,00,000/- (Rupees ten lac only) payable at Mumbai	Given the current market conditions, there is limited vacancy in preferred micro markets and since multiple clients evaluating the same space, it would be difficult to hold on to the offer for 180 days. Is this a non-negotiable condition	Refer Corrigendum 5 & 6
21	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	48 - Part A 50 - Part B	*10.1(Annex ure G Price Forma t) Part A & B	Earnest Money Deposit (EMD)	This Offer is valid for 180 days from due date of submission of Commercial bid document. Signature of authorized representative Full name	Given the current market conditions, there is limited vacancy in preferred micro markets and since multiple clients evaluating the same space, it would be difficult to hold on to the offer for 180	Refer Corrigendum 5 & 6

22	Section 4	18	4.14.2	Bid submission	Designation Ad dressAd Bid should be delivered at as mentioned in Section 1- Can bids be submitted through courier /registered speed post in	days. Is this a non-negotiable condition Bid shall be sent by courier to reach before the last date of bid submission.	Bid submission location and deadlines will be as per RFP norms. Please refer Corrigendum 3 &
					prescribed manner as we are based out of Hyderabad.		4 for revised Dates
23	Section 7	23	7.1.1	Format of LOI	Please share the draft LOI & Lease Agreement for understanding the commercials terms and also for review of the same.		• Negative.
24	Section 7	24	7.6.2	Payment of HVAC and utility charges	The payment shall be disbursed preferably between the 15th to the 20th of the calendar month.	As these are utility payments the payment shall be cleared within 7 days from the date of Invoice/s. Please clarify	 As per RFP clause payment disbursement is preferably between 15th to 20th.
25	Section 7	24	7.5.1	Penalty for non- performance of services	Can the penalty be mutually discussed at an appropriate stage? There is no mention of penalty for NPCI in case of any default, non performance or delay in payment of Rent/s or any other payments under the Agreement.	Please clarify.	 Penalty for delay in payment of rents can be discussed & captured in LOI with successful bidder
26	Section 7	26	7.1	Termination of Contract	Notice to terminate is for 3 months from NPCI.	Can this is be increased to 6 month? The provision for termination by bidder/lessor in case of any default under the agreement also needs to be captured. Clause for winding up or insolvency for NPCI also needs to be discussed.	Notice to termination is fixed as per RFP clause 7.10

27	Section 9: Documents/ forms to be put in Envelope B	36	9.1 Annex ure E & 9.2 Annex ure E 1	In case if any supporting documents are required to support the below claim then we shall provide the same when asked upon by NPCI	Does that mean the supported documents are not to be put in Envelope B?		Refer Corrigendum 5 & 6
28	Section 8- Annexure C2	32	8.5 sr. no. 3	Eligibility Criteria Matrix	Integrity Contract: shall be enclosed in Envelope A on Rs.600 stamp paper/ franking.	Contrary to clause 2.6.4: the Agreement shall be stamped as applicable in the state where it is executed and also at page 60 of 60 under NOTE. Please clarify?	As per RFP clause it should be on Rs 600 /- stamp paper / franking & shall be stamped as applicable in state where it is executed.
29	Section 8- Annexure C2	33	8.5 Sr. No 7	A. Turnover	A) Minimum annual turnover of Rs100 Crores, during any of the two financial years - will this condition apply to bidders where the properties are under development and company is new? Will non-compliance of this lead to disqualification /rejection?	Will bidder qualify for technical round if both these conditions are not met? We need waiver on both these conditions. Please confirm.	Please refer Corrigendum # 1 & 2 issued on NPCI's Web site
30	Section 8- Annexure C2	33	8.5 Sr. No 7	B. Profit	B) The bidder should be a profit (profit after tax) making company in any one of the financial years- Will this apply to companies where the revenue has not started yet. Will non-compliance of this lead to disqualification/rejection to the proposed Bid?	If they disqualify on the day of eligibility bid opening please confirm the EMD shall be returned immediately.	Please refer Correct RFP # on NPCI's web site Reference Number as below * NPCI's RFP # NPCI/2019- 20/ADMIN/080(for Hyderabad) dated 27th Nov 2019 * NPCI's RFP # NPCI/2019- 20/ADMIN/081 (for Chennai) dated 27th Nov 2019
31	NPCI/2019- 20/ADMIN/	36	9	Supporting documents	Can the supporting documents be furnished after shortlisting of the properties?		Negative

	081(For Chennai)						
32	Section 9	36	9.1	2. Technical Parameter	Under supporting document please share format for declaration on company's letter head.		Please Specifically follow the guidelines given in RFP. Details Requested under Section 9 to be mentioned on Bidders Company's letter head.
33	Section 9	37	9.1	2. Technical Parameter	In status of under-construction buildings should it be considered as WIP? What is the format for WIP certificate? Under status of OC, CFO approval and final structural stability certificate	If the building is under construction then and all can be made available on completion of building then will WIP (all three) be considered as correct answer. Under options WIP (any two0 is mentioned.	Please refer RFP clause all details are available.
34	Section 9- Annexure F	46	9.1	Legal due diligence documents	In the legal due diligence document list are the documents required to be submitted along with the bid?	Please clarify	Yes needs to be submitted along with the BID document as supporting
35	Part B – for Co- working space commercials (end to end facility managemen t services, fully furnished office space ready for plug and play):-	49	Sectio n 10 Docu ments to be put in Envel ope C	In future if number of seats are increased than additional cost per seat will be as per above quoted rates tenure wise.	Since the lock-in period is 3 years, it will be difficult for co-working operators to hold on to the same seat price for the entire tenure. Typically escalation on seat cost will be 6-8% y-o-y		Please Refer RFP clause & stick to terms & condition provided.

36	Section 10: Documents/ forms to be put in Envelope C	49	Sectio n 10 Docu ments to be put in Envel ope C 10.1 Annex ure G; Part B – for co- worki ng space comm ercials	C: Escalation in per seat cost per month (in percentage %) for the second tenure; (First Tenure – 3 years, 2 nd tenure – 2 years)	Typically escalation on per seat costly is on a yearly basis. Is this an error?	Please Refer RFP clause & stick to terms & condition provided.
37	Section 10: Documents/ forms to be put in Envelope C	49	Sectio n 10 Docu ments to be put in Envel ope C 10.1 Annex ure G; Part B – for co- worki	F: Rent Free Period	Since Co-working operators provide a fully fitted out space, they don't have the practice of offering a rent free period. This will also not be a practice for furnished options.	Please Refer RFP clause & stick to terms & condition provided.

			ng space comm ercials				
38	NPCI/2019- 20/ADMIN/ 080(For Hyderabad)	32	Annex ure C2	1. Eligibility Criteria: As per the RFP bidders needs to be in existence for a minimum of 5 years.	As you would be aware the co- working industry in India scaled up and flourished in India in 2017- 2018 with most of the large players coming in existence around the same time thereby making us and quite a few of other players not eligible for the RPF.		Refer Corrigendum 5 & 6
39	Section 10 Annexure G	49	Part A	2 (A) CAM Charges	CAM Charges are charged at actuals and estimated currently on per Sq.Ft per month basis. There is no fixed rate and during the entire term it shall be charged on actuals on open book policy. Please clarify if this is acceptable.	Please clarify	As per RFP Clause. Annexure - G
40	Section 10 Annexure H	53	10.2	Part A	(Entire Tenure amount to be quoted) Rs. (Rupees in words include CAM charges (excluding GST)	Should the amount be quoted for the entire 6 or 9 years lease term including escalations or just first 3 years lease term? Also since the CAM charges is as per actuals it may vary every year. Please clarify if CAM charges also should be included or calculated separately.	As per RFP Clause. Annexure - G

41	Annexure J	61	7.1	Integrity Pact	extended upto years	Why is years mentioned here as the bid is only valid for 6 months?	As per RFP Clause.
42	NPCI/2019- 20/ADMIN/ 081(For Chennai)	7 & 46	2.4.2 & 10.1 Annex ure G	Pre - requisite & Commercial Bid	Both the clauses are contradicting, requesting clarity		Both Clauses are different & exclusive in nature.
43	NPCI/2019- 20/ADMIN/ 080(For Hyderabad)	7 & 46	2.4.2 & 10.1 Annex ure G	Pre - requisite & Commercial Bid	Both the clauses are contradicting, request clarity		Both Clauses are different & exclusive in nature.
44	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	32	8.5 - Annex ure C2 ELIGIB ILITY CRITE RIA MATR IX	A. The bidder should have minimum annual turnover of Rs 100 Crores (One hundred crores), during any of the two financial years (2015- 16, 2016-17, 2017-18, 2018- 19) or calendar years 2015, 2016, 2017, 2018 or bidders financial years. Annual Turnover will be considered for main bidder firm and not for the Group Company or Subsidiary Company. (The bidder needs to provide financial statements in terms of audited Balance Sheet and Profit & Loss account for the last three years)	If the Company is in existence for 2 years how can 3 years audited balance sheet be shared		Refer Corrigendum 5 & 6

				statements: - A. 3 years Audited Balance Sheet B. 3 years P&L C. 3 years independent Auditors report. (Signed & Company Stamped)			
45	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	5	Sectio n 1	BID SCHEDULE	With Amendments & clarity bidders need extension for submission of the Bid min for 15 days Current last date for bid submission date is 26th Dec 2019	with extension of Bid submission all further dates for Eligibility Bid opening Technical Bd Opening & Commercial Bid opening dates needs extension	Refer Corrigendum 3 & 4
46	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	15	4.6- Earne st Mone y Depos it (EMD)	EMD As per RFP - "The Bidder shall submit Earnest Money Deposit of Rs. 10, 00,000/- (Rupees Ten lacs only) in the form of a Demand Draft / Pay order from a scheduled bank in India in favor of "National Payments Corporation of India" payable at Mumbai or by way of a Bank Guarantee valid for 180 days, as per format in Annexure A1 or A2 and to be enclosed under Section 8."	As per Eligibility clause - 2.6.1- "multiple premises may be represented by single bidder who meet the Eligibility criteria and Technical Specification for selection as given in Section 8 and 9 of this document." In this case does the bidder have to submit one single EMD or needs multiple EMD submission		Refer Corrigendum 5 & 6

47	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	7,32	2.6.2 & Annex ure C2	1. Eligibility Criteria : As per the RFP - "Additionally for Proprietary firms, certificate from registered Chartered Accountant needs to be enclosed mentioning a) the firm is in existence for the past five years b) is in the business of leasing office premises for commercial usage/ ITES/IT premises or/and as a developer of commercial offices/IT/ITES and leasing the said premises to corporates etc. and c) confirming compliance to statutory & taxation laws in India for the last three	Can the Existence for 5 years for SPV's be re considered as many firms have recently started with real estate construction business first project having minimum of 3 years	Negative
				in India for the last three		
48	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	32	Annex ure C2	years.)" 1. Eligibility Criteria: As per the RFP - A. The bidder should have minimum annual turnover of Rs 100 Crores (One hundred crores), during any of the two financial years (2015- 16, 2016-17, 2017-18, 2018- 19) or calendar years 2015, 2016, 2017, 2018	Can the turn over for SPV's be re considered as many firms have recently started with real estate construction business first project having minimal turn over as of now since buildings / spaces are under construction	Negative

				or bidders financial years. Annual Turnover will be considered for main bidder firm and not for the Group Company or Subsidiary Company.			
49	Section 3	12	3.3.9	Kitchen	There is no provision for wet kitchen in the Lease Premises. Toilets shall be furnished by developers. Tap off water and drain point connection shall be provided in shaft for pantry only within premise.	NPCI to make provision for pantry only as per designated tap off available for water and drainage connection. No cooking shall be allowed in the premises.	As per RFP clause - ,"Kitchen with water supply, drainage and garbage disposal will have to be provided with an area as per local municipal norms."
50	NPCI/2019- 20/ADMIN/ 080(For Hyderabad)	6, 9 & 49		Fit Out Details		As the RPF is open for a fitted out space, we would request details/ clarification of the fit out's for us to arrive at the commercials. In regards to the fit out us would request inputs like the size of furniture no of rooms/cabin, number of meeting rooms along with size and specifications.	Please refer corrigendum #1 & 2 issued on NPCI's website
51	NPCI/2019- 20/ADMIN/ 080 & 081 (For Hyderabad & Chennai)	47 - 48	10.1 Annex ure G Price Forma t Part A	 In Case of Security deposit for the second and third term, differential of rent will be prorated and delta amount will be paid. The running cost of HVAC and DG cost for the area occupied by NPCI shall be borne by NPCI and shall be reimbursed 			Refer Corrigendum 5 & 6

			to the Bidder/ Lessor on		
			actual consumption on		
			chargeable area occupied		
			basis or on BTU/ energy		
			meter (HVAC/ DG)		
			installed on offered		
			premises.# built up area		
			or chargeable area =		
			carpet area / % of		
			Efficiency.		
			3. The above quoted rate		
			are exclusive of taxes		
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			4. Registration and stamp		
			duty, legal charges if any,		
			shall be borne equally by		
			the Bidder/ Lessor &		
			NPCI.		
			5. Property tax will be		
			paid by Lessor		
52	NPCI/2019-	10.1	1. In Case of Security		Refer Corrigendum 5 & 6
	20/ADMIN/	Annex	•		
	080 & 081	ure G	and third term,		
	(For	Price	differential of rent will be		
	Hyderabad	Forma	•		
	& Chennai)	t	amount will be paid.		
		Part B	2. The above quoted rate		
			are exclusive of taxes		
			3. Registration and stamp		
			duty, legal charges if any,		
			shall be borne equally by		
			the Bidder / Lessor and		
			NPCI.		

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4. Property tax will be	
paid by Lessor.	
5. NPCI approximate	
employee count for	
Hyderabad location #240	
6. In future if number of	
seats are increased than	
additional cost per seat	
will be as per above	
quoted rates tenure	
wise.	
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7. Provision for minimum	
of 20% seat expansion	
within same premise to	
be provided by Co-	
sharing space provider.	
8. Data back-up for	
Electronic security	
services to be provided	
to NPCI on fixed	
intervals.	
9. Facility Services	
offered by Co-Sharing to	
include end to end	
facility management	
services -i.e Physical &	
Electronic Security /	
Housekeeping/ Pantry /	
Stationary / etc.	