

## Development of BU Doongi Brahmana by way of Interior Furnishing and Carpentry Works

<b>NIT Reference Number</b>	<b>JKGB/GAD/2021-2179</b> <b>Dated:16-10-2021</b>
<b>Issuing Department Name</b>	<b>General Administrative Department , J&amp;K Grameen Bank Head office, Narwal-180006</b>
<b>Scope of Work</b>	<b>Development of BU Doongi Brahmana by way of Interior Furniture and Carpentry Works ( Mainly include construction of Front Desk, Cash Teller, Manager Table, Side tables, and other allied works)</b>
<b>BIDs Submission Mode</b>	<b>Offline to : General Manager, J&amp;K Grameen Bank Head office, Narwal-180006</b>
<b>Tender Type</b>	<b>Limited between Empanelled Contractors</b>
<b>Category</b>	<b>Category B and above of empanelled Contractors of INTERIOR FURNISHING &amp; CARPENTRY</b>
<b>Type of Contract</b>	<b>Works</b>
<b>Bidding Type</b>	<b>Indigenous</b>
<b>Base Currency</b>	<b>INR (₹)</b>
<b>Validity of Rates</b>	<b>06 months</b>
<b>Consortium</b>	<b>Consortium Bids are not allowed.</b>
<b>Contact details of concerned Department</b>	<b>M: 9797127377 Email: pdg.hoj@jkgb.in</b>
<b>Last date and time for Bid submission</b>	<b>08.11.2021 upto 12 Noon</b>

### (I) NOTICE INVITING TENDER

Tenders are hereby invited by General Manager, Jammu on behalf of j&K Grameen Bank Head Office Narwal for the project:

**Development of J & K Grameen Banks New Business Unit at Doongi Brahmana by way of Furniture Works.**

***The Bidder should be an Empanelled Contractor with the J & K Grameen Bank in the relevant trade and category as prescribed for the work.***

1. Estimated Cost of Work: Approximately **Rs. 2.81 Lacs.**

2.. The site for the work is available and should be inspected before quoting for this tender.

3. The time allowed for the carrying out of the work will be 20 Calender days from the date of issue of written orders/ email to commence the work by J&K Grameen Bank.

4. The Bidders should sign the tender document on each Page the total amount tendered should also be written in the prescribed format.

#### **5. Documents Comprising the Bid.**

Only the price bid along with the sign & stamped tender document is to be submitted. No other document is to be submitted.

#### **A) Deadline for Submission of Bids**

Only Price Bid to be submitted by the Bidder and should reach the office of the general manager not later than the date and time indicated i.e 08.11.2021 upto 12 Noon.

#### **B) Bid Opening & Evaluation**

The J&K Grameen Bank through its authorized representative will open the bids on 08.11.2021 04:00 pm. Bidders are allowed to be present at the time of opening bids.

#### **C) Award of Contract**

The Bank (J&K Grameen Bank) will award the Contract to the Bidder whose Bid has been determined:

(i) To be substantially responsive to the bidding documents and who has offered the lowest evaluated Bid price, provided that such Bidder has been determined to be :-

- a) Eligible in accordance with the provisions, and
- b) Qualified in accordance with the provisions; and

(ii) To be within the available bid capacity adjusted to account for his bid price which is evaluated the lowest.

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J & K Grameen Bank reserves the right to accept or reject any Bid, and to cancel the bidding process and reject all bids, at any time prior to the award of Contract, without thereby incurring any liability to the affected Bidder or bidders or any obligation to inform the affected Bidder or bidders of the grounds for the Bank's action.

6. The Bidder whose tender is accepted shall execute an Agreement on Rs. 100/- stamp paper reiterating the acceptance of his Execution of work on these item rates and conditions as set forth in the contract.

7. J&K Grameen Bank Ltd. reserves the right to reject any or all the tenders without assigning any reason thereof.

8. Taxes which are admissible for deduction shall be deducted at source at the rates admissible at the time of payment of the bill of contractors.

9. The right of acceptance of a tender will rest with the **General Manager, J&K Grameen Bank Narwal, Jammu** who does not bind himself to accept the lowest tender and reserves with himself the authority to reject any or all the tenders received, without assigning any reason. Any tenders in whom any of the prescribed conditions are not fulfilled or are incomplete in any respect, are liable to be rejected.

10. Canvassing in connection with tender is strictly prohibited and the tender submitted by a Bidder, who resorts to canvassing, is liable to be rejected.

11 Special care should be taken to write the rates in figures.

12 The bidder has to bid for all works contained item wise in the Financial Bid document. The Bank has reserved right to accept the whole or any part of the tender and the bidder shall be bound to perform the same at the rate quoted.

13. The Bidder at the end shall add Goods & Service Tax separately which as per the government notification shall be payable at the time of payment with respect to the prevailing government rates at that time. The individual rates filled in the Tender shall be exclusive of GST but inclusive of all material plus labour, delivery, transportation, handling, wastage, levies and the such and include ALL costs/overheads to be incurred by the Bidder for executing these works as per the drawings, details, specifications, with the care, expertise and post execution responsibilities outlined in this Tender. No additional claim over the rates shall be entertained later.

14 The Tender for the work includes the Furniture works as per drawings and directions of the General Administrative Department.

15 The Bidder shall inspect the site before submitting the tender.

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16 The intending Bidder should not in any way quote more than one rate per item of work. In case the Bidder splits the quantity of any item of work and quotes more than one rate for the same, his tender will be rejected. The Bidders shall quote in figures as well as in words, the rates, & the amount tendered by them. The amount for each item should be worked out and the requisite totals be given.

### **ELIGIBILITY CRITERIA AND CREDENTIALS**

The Bidder should be an empanelled Contractor of J & K Grameen Bank of category B and higher of Interior Furnishing and Carpentry.

The Bidder should have minimum available Bid capacity/Financial Capability as required for the said work.

### **(II) INSTRUCTIONS FOR BIDDERS**

1. Before submitting financial bid, the Bidders, in their interest are advised to inspect and examine the site & its surroundings and satisfy themselves in respect of the site conditions as the Bank shall bear no responsibility for lack of acquaintance of the site and other conditions or any information relating thereto, on their part. The consequences of the lack of knowledge, as aforesaid, on the part of the Bidders shall be at their risk and cost.
2. Before tendering, the Bidders shall carefully examine the tender documents, general conditions of contract, special conditions of contract, specifications, drawings & other matters referred to therein, the schedules and Bill of quantities and if there should be or appear to be any ambiguity in or discrepancy between any of these documents or between figured and measured dimensions and other aspects upon the Drawings, he should immediately refer the matter in writing to the General Administrative Department at HO Narwal for clarification.
3. Selection of the items according to specifications and approved makes will be as per the conditions of the contract and as per the drawing attached. All the items before installing should be approved from General Administrative Department.
4. The Bank will not be responsible and will not pay for expenses which may be incurred or losses to person or property suffered by the Bidder in connection with visits to an examination of the site and in the preparation of his tender for submission.
5. The Bidder (whether or not he submits a tender) shall treat the details of the documents as secret and confidential.
6. The Bank reserves the right to adjust arithmetical or other errors in any tender in the way, which it considers suitable. Any adjustments so made by the Bank shall be stated to the Bidder if the Bank shall make an offer to accept the tender.

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7. The Bank does not bind itself to accept the lowest or any tender and has the right to refuse or accept any tender without assigning any reason (s) thereof. The Bank shall also have right either to invite more Bidders for submitting tenders or re-issue the Tenders afresh at their own discretion for which the original Bidders shall have no right of objecting any action taken in this behalf by neither the Bank nor the Bank shall be bound to any explanation in this behalf.

8. All documents of the tender are to be read in conjunction with each other and Bidder shall take this aspect into consideration while quoting the rates.

9. It will be the responsibility of the successful Bidder to keep liaison with the Bank till finalization of Letter of Acceptance or within validity period. No excuse whatsoever will be entertained for not having received the allotment letter/Letter of Acceptance through post or otherwise.

### (III) APPENDIX TO FORM OF TENDER

S.No	Particulars	Description
1	<b>Earnest Money / Retention Money</b>	No EMD for the Work. However, 10% of the bill amount shall be kept as retention for a period of 01 year.
2	<b>Period of commencement:</b>	Date of issue of letter of acceptance or the date of handing over of site whichever is later.
3	<b>Time of Completion</b>	<b>20 calendar days</b>
4	<b>Penalty for delay</b>	Rs.200/- per day up to 20 more calendar days. <b>In case, the successful contractor fails to start work/ deny to accept the work order or fails to complete the allotted work within stipulated time, suitable action (as decided by the Bank) shall be taken against the firm (including dis-empanelment/blacklisting).</b>
5	<b>Defects Liability /Maintenance period</b>	One Year from the date of issue of completion certificate as issued by the Bank
7	<b>Quantities</b>	Quantities as per Financial Bid are liable to change as per work done at site.
8	<b>Payments</b>	Payments should be released only after completion of the work, and verification by GAD.

### FORM OF AGREEMENT (On Stamp Paper 100/=)

ARTICLE OF AGREEMENT made at Jammu this day of Two Thousand Twenty One between J.K. Grameen Bank, having its Head office at Narwal (J&K), through the General Manager hereinafter called “Bank” (which expression shall include its successors and assigns wherever the contract meaning shall so require or include its successors & assigns wherever the contract meaning shall so require or permit of the one part and M/s. \_\_\_\_\_) hereinafter called the “Contractor” of the other part.

WHEREAS the Bank is desirous of having provided and getting executed, completed and maintain certain works for Development of J & K Grameen Bank Banks New Business Unit at Siot, Rajouri by way of Furniture Works ,enumerated or referred to the Documents forming part of the “TENDER” and acceptance, copies of all of which hereto annexed are designed to form part of this contract and are included in term “CONTRACT” wherever herein used.

AND WHEREAS the Bank accepted the tender of the contractor for the provisions of execution, completion & maintenance of work under defect liability period of the above said work.

AND WHEREAS the individual rates filled in by the CONTRACTOR are exclusive of GST but inclusive of all material plus labour, delivery, transportation, handling, wastage, levies and the such and include ALL costs/overheads to be incurred by the CONTRACTOR for executing these works as per the drawings, details, specifications, of the Engineer with the care, expertise and post execution responsibilities outlined in this Tender. THE CONTRACTOR confirms that no additional claim over the rates shall be entertained later by THE BANK.

AND WHEREAS the contractor has agreed with the Bank to execute complete and maintain during the defect liability period subject to the conditions and instructions set forth herein (hereinafter referred to as “the said conditions”) the works, shown upon the documents forming part of the contract as stated hereinafter, on the item rate basis & as set forth, amounting to the contract sum of Rs. \_\_\_\_\_ (IN WORDS) (hereinafter referred to as “the said contract amount /Price/Sum”).

#### NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. The terms and conditions laid down in the documents stated herein in the Clause shall be read and construed as forming part of this Agreement and the contractor shall abide by, terms and conditions, specifications and rates specified therein and perform agreement in accordance with such conditions”.
2. The said tender document shall be deemed to form and be ready and construed as part of this agreement.
3. In consideration of the payment to be made by the Bank to the contractor for the work to be executed by him, the contractor does hereby agree with the Bank to provide, execute & complete the said work on or before the date mentioned in the time schedule of completion of work attached to the tender documents strictly as per the contract

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agreement and shall maintain the same at his own cost during the defects liability period , thereafter perform all such aspects and things in the contract mentioned or described or which are to be implied thereafter or may be reasonable necessary for the completion of the said works and at the time and the manner subject to the terms and conditions or stipulations mentioned in the contract.

4, In consideration of the due provisions, execution and completion of the said works the Bank does hereby agree with the contractor that the Bank will pay to the contractor the respective amount for the work actually done by him and such other sums as may become payable to the contractor under the contract. Such payment to be made at any such time & in such manner as provided for in the agreement.

5 All disputes arising out of or any way connected with this agreement shall be deemed to have arisen in J & K and only the courts at Jammu shall have jurisdiction to determine the same.

6. The several parts of this contract have been ready by/to us and fully understood by us.

7. This Agreement shall come into effect on \_\_\_\_\_ ( the effective date ). The agreement shall remain in force for a period of \_\_\_\_\_ ( the time frame for completion of scope of work under the agreement ) from the said effective date.

8. Bank shall be entitled to terminate this agreement in case of breach of any of the terms and conditions of this agreement and related tender documents after serving a note of .....days on the contractor.

9. That upon expiration or termination of this agreement for any reason whatsoever, the contractor shall; i) Immediately refrain from any action that would cause or may indicate any relationship between it and the bank . ii) Forthwith hand over to the bank, the possession of all the documents, material or any other property belonging to the bank that may be in its possession.

10. The bank reserve the right to terminate this agreement without assigning any reason thereof.

11. The contractor hereby agrees and undertakes to indemnify the bank and keep it indemnified against any loss or damage suffered by the bank on account of any act or omission on part of the contractor.

12. The provision of this agreement, which are intended to survive the term of this agreement by their very nature, shall survive the termination of this agreement. Notwithstanding, arbitration and applicable law and jurisdiction shall survive the termination/expiration of this agreement.

13. The Security deposit will be forfeited by the bank in case of breach of any of the terms and conditions of this agreement

14. IN WITNESS WHEREOF, the parties have caused their respective common seals to be here unto affixed (or have here unto set their respective hands and seals) the day and the year first above written:

NAME \_\_\_\_\_  
ON BEHALF OF THE BANK

NAME \_\_\_\_\_  
ON BEHALF OF THE CONTRACTOR

1. SEAL SEAL

2. ADDRESS ADDRESS

In Presence of:



S. No	Description of Item	Unit	Tentative Quantity
1.	<p><b><u>Front Line Counters/ Cash Counter</u></b></p> <p>Providing and fixing in position counters as per layout plan in single/double level 2'-6" &amp; 4'-0" high &amp; 2'6" deep. Counter shall be made of 190 mm thick (ISI marked) phenol bonded commercial board with 1mm thick laminate (century/formica/green/stylam) on visible surface in combination of shades as approved by bank/architect. Front apron will be in single/double level, finished with laminate with appropriate grooves with provision of cable management for computer cables at appropriate place, with liping 3/4" X 1/4" on inner side and all edges including bottom touching floor and half round moulding 3/4" X 3/4" on front side (public side). The counter shall have key board tray having size approx. 22"X15" or as directed made of 19mm thick commercial board with 1-1/2" X 3/4" wooden moulding on front and back sides with champhered edges and 3/4" X 1/4" liping on remaining two sides and 1mm thick laminate on horizontal surface with drawer channel of 15' length. A full depth CPU shelf 14" wide shall be provided at left hand side of counter underneath the working top, at 4" above the floor level and 3" away (horizontally) from vertical end (officer's side) which will be made of 19mm thick commercial board laminated with 1mm thick laminate on top &amp; 3/4" X 1/4" wood liping on two visible sides. A full length foot rest made of hard wood 3"x1-1/2" section shall be provided at 4" above floor level. Drawer unit of drawers (outer size) and of 6" clear depth shall be provided on right hand side of the counter, of which three sides will be made of 12mm commercial plywood and front side of 19mm commercial board with 1mm thick laminate. The bottom of drawer shall</p>	RFT	12



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	<p>be made of 6mm thick commercial plywood. The drawer will be provided with handle/knob of good quality to be got approved before fixing with drawer channel of 18" length. The drawers will be divided into six compartments with 12mm thick both side pre-laminated board partitions for keeping different currencies closing lock. One cupboard with shutter, handle/knob/auto closing lock and magnetic catcher can be considered in place of two drawers, if required beneath the top drawer, non laminated surfaces i.e. inside leg space of counter/nuwood lipping/moulding/footrest etc. shall enamel painted.</p>		
2.	<p><b><u>12mm Glass in front and side of Counters</u></b>          Providing and fixing 12mm thick plain glass with acid wash/etching of semi circular or any other pattern/textured fixed to steel holders/38mm thick board having mica on both sides at appropriate distance sufficient in number so as to hold glass complete in all respects. All the visible edges of glass shall be grinded &amp; polished bevelled. The rates shall be inclusive of cost of all fitting, beadings, making suitable openings for transaction and voice communication etc. complete.</p>	Sq.ft.	25

3.	<p><b><u>Wooden Partitions/Panelling</u></b></p> <p>Providing and fixing wooden partitions 5' &amp; 7' upto ceiling level circle of high made of 3" X 1 ½" teak, deo, hard wood frame @ 2'0" c/c vertically &amp; horizontally partitions of side of counters, the size of wood frame should be 3" X 1 ½". The wood frame should be fixed rigidly at floor level. The frame work to be cladded with 8mm thick (ISI Marked) phenol bounded commercial ply fitted with both side with 1mm thick laminate on both sides as per architect direction and approved shade and colour and both side laminated board 12mm thick &amp; glass 5mm thick as per architect direction as approved shade and colour. All exposed fitted wood mouldings (2 1/2" x 1 1/2") and beadings shall be stained to approve colour and finish with melamine polish or enamel painted.</p>	Sq.ft.	170
4.	<p><b><u>Manager Table</u></b></p> <p>Supplying wooden table of size 5'0"x2'6"x2'6" and side table 3 x 1 ½ x 2 ½ made up of 19mm thick (ISI market phenol bonded) boiling water proof commercial board with 1mm thick laminate green, for Mica, Century on vertical as well as horizontal surfaces with provision of 3" dia round cable management for computer cables at appropriate place with wood lipping ¾" x ¼" on inner side (officer side) and all edged including bottom touching floor and half round wood moulding ¾" x ¾" on remaining three sides. The top will be having 2 ½"x 1 ½" wood moulding on all four sides. The table top will be protruding out 3" from sides &amp; 9" from visitor's side. The outer 3" edges will be made of double board. Table has one side rack of 36"x 15" x 30" having two drawer &amp; cabinet with shutter having good quality locks, magnetic catcher, hings, handle/knob etc on the right or left side of the table. All the three sides of the drawer will be made of 12mm commercial ply wood and front side of</p>	Per No.	1

	<p>19mm commercial board with 1mm thick laminated. The bottom of the drawer shall be made of 6mm thick commercial plywood. The drawer will be provided with handle/knob of good quality to be got approved before fixing. The front apron will be of two levels with 6" frame from sides &amp; 9" from top <math>\frac{3}{4}</math>" up them the base finished with laminate and sides to be finished with <math>\frac{3}{4}</math>" x <math>\frac{1}{4}</math>" wood lipping laminate at the base (front side) will be pasted in grooves. The table shall have wooden grey coloured key board tray having size approx. 22"x15" or as directed, made of 19mm thick (ISI marked) phenol bonded commercial board with 1 <math>\frac{1}{2}</math>" x <math>\frac{3}{4}</math>" wood moulding on front and back side and <math>\frac{3}{4}</math>" x <math>\frac{1}{4}</math>" lipping on remaining two sides and 1mm thick laminate on horizontal surface fixed on drawer channel of 15 length. A full deep CPU shelf 15" wide shall be provided at left or right hand side underneath the working top, at 5 <math>\frac{1}{2}</math>" above floor level and 3" away (horizontally) from vertical end (officer's side) with 19mm thick commercial board laminated with 1mm thick laminate on top and <math>\frac{3}{4}</math>" x <math>\frac{1}{4}</math>" nuwood lipping on visible edges. A full length foot rest made of hard wood 3" x <math>\frac{1}{2}</math>" section shall be provided at 4" above floor level. Non laminated surface ie. Inside leg space of table/inside of drawer/cupboard/outside of drawer/footrest/moulding shall be enamel painted.</p>		
5.	<p><b><u>Sofa/Seatee with back and without side support</u></b> Supplying two/three seater sofa/seatee with made up of solid local wood frame with MS Heavy duty springs and jute filling only covered with resin cloth 040 density polyurethane foam 4" thick for seat and 3" thick for back duly finished with tapestry cloth of approved shade, colour and design costing. The rate should be inclusive of all other material required for making standard design of Sofa/Seater.</p>	Seat	9

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6.	<p><b><u>Notice Board</u></b></p> <p>Providing and fixing notice board of size 2'x3' having 12mm ply back fitted with 12mm soft board covered with cloth (velvet) of approved shade and having wooden beading 1'-2"x ¾" in all sides duly painted.</p>	no	1
7.	<p><b><u>Door Closers</u></b></p> <p>Providing and fixing hydraulic door closer ISI marked to doors complete in all respects.</p>	No.	2
8.	<p><b><u>Aluminium Partitions</u></b></p> <p>Providing and fixing new aluminium partition including door with frame made of extruded section having thickness 16 SWG of size 3" x 1 ½". All the members of aluminium sections should be anodized and are to be fabricated as per approved pattern for doors/partitions fixed in position (with floor/wall/roof) with rawl plugs, wooden pegs, screws, aluminium angles/cleats, butt hinges etc. There will be three horizontal members for 4'6" high partitions ( at 0', 2'6", and 4'6" from floor level), three horizontal members for 7'0" high partitions ( at 0', 2'6" and 7') four horizontal members for 8'6" high partitions ( at 0', 2'6", 7' and 8'6"), four horizontal members for partitions above 8'6" upto 12' ceiling level ( at 0', 2'6", 7' and ceiling level) as per site conditions. The spacing of the vertical members shall not be more than 4'. Both sides pre-laminated board 12mm thick shall be fixed in partitions with square//tampered glazing clips upto 2'6" height and beyond 8'6" height as per site conditions and 5mm thick clear plain float glass, duly etched in desired pattern, shall be fixed in partitions with glazing clips, beading and rubber gaskets, between 2'6" to 8'6" height. The doors will be made aluminium section 85 x 38mm x 165 WG bottom section 115 x 44mm x 165 WG.</p>	Sq. ft	330

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10.	<p><b><u>Center table</u></b> 2'x4' made up of 19mm thick ISI board fitted with 1mm thick mica on all four side and top of the table. Top also fitted with 12 mm glass duly grinded/ bevelling over 2" long steel spacer.</p>	No	1
11.	<p><b><u>Voucher stand</u></b> made up of 19mm thick ISI board of size 36" x15" x12" fitted with 1mm thick mica on all side and having six Nos compartment for vouchers. All the expose portion duly panted of approved shade.</p>	Per No	1
12.	<p><b><u>Low height back storage cabinet (2'6"height)</u></b> Providing and fixing storage cabinets of size 2'6" high x 16" deep along the walls/partitions, as per interior drawings, using 19mm board for carcass, shutters. Vertical and horizontal partitions, 6mm ply for the back and 1mm thick laminate approved shade on vertical and horizontal visible surfaces. The shutters shall be overlapped on the carcass and shall be provided with EBCO hinges. The width of the shutter shall be between 15" to 18" as per the site conditions. All the exposed edges of the board shall be provided with wooden lipping 19mm x 5mm, duly PU polished/deco painted in desired shade. The inner surface shall be painted in white. The cabinet shall be complete with handles, knobs, locks and magnet catchers etc. to the satisfaction of the Architect/Engineer.</p>	RFT	15

## Development of BU Doongi Brahmana by way of Interior Furnishing and Carpentry Works

**LIST OF APPROVED MAKES LIST OF MAKES OF DIFFERENT MATERIALS REQUIRED FOR DEVELOPMENT OF BUSINESS UNITS**

S. No.	Description	Approved Brands to be used
<b>INTERIOR AND FURNITURE ITEMS</b>		
1	Plywood	Greenply (Ecotec), Century (Sainik), Archidply, Sonear
2	Laminates	Merino, Greenlam, Century, Archid
3	Gypsum Board	Lafarge, Saint Gobain (Gyproc)
4	Wood primer	Asian paints, Nerolac, Dulux, Berger
5	Patch Fittings	Ozone (8400), Dorma (BTS 65), Enox
6	Dead Locks / Hardware	Godrej, Hettich, Ozone, Link
7	FLOAT GLASS/Toughened Glass	Asahi, Saint Gobain, Gold Plus
8	Roller Blinds	Vista, MAC
9	Aluminium Sections	Jindal
10	Aluminium Composite panels	ALSTONE, EUROBOND

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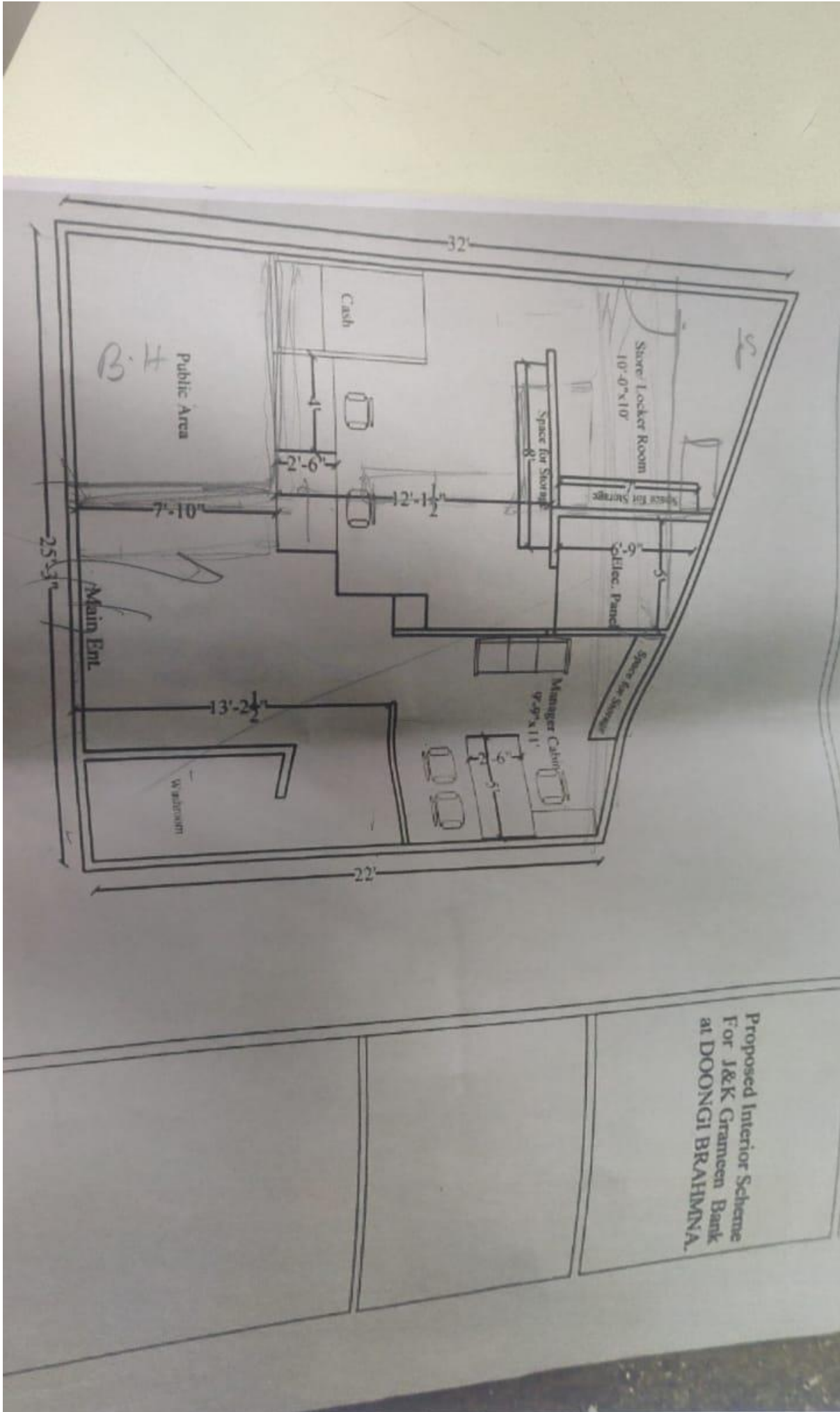
FINANCIAL BID					
S. No	Description of Item	Unit	Tentative Quantity	Rate quoted	Amount
1	Front Line Counters/ Cash Counter	RFT	12		
2	12mm Glass in front and side of Counters	Sq.ft.	25		
3	Wooden Partitions/Panelling	Sq.ft.	170		
4	Manager Table	Per No.	1		
5	Sofa/Seatee with back and without side support	Per Seat	9		
6	Notice Board	Per no	1		
7	Door Closers	Per No.	2		
8	Aluminium Partitions	Sq. ft	330		
9	Centre table	Per No	1		
10	Voucher stand	Per No	1		
11	Low height back storage cabinet (2'6"height)	RFT	15		
					Total of the items above
					ADD GST 18%
					Grand Total



# **Development of BU Doongi Brahmana by way of Interior Furnishing and Carpentry Works**

**Architecture Plan for BO Doongi Brahmana**

## Development of BU Doongi Brahmana by way of Interior Furnishing and Carpentry Works



Proposed Interior Scheme  
For J&K Grameen Bank  
at DOONGI BRAHMNA.