

**CANARA BANK
HEAD OFFICE, BANGALORE**

OFFER DOCUMENT

FOR

**HIRING OF PREMISES FOR SHIFTING OF
CURRENCY CHEST**

UNDER

TWO-BID (TWO ENVELOPE) SYSTEM

Issued By:
Premises & Estate Section
Circle Office

Tel. No.: 0522-2307611
E-mail: pecoluck@canarabank.com

Please Note:

01. There shall be **TWO ENVELOPES** i.e. one for Technical BID and the other for Financial BID.
02. Both the Envelopes to be closed and BID particulars to be mentioned on the TOP with name, address and Contact Number of the bidder/offeree.
03. The Applications to be filled in with hand writing without any alteration in the original form.
04. Submission in any other format will be rejected.
05. All the pages to be submitted with signature at places wherever mentioned.

**OFFER DOCUMENT INVITING OFFERS IN TWO-BID SYSTEM FOR HIRING PREMISES
TO THE BANK's CURRENCY CHEST at PRAYAGRAJ (U.P.)**

The Offer document consists of the following:

TECHNICAL BID:

- i) Notice Inviting Offers
- ii) Instructions to offerer
- iii) Terms & Conditions
- iv) Technical Details of the Premises offered
- v) Carpet Area Definition
- vi) Specifications for Vault **(TO BE COLLECTED FROM OUR OFFICES)**
- vii) Indicative Sizes of Functional Areas

FINANCIAL BID (UPLOADED SEPARATELY):

- i) Rate/rental details of the premises offered.

All the above mentioned documents are to be submitted to the bank duly signed by the offerer/s on all pages.

NOTICE INVITING OFFERS FOR HIRING OF PREMISES

Premises and Estate Section
 Circle office
 Lucknow

Tel : 0522-2307611
 E-Mail: pecoluck@canarabank.com

CANARA BANK intends to take Commercial premises on lease basis from Individuals/ Firms.
 Offers are invited under Two Bid System as per details given below:

Requirements for Branch Premises:

SI No	Location/Place	Dist	CARPET Area	REMARKS
1	MEGA CURRENCY CHEST AT PRAYAGRAJ	PRAYAGRAJ	5000 SFT	a. Premises shall be constructed only on GROUND FLOOR with clear ceiling height of min. 14 feet & minimum number of pillars. Entire area shall be available on a single floor with independent access to the area. No Basement shall be provided below the currency chest. b. Required power load of at least 35-40 kW. The currency VAULT must be constructed as per RBI specifications measuring about 1800-2000 sft carpet area to be constructed by the offeror at his own cost along with rest room for guards and other requirements of the Bank. The area offered must have adequate parking facilities for bank's vehicles, chest vehicles.

1. The prospective offeror's meeting the above requirements are requested to download the Offer Documents from our website www.canarabank.com.
2. Duly filled in offers placed in a Sealed Envelope super scribed as "OFFER FOR HIRING OF PREMISES for MEGA CURRENCY CHEST AT PRAYAGRAJ " shall be submitted up to 3.00 PM on 21.08.2023 at General Adiministration Section, Circle Office, Prayagraj at the above given Address.
3. The "Technical Bid" will be opened on the same day at 03.30 PM at the above office in the presence of bidders or their authorized representatives who may choose to be present. Canara Bank reserves the right to accept or reject any or all offers in full / part without assigning any reasons whatsoever.
4. No brokers / intermediaries shall be entertained.
5. Canara Bank reserves the right to accept or reject any or all offers in full/ part without assigning any reasons whatsoever.

Instructions to Offerers

1. The Notice Inviting Offer, Instructions to offerers, Terms and Conditions, Technical details of the premises offered, Carpet Area Definition, Strong Room specifications and Financial Bid will form part of the offer to be submitted by the offerer.
2. The offers are to be submitted in Two Bid System i.e., **Technical Bid and Financial bid.**
3. The Technical Bid consists of all the required information called for in a questionnaire and shall contain, inter alia, the details regarding the property viz., Name & Address of offerer, location, area of the plot, copy of sanctioned plan with completion / occupation certificate, floor area of portion to be leased, specification of internal finishes, amenities, sanctioned electrical power load, usages of the property, title reports to confirm ownership and clear marketability, and other terms and conditions relevant to the hiring of premises (other than the price). The Technical Bid shall be submitted in sealed cover (Marked Envelope-1) superscribed as “ **Technical Bid for Hiring of Premises for Canara Bank Mega Currency Chest at PRAYAGRAJ**”. The Name & address of the offerer to be mentioned on the cover without fail.
4. The Financial Bid shall contain only financial details i.e., rate/ rent per sq.ft. on carpet area basis and other financial implications. The Financial Bids will be placed in a sealed envelope (Marked Envelope -2) and superscribed as “ **Financial Bid for Hiring of Premises for Canara Bank Mega Currency Chest at Prayagraj** ”. The Name & address of the offerer to be mentioned on the cover without fail.
5. Both the sealed envelopes shall be placed in a bigger sealed envelope superscribed as “**OFFER FOR HIRING OF PREMISES FOR CANARA BANK MEGA CURRENCY CHEST AT PRAYAGRAJ. (Location, Place)**” and submitted at the address given in the Notice Inviting Offers on or before the last date and time for submission
6. Offers received with delay for any reasons whatsoever, including postal delay after the time and date fixed for submission of offers shall be termed as “**LATE**” and shall not be considered.
7. Copies of the following documents are to be submitted along with the “Offer” in support of the details furnished there in.
 - I. A set of floor plans, sections, elevations and site plan of the premises offered showing the detailed dimensions, main approach road, road on either side if any width of the road/s and adjacent properties etc.,
 - II. A copy of the title of investigation and search report along with copies of title deeds.
 - III. Documents related to conversion of land use for Non-agricultural purpose from the competent authority.
8. All columns of the “Offer Document ” must be duly filled in and no column should be left blank. All the pages of the “Offer Letter” are to be signed by the offerer/ authorized signatory. In case of joint ownership, all the joint owners have to sign all the pages of the “Bids (Technical & Financial)”. Any over writing or use of white ink is to be duly authenticated by the offerer. Incomplete offers / Offers with incorrect details are liable for rejection.
9. In case the space in the “Offer Document ” is found insufficient, the offerers may attach separate sheets.
10. The “Offer Document” submitted shall be in compliance to the terms/ conditions specified therein. However, any terms in deviation to the terms/conditions specified in the “Offer Document”, shall be furnished in a separate sheet marking “list of deviations”. Bank reserves the right to accept or reject any or all offers in full / part without assigning any reasons.
11. Separate offers are to be submitted, if more than one property is offered.
12. i) The Technical bids will be opened on Date a Time stipulated in the Notice Inviting Offers in the presence of offerers at our above office. All offerers are advised in their own interest to be present on that date, at the specified time.

- ii) The preliminary short-listed offerers will be informed in writing by the Bank for arranging site inspection of the offered premises.
 - iii) After the site visit, the Technical Bid will be evaluated on various parameters like location, amenities available, exclusivity, nearby surroundings, proneness to water logging / flood etc, quality of construction, efficacy of the internal layout of premises and layout of buildings in the complex etc., and suitable offers shall be finalized /shortlisted for opening Financial Bid.
1. Canvassing in any form will disqualify the offerer.
 2. The "Offer" submitted should remain open for consideration for a minimum period of six months from the date of opening of Offer.
 3. The successful bidder, as decided by the Bank, should execute a lease deed with the Bank as per the attached format. No changes, unless otherwise decided by the Bank, shall be permitted to the lease deed format.

4. METHOD OF EVALUATION OF SHORTLISTED OFFERS:

The bids of shortlisted offerers will be evaluated on techno-commercial basis giving weightage as detailed below:

Technical Evaluation - 60%

Financial Evaluation - 40%

The Technical Bids of shortlisted premises shall be evaluated with the following parameters & weightages and the rating will be awarded.

	Parameter s	Marks allotted (standard)	Offerers *			
			A	B	C	D
1	Location (viz., main road, side road, commercial, residential & frontage, visibility, elevation, width of frontage for signage, advertisement value etc)	15	12	7	2	13
2	Floor (Ground -25/ First-0/ Other floors-0)	25	25	0	25	25
3	Amenities provided/agreed by landlord like AC if it is part of offer, DG Set provisions, Parking & if extended lease periods beyond 5+5 + 5 yrs such other factors beneficial to the bank.	10	10	5	8	10
4	Building layout, its specifications (viz., age of building, shape, ventilation, less number of columns, ceiling height, flooring etc)	10	9	8	8	9
	Total Marks	60	56	20	43	57

Financial bids in respect of short listed premises will only be opened and evaluated for 40% weightage. The Lowest quote of financial bid will be treated as the benchmark and allotted with 100% marks (i.e., 40 marks). The marks for other offers shall be arrived at allotting marks in proportion to the rate quoted by them.

The final ranking of the offers will be a total of marks obtained in the technical evaluation and the financial evaluation. An illustrative example is furnished below.

Offerer	Marks for Technical Evaluation (60 marks)	Rate per sqft quoted in the Financial Bid	Marks for Financial Evaluation (40 marks)	Total Marks and Position
1	2	3	4	5 = (2+4)
A	55.00	50.00	36.00	91.00 - Highest Score - L1
B	38.00	45.00	40.00	78.00 L3
C	37.00	55.00	32.73	69.73 L4
D	56.00	52.00	34.61	90.61 L2

- Offerers are requested to submit their lowest possible quotes in the Financial Bid as negotiations / discussions will be held only with the L1 arrived as detailed above.
- The offer should be submitted in prescribed format only. Offer submitted in other than prescribed format will be liable for rejection. The offerers are requested to quote the rental rate after going through carefully the “Carpet Area Definition”, the “Strong Room Specifications” and other specifications detailed in this document.
- Canara Bank reserves the right to accept any offer or to reject any or all offers at its sole discretion without assigning reasons thereof and does not bind to accept the lowest tender.

PLACE:

DATE:

SIGNATURE OF THE OFFERER/S WITH SEAL

Terms and Conditions

1. There should not be any water logging inside the premises and surrounding area.
2. The premises should have proper access from the road and shall be big enough to accommodate the vehicles of Reserve Bank of India (RBI). The approach road to the plot should be sufficiently wide (about 30 ft) to accommodate movement & turning of a big truck.
3. **Preference will be given to premises/ properties located near our existing branches.** The owners of such premises will have to hand over the possession of premises within **Eight months** of the acceptance of their offer by the Bank duly completing the construction of vault room and other Civil / Electrical works as required by the Bank.
4. The entire offered area shall be available in a single floor and in Ground Floor only having floor to ceiling height of minimum 14 ft. Strong room ceiling and roof of the floor should have a minimum clear space of 750mm. It is preferred that the area offered does not have any basement specially the area under/ below the currency chest should not have any basement.
5. The premises shall be preferably freehold. If it is leasehold, details regarding lease period, copy of lease agreement, initial premium and subsequent rent shall be furnished and permissibility of sub-leasing shall be established. The title report proving ownership and clear marketability is to be enclosed.
6. Lease agreement for the premises finalized will be entered into with the landlord/s.
7. **Minimum period of lease will be 20 years with enhancement in rent for the second block of 5 years after initial period / block with minimum notice period of 3 months for vacation by the Bank.**
8. **The Offerer/s is/ are to provide adequate parking space for vehicles of currency chest i.e. Secured parking facility within the plot for 10 nos. of cash vans and for bank staff 2 no. car & 20 nos. of 2- wheelers.**
9. Payment of rent will be on Carpet area basis only. Carpet area shall be arrived after joint measurement as per the Bank's Carpet area Definition.
10. The rent shall be inclusive of basic rent plus all taxes / cess present and future – House tax, property tax, and Municipal taxes. Maintenance charges and service charges like society charges etc. The rent will be paid from the date of taking possession of the premises and will be paid after registration of lease deed in Bank's standard lease deed format. Nothing extra will be paid other than the monthly lease rent. If the offerers are not agreeable to bear any of the taxes / charges, it should be clearly mentioned in the offer.
11. GST at the applicable rates on rental payment shall be borne by the Bank.
12. Bank may install its On-Site ATM within the offered premises. No additional rent will be paid for the ATM. In other words, Currency Chest area and ATM area will be clubbed for determining the rent payable. The offerers at their own cost have to construct ATM enclosure within the offered area as per the plan lay out of the Bank's Architect.
13. Premises will have to be constructed on vacant plot, with minimum **10 inch thick OUTER wall and a 7 feet High solid Boundary Wall with 450 mm high rolled shark razor barbed wire fencing** above the boundary wall , as per Bank's requirement, along with construction the currency & small coins storage **vault** as per specifications of the RBI / Bank with corresponding load bearing capacity. The details regarding the same are to be collected from our offices. Size of currency vault shall be a minimum of **3000 sft** based on the Bank's requirement. There shall

be a separate room for police personnel (for round the clock stay), safe room, kitchenette, UPS room and frisking area also in the premises. **The complete construction cost is to be borne by the Landlord only, including purchase of tangbars.**

14. The Fitness Certificate for the vault room has to be obtained through a competent/ Bank's appointed Architect/ Engineer.
15. Only the vault room door, air ventilator & exhaust fan for the vault shall be supplied by the Bank.
16. The offerers at their own cost shall secure and provide the required power load in their name (Landlord/s) with independent meter. Energy Meter also is to be provided by the Offerer / landlord(s). All related costs shall be borne by the Offerer / landlord(s). The Bank shall bear the electricity consumption charges on monthly basis only thereafter.
17. Adequate and uninterrupted water supply – preferably municipal water supply – to the premises shall be arranged with required capacity of underground tank/ over head tank and pump. In case, Municipal water supply is not adequate, alternate potable water source shall be made available. Bank will bear the actual consumption charges only.
18. Offerers at their cost have to construct separate toilets (approximately 80 sft) for Ladies and Gents along with separate bath cum toilet for police guards (approximately 80 sft).
19. The landlords during the currency of the lease shall carryout repairs and maintenance works for the premises and to make the building tenantable and leak proof / water proof as per the requirement. Painting of the premises is to be done once in 3 years.
20. During the period of tenancy, if the Bank desires to carryout alterations if any within the premises at Bank's cost, the Offerer will permit the same on the existing lease terms and conditions.
21. Registration & Stamp duty charges will be shared between the Landlord and the Bank in the ratio 50:50.
22. Income-tax and Statutory clearances shall be obtained by the lessor at their own cost as and when required.
23. Income tax on rental payment will be deducted at source (TDS) at prevailing rate.
24. Offerors, at their cost, have to provide:
 - a) Collapsible gates of full size for external & internal entrances for premises.
 - b) Rolling shutters for external entrances with necessary locking arrangements.
 - c) MS Grills for all windows and ventilators and other such openings as per the specifications of the bank.
 - d) The building construction shall conform to relevant IS Codes and shall be earthquake resistant.
 - e) Provision of proper adequate space for Bank's Sign Board, VSAT, DG Set/ Inverter / Solar Panel if any.
 - f) Good quality **vitrified tile flooring** for the working area. Non-Skid ceramic tile flooring in toilets with about 7' ht. Ceramic tile dado.
 - g) All sanitary fittings and toilet accessories such as commodes, urinals, wash basins, taps, health faucets etc., of standard quality.
25. Electrical distribution system including light points, power points, distribution boards and good quality earthing (conforming to Indian Electricity Act and Local Electricity Board rules

and regulations).

26. Required number of pucca morchas for security purpose will be provided as per Bank's specifications wherever necessary.
27. There should not be any other occupant in the specific area of the premises offered to the Bank.
28. Ramp at the entrance of branch/ ATM for ease of access for physically challenged persons. It may be noted that in terms of recent DFS communication, in order to extend banking facilities to 'Divyangjan', among the facilities to be provided, barrier free access to public places by constructing ramps, lifts & railings has been stressed upon.
29. The Strong room flooring to be provided with suitable epoxy industrial flooring or any other suitable flooring as suggested by bank.
30. Sufficient dedicated space to be given for parking 20 feet long carrier vehicle/ truck in loading area and the entire loading area to be covered by means of min 6" brick wall and the entry area shall be provided with fully covered MS gates.
31. The construction of the Currency Chest along with vault room shall be done as per Design of Structural consultant in conformity with the technical specifications as advised by the Reserve Bank of India (RBI) and IBA.
32. The intending offerer/s is/are requested to fully understand the details on technical specifications, various types of materials to be used before submitting the offer. The specifications can be obtained from our offices mentioned in the document.

PLACE:

DATE:

SIGNATURE OF THE OFFERER/S WITH SEAL

From :

OFFER LETTER

Sri./Smt./M/s.....

Tel:

Address of the offeror:.....

Fax:

.....

E-Mail:

To :

M-

THE GENERAL MANAGER

CANARA BANK, CIRCLE

OFFICE

LUCKNOW

Dear Sir,

Sub: Offer of premises on lease for your Mega **Currency Chest**
 at _____ in response to your paper advertisement
 in _____ appeared on _____ as well as in your Bank's
 website, I / We am/are submitting the details of our premises as under:

1. Name & Address of the Offerer			
2. Location & Postal address with PIN code of the offered premises	Lane/Street No		
	Land Mark		
	Post Office		
	Dist		
	PIN Code		
3. Area offered (Floor wise Carpet area in Sft) Please mention floor wise approximate carpet area.		FLOOR	AREA IN SFT
		GROUND FLOOR	
4.	BUILDING DETAILS:		
	A) Year of Construction		
	B) Number of floors		
	C) Permitted usage (Residential / Commercial / Institutional /Industrial)		

	D) Type of building structure (Load bearing OR Framed structure)		
	E) Clear ceiling height of the floor offered		
	F) Type of flooring provided		
5.	STATUTORY PERMISSIONS:		
	A) Whether plans are approved by Local Authorities		
	B) Whether Occupation certificate is available		
	C) Whether NOC from local authorities is obtained for Commercial usage of the building		
6.	Whether premises is situated on the Main Road (Please indicate the road width)	YES	NO
7.	Whether the surrounding of the premises is clean and hygienic	YES	NO
8.	Please furnish name and contact number of the earlier occupant/s if any.		
9.	Whether the premises offered to the Bank is free from encumbrances.	YES	NO
10.	I/We have understood the concept of Carpet area on which the premises is to be offered to the Bank.	YES	NO
11.	I/We am/are prepared to provide currency vault of about 3000 sft or any required size as per Bank's specification for the premises at my/our cost.	YES	NO
12.	Power load available at present and the time required for providing the 45 kW power load required by the Bank.		
13.	Whether adequate space is available for Generator Set, VSAT, Solar Panels, Bank's sign Board.	YES	NO.
14.	Whether adequate parking space is available in front of the premises for staff parking and also for parking for chest vehicles. If "YES" details to be furnished		
15.	I/we am /are willing to make alternations to the premises to suit Bank's requirement at my/our cost.	YES	NO
16.	Whether separate independent electricity meter/water meter is/will be provided to the premises.	YES	NO
17.	Whether Municipal water supply is available.	YES	NO

If “NOT” what alternate arrangement is made.		
18. Who are the other occupants of the premises? Please furnish the floor-wise occupation of other tenants	1. 2. 3.	
19. Whether, separate toilet for Gents and Ladies is provided. If not, time required to provide the same.	YES	NO
20. Any other information such as additional facilities offered etc., which the offerer would like to highlight	1. 2. 3.	

- 1) I/We am/have clear legal title in respect of the property offered to the Bank and copies of relevant documents in this regard are enclosed.
- 2) I/We am/have read and understood Bank’s Terms and Conditions for hiring the premises and have also understood the detailed specifications for the construction of Currency Chest Vault as per RBI Guidelines and confirm our acceptance for the same and accordingly quoted our rate on carpet area basis in the Financial Bid.

OR

- 3) I/We am/have read and understood Bank’s Terms and Conditions for hiring the premises. The Terms and conditions for which I/We am/are not agreeable are furnished in the “List of deviations” annexed to the Technical Bid. Accordingly, we have quoted our rate in the Financial Bid.

I/We agree that until a regular lease agreement (in Bank’s format) is entered into, this document with the bank’s written acceptance thereof shall constitute the binding contract between me/us and the bank.

Yours faithfully,

Signature of Offerer/s
(with seal if required)

Place:
Date :

CARPET AREA DEFINITION

The carpet area of any floor shall be the floor area worked out excluding the following portions of the building:

1. Toilets
2. Common Verandahs, Passages, Corridors
3. Open Balconies
4. Common Entrance Hall
5. Car porch whether common or exclusive
6. Staircase and mum ties
7. Lift well and shafts
8. Garages / parking area
9. Common Canteen Areas
10. Air conditioning ducts and common AC plant rooms.
11. Pump house areas.
12. Space occupied by walls/ pillars
13. Space occupied by Generator/ Generator Room.
14. Truck loading area & driveway
15. Any other area which is common to all tenants.

I/We am/are agreeable to exclude the area covered under the above items, and willing to accept the rent and advance rent strictly on the basis of carpet area to be arrived at after joint measurement.

Signature of the offerer/s

Place:

Date :

SPECIFICATION FOR CONSTRUCTING STRONG ROOM / VAULT ROOM FOR MEGA CURRENCY CHEST

The construction of the Currency Chest along with Vault Room shall be done as per Design of Structural consultant in conformity with the latest technical specifications as advised by the Reserve Bank of India (RBI) and IBA.

The intending Offerer/s is/ are requested to understand the details on technical specifications, various types of materials to be used by obtaining the details and specifications from the following offices on working days during office hours (10.00 AM to 05.00 PM).

1. General Administration Section, Circle Office, Vipin Khand, Gomti Nagar, Lucknow
Landline No 0522-2307611.
2. General Administration Section, Canara Bank, Regional Office Prayagraj, 20072A1B,
MUIR ROAD, NEAR BABA CHAURAH, ASHOK NAGAR, -211001

Only the strong room door, air ventilator/s & Exhaust fan will be provided by the Bank.

Signature of the offerer/s

Place:

Date:

Indicative/ Illustrative size of functional areas in a Currency Chest with a Vault of 1500 Sq. ft. area (for the Guidance of Owners).

(a)	STRONG ROOM/ VAULT (CARPET AREA – MIN. SQ. FT.)			1500 sq. ft.
	The Carpet area of the vault required may be calculated keeping the following factors in mind:- (i) Number of Bins required keeping in mind the cash holding limit at the time of proposal and the projected expansion of branches and likely cash holding limit in future. (ii) Dedicated coin storage compartment having concrete shelves of approximately 150 Sq. ft. Area. (iii) Area required for packing of the diversions of Soiled Currency in remittance boxes and for its storage/ safe custody till it is eventually diverted.			
(b)	REST ROOM FOR ARMED POLICE GUARDS (2 HEAD CONSTABLES & 8 CONSTABLES) THE AREA MAY BE DISTRIBUTED AS UNDER			
(i)	Area required for 4x Double Deck wooden bunks with mattresses for 8 Constables	Approx. 14' x 12'	168 sq. ft.	
(ii)	Area required for 2x Double Deck wooden bunks for SI / Head Constables			
(iii)	Built in Cup boards (2 for Constables, 1 for SI/ HCs)	8' x 5'	40 sq. ft.	
(iv)	Pantry/ Kitchen with drinking water facility	10' x 5'	50 sq. ft.	
(v)	Min. area required for Computer Table for CCTV Monitor	5' x 6'	30 sq. ft.	
(vi)	Min. area required for Weapon & Amn Storage Cabinets	2' x 6'	12 sq. ft.	
(vii)	Toilet (WC + Shower + Wash Basin)	10' x 6'	60 sq. ft.	
(b)	SUB TOTAL			360 sq. ft.
(c)	MIN AREA REQUIRED FOR FRISKING AREA AT ENTRY/ EXIT			
(i)	Frisking Area	5' x 6'	30 sq. ft.	
(ii)	Lockers Area	5' x 4'	20 sq. ft.	
(c)	SUB TOTAL			50 sq. ft.
(d)	OTHER AREAS			
(i)	Remittance Party Waiting Area			200 sq. ft.
(ii)	Cash verification & Sorting Area			250 sq. ft.

Canara Bank Lucknow Circle Office:

Technical BID for Currency Chest Premises

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(Signature Of Offerer)

(iii)	Managers Cabin + FBR safe (CCTV Monitor, Computer)	200 sq. ft.
(iv)	Toilet (Ladies + Gents)	50 sq. ft.
(v)	Min area required for Storage Room for Remittance boxes	100 sq. ft.
(vi)	Patrolling corridor (3' width on 3 sides of Vault) (Actual dimensions shall depend on size of Strong room)	250 sq. ft.
(d)	SUB TOTAL	1050 sq. ft.
	GRAND TOTAL	2960 sq. ft.

KINDLY NOTE:

1. The aforementioned areas are merely indicative. Actual areas and dimensions shall be as per the requirements of the Bank.
2. The Offeror is request to submit indicative layout duly incorporating the above functional areas as well as parking area and other amenities provided to the bank

Signature of Offerer