



**UCO BANK
ZONAL OFFICE, BHUBANESWAR**

**TENDER DOCUMENT
FOR
REPARING & RENOVATION FOR CIVIL & ELECTRICAL WORK OF TOILETS AT
ZONAL OFFICE OF UCO BANK , BHUBANESWAR.**

NAME OF THE TENDERER:

ADDRESS OF THE TENDERER :

DATE OF SUBMISSION OF TENDER: 14 /11/2024
TIME:3.00 p.m

DATE OF OPENING OF TENDER: 14/11/2024
TIME:4.00 p.m

PLACE OF SUBMISSION OF TENDER:
THE ZONAL MANAGER
UCO BANK
ZONAL OFFICE,
BHUBANESWAR.

CONSULTANT

TECHNO ARCH
Plot No - 71/7, Jadupur, Near City Bus Stand, Bhubaneswar.19
Ph.0674-3051479, Mobile. 9437189632

TENDER NOTICE

Sealed Tenders are invited from the empanelled Contractors of UCO Bank (Bhubaneswar Zone) having current IT clearance, GST Certificates on behalf of

**The Zonal Manager,
UCO Bank,
Zonal Office
Bhubaneswar.**

for the following works:-

- 1) Name of the work : Repairing & renovation for civil & electrical work of toilet.
- 2) Location of the work : Zonal office Bhubaneswar.
- 3) Selling of Tender documents: From 07/11/2024 to 14/11/2024.
(during office hours only)
- 4) Time of completion : 30 days
- 5) Earnest money : Rs.17,100.00
- 6) Cost of Tender documents : Rs.500.00
- 7) Defect liability period : 12 month from completion of project.
- 8) Security Deposit : 10% of the final bill amount.
- 9) Liquidate damage : 1.0 % of the tender value per week subjected to maximum 10 % of the tender value.
- 10) Tenderers might be called upon before the final awarding of contract for any clarifications regarding the quoting of the tenders
- 11) The Earnest money shall be refunded to the unsuccessful tenderers within fifteen days without any interest.
- 12) The employer will not be bound to accept the lowest tender and reserves the right to reject any or all tenders without assigning any reason thereof.

For & behalf of
UCO Bank
ZONAL OFFICE, BHUBANESWAR.

GENERAL INSTRUCTIONS TO TENDERERS

- 1) The term “**Employers**” or “**Bank**” shall mean “**UCO Bank**”, or it authorized representatives at The Zonal Office, BHUBANESWAR .
- 2) The term “**Architect(s)**” shall mean “M/s.Techno Arch. who is the Architect Consultant to the Employer for this project & having office at Plot No. 71/7, Jadupur, Near Ransinghpur Moo Bus stand , Bhubaneswar. Or it’s authorized representatives.
- 3) The term “**Contractor**” shall mean the **successful tenderer** to whom the Contract shall be awarded.
- 4) The “**Works**” shall mean the Repairing & renovation for civil & electrical work of toilets for **Zonal Office, Bhubaneswar** .
- 5) The Contractor should quote the rates in figures and words. Any corrections or Over-writing should be initialed by the Contractor.
- 6) The Contractor should submit the tenders with seal, signature and date on each Page.
- 7) Tender should be submitted in sealed covers with all requisite documents as desired with the top of the envelope super scribed as “**SEALED TENDER for Total Repairing & renovation for civil & electrical work of toilets For Zonal Office, Bhubaneswar** .
- 8) The Contractors should submit the cost of the main items as per tender specifications. Further modification after awarding of the contract shall be not allowed unless there is specific instruction by the Bank/Architect to change specifications.
- 9) The contract is time-bound and the works are to be completed within the time limit specified in the notice inviting tenders.
- 10) Additional Performance Security shall be deposited by the successful bidder as follows:-

Sl No.	Range of Difference between the estimated cost put to tender and Bid Amount	Additional Performance Security to be deposited by the successful bidder.
1	Below 5%	No Additional Performance Security
2	From 5% and above and below 10%	50% of (Difference between estimated cost put to tender and Bid Amount)
3	From 10% and above	150% of (Difference between estimated cost put to tender and Bid Amount)

- 11) The additional performance security as per clause 10 shall be furnished by the bidder before execution of the work in shape of Demand Draft or Fixed Deposit Receipt at any Nationalized bank pledged in favour of UCO Bank, Regional Office BHUBANESWAR which will be over and above the performance security.
- 12) The Contractor shall be completed all works as per specification to the satisfaction of Engineer/Architect in charge else the total or part of performance security will be forfeited . The performance security will be release by the Bank after completion of the project .
- 13) The Contractor shall be penalized if the work is not completed within the scheduled time, the Bank will be entitled to charge liquidated damages @ 1% of the accepted contract sum per week subject to a maximum of 10% of the accepted contract sum.

14) The decision of Employer and the Architect is final and binding.

TERMS & CONDITION

1) Unless otherwise mentioned, all works are with no allowance for Lapse waste. Unless otherwise described or measured separately, price for all the items shall include all necessary straight & curved edges.

2) Any damage to the work before the site is handed over, is to be replaced or made good at the expense of the contractor to the entire satisfaction of the Architect/Bank.

3) Income Tax as applicable shall be deducted at source as per the Income Tax Act/Rules.

4) The quantities indicated are subject to change. The payment of the bill shall be made as per the actual measurement as certified by the architect but not exceeding the total value quoted in the tender form.

5) The Architect or any officer of the Employers will be free to inspect the work at the site during the period of execution. Any suggestion of change or modification to improve the quality of work will be carried out subject to prior approval of the competent authority of the employers and that of the Architect.

6) In case of failure to take up the work even after accepting the work order, or leaving the work incomplete, or for defective work not rectified, or violation of the terms and conditions, the earnest money deposit will be forfeited.

7) For any item of work not covered or any unforeseen items of work, payment will be made according to the rates approved for similar nature of work, the costing done by the Architect, as per current PWD schedule of rates, or as per analysis of material cost, labour rate and profit to the Contractor at 10%. The Contractor must obtain prior approval in writing before undertaking such additional works.

8) The tenderers shall sign each & every page of the tender documents including the drawings attached here to.

9) The amount is to be quoted in figures as well as in words. In case the rates quoted in words and in figures are in variance, the amount written in words shall be taken as final.

10) The Contractor shall make their own arrangement at their own cost for storing materials, plants, tools etc. The employers will not be liable for security of the Contractor's materials.

11) No tools or plants will be issued by the bank.

12) The Employer / Architect reserves the right to accept or reject any tender without assigning any reason whatsoever and the said decision shall be final and binding upon the tenderer.

13) In case of breach of contract by the Contractor for slow progress of works or any other claim of damage, the Employer or the Architect may have the power to rescind the contract without furnishing further reasons thereof.

14) The Architect shall have the power to ask the contractor to furnish the sample/ color / test certificate from any Govt. /Authorized agent for any materials used/ to be used in the Works, the expenditure of which is to be borne by the Contractor.

15) The Employer shall be not be liable for any damages or compensation payable as a consequence of any accident or injury to any workman or other persons in the employment of the Contractor or any sub-contractor.

16) On completion of the Works, all rubbish, debris, materials, tools, Laborers, etc. to be removed by the contractor from the site and the contractor will hand over the site clean & clear & in usable condition within 3 days of completion of the works. Failing this, the employer may dispose the materials at the cost of the contractor.

17) In case of any dispute, the matter will be referred to the Chief Officer, UCO Bank, Zonal Office, BHUBANESWAR .

18) The Contractor shall not submit any work bill until he completes the Project completely, as certified by the Architect Consultant.

19) The rates quoted in the tender shall exclude GST but include other taxes, no escalation of rates will be allowed under any circumstances.

SPECIAL TERMS AND CONDITIONS

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|---------------------------------|--|
| 1. Completion Period | : 30 Days |
| 2. Date of Commencement | : 7 days from the date of issue of the work order or the date on which the contractor is Instructed to take possession of the site, or the date of your acceptance of the work- order, whichever is later. |
| 3. Defect Liability Period | : One year after actual completion of work. |
| 4. Total security deposit (TSD) | : 10 % of the executed value of the work |
| 5. Limit of variation | :100% without any change in price if work is done within six months of the contract and with prior consent of Architect / Consultant. |
| 6. Additional items | : For items where unit rates are not available, contractor shall provide proper cost break-up and proceed only after approval/consent. Any sample to be made for approval Shall be at the Contractor's cost. |
| 7. Validity of tender | : Three month after the opening of the tender. |
| 8. Rules/ Regulations | : The contractor shall have there responsibility of complying with the local shops/establishments Act and other labor/ minimum wages Act and shall keep all such records/ accounts on payment of wages / attendance as deemed necessary. 9. Arbitration As per the standard arbitration clause Under the jurisdiction of Odisha. |
| 10. Organization | :The contractor shall employ competent / qualified supervisor /Engineer-in-charge who shall be responsible for the day to day work and coordinate as necessary with the Architect's supervisor. Any workman found guilty of misconduct/theft shall removed from the site. |
| 11. Damage to property | Any damage to the Bank's property during the work period will be recovered from the contractor. |
| 12. Deduction | Income tax, at source as per Act |

13. Terms of payment	Payment after completion of Project.
14. Billing Procedure	All measurements shall be recorded in Duplicate on standard measurement sheets Prepared jointly by the Architect's Site Engineer & The Contractor's Representatives duly signed by them. All Bills shall be submitted along with this Checked measurement sheets.
15. Time schedule of work	The Contractor must submit before the Commencement of work, a Bar chart Showing the date of commencement & The date of completion of each item of Work as mentioned in the Schedule of Quantities.
16) Release of TSD	: 100% after the Defect liability period. Retention money will not bear any interest.
17. General	The rates should be quoted considering necessary Scaffolding & staging work, Removal of debris as & when necessary, In view of restriction of Local concern Authority.

Note: - For any other item required to be incorporated in work , sample shall be got approved from the Owner / Architect before actual procurement and commencement of that item of work.

LIST OF MATERIALS (INTERIOR WORK)

1. Synthetic Plastic Emulsion	: Berger, Asian, J & N
2.Floor/ wall tiles	: Johnson's/ Somany/ Kajaria
3. Smoked Mirror/Glass	: Modiguard , Saint Govind
4. Sanitary fittings	: Parry ware/Hindware
5.PH fittings	: Jaquar
6. Locks	: Godrej, Doorset
7. Hardware	: Harrisson,Earl Bihari.
8. Nails, Screws etc.	: Nettle fold or equivalent
9. WPC Ply	: Green, Saburi
10. Sanitary fittings	: Parry ware / Hindware
11. Grey Cement (43 or 53 Grade) white cement putty	: A.C.C , Ultratech,AMBUJA, Birla white,J.K. Birla white putty

12. Steel (Thermo mechanically treated steel)High strength deformed bars or mild steel
: TATA ,SAIL,RATHI or equivalent

13. Water proffing compound & materials : SIKKA / FASSROC / ROFF

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Ref:.....

8. Our Bankers are:-

ii)

Yours faithfully,

**Signature of
the Contractor**

**B.O.Q OF CIVIL REPARING & RENOVATION WORK FOR TOILETS , UCO BANK BUILDING ,
ASOKA NAGAR , BHUBANESWAR .**

SL.N o.	DESCRIPTION OF ITEMS	UNIT	QUANTIT Y	RATE	AMOUNT
A	DISMENTALLING WORK				
1.0	Dismantling 9"/ 5" thk, brick wall carefully by using chisel to cut & making good wall edges with 1:4 cement plaster including removal of debris from site.	Sqm.	10.00		
2.0	Dismantling granite/ ceramic tile flooring & dado including skirting and excavation up to 6" in plinth wherever required, etc. In a manner which facilitates laying of new flooring without undue extra expense. The rate shall include removal of debris from site.	Sqm.	410.00		
3.0	Demolishing and removing existing door and window frame including hardware fittings, etc as per direction at all floor . Complete the job in all respect i.e clening, removing the deamaged material out side the premises as per instruction, including all labour.	Nos.	16.00		
4.0	Demolishing and removing existing damage Indian / w.c/ cisten , PH fittings, kitchen sinks, kitchen platform, RCC racks in kitchen etc as per direction .It also include the dismentaling of existing PCC and under PCC . Complete the job in all respect i.e clening, removing the deamaged material out side the premises as per instruction, including all labour at all floor.The dismentalling of the item will be calculated as per total job of 10 Nos of toilets, 2 No of rooms , kitchen etc. calculation is as per total job in all floor including all labour tools lead and lift.	Job	1.00		
B	CIVIL WORK				
2.0	BRICK WORK (5" th. brick wall): Providing and laying brick work with fly ash bricks of locally available good quality fly ash bricks in sub-structure and super structure (At any level) with cement mortar of 1:4 (cement: 4 parts of coar sand) . The rate also include 4 ½" R.C.C. Patti Beam shall run horizontally @ 3'-0" c/c. The rate shall be inclusive of any scaffolding required, curing etc, complete.	Sqm	3.00		
3.0	BRICK WORK(9" th. brick wall): Providing and laying brick work with fly ash 1/2 bricks of locally available good quality fly ash bricks in sub-structure and super structure (At any level) with cement mortar of 1:6 (cement: 6 parts of coar sand) . The rate shall be inclusive of any scaffolding required, curing etc, complete.	Cum	1.00		

4.0	Plaster: Up to 15mm cement plaster on RCC/ wall surfaces at ceiling/slab soffit and other locations with cement mortar of mix 1:4 (1 cement : 4 fine sand) including necessary scaffolding, curing etc. all complete at all floors and all heights including cost, conveyance, loading, unloading, royalties and taxes of all materials, cost of all labour, scaffolding, sundries, T & P required for the works etc. complete in all respect as directed by the Engineer-in-Charge.	Sqm.	120.00		
5.0	P.C.C Work: Providing & laying plain cement concrete 1:3:6 (1 cement: 3 sand: 6 stone aggregate 20mm nominal size) as levelling course in foundation & plinth etc including tampering, curing, shuttering etc. complete all depth and height including cost, conveyance, royalty and taxes of all materials, cost of all labour, T & P etc as required for the work complete and as direction of Engineer-in-Charge.	Cum	4.00		
6.0	Water proofing treatment : Providing & laying water proofing treatment , by applying cement slurry mixed with water proofing cement compound consisting of applying (a) first layer of slurry of cement @ 0.488 kg/ sq.m mixed with water proofing cement compound @ 0.253 kg/ Sq.m. This layer will be allowed to air cure for 4 hours. (b) Second layer of slurry of cement @ 0.242 kg/ Sq.m mixed with water proofing cement compound @ 0.126 kg/ Sq.m. This layer will be allowed to air cure for 4 hours followed with water curing for 48 hours. The rate includes, preparation of surface, treatment and sealing of all joints, corners, junctions of pipes and masonry with polymer mixed slurry.etc. complete.	Sqm	70.00		
7.0	M.s Grill.				
	Providing fabricating and fixing mild steel grills to Window / Ventilator opening as per design made from 10 mm square bar and flats to be integrated with steel casement above complete with cost of all labour & materials.	Sqm	7.50		

C FLOORING WORK					
1.0	Ceramic Tile Flooring				
	Providing and fixing 1st quality ceramic glazed floor tiles (300mmx300mm)conforming to IS : 15622 (thickness to be specified by the manufacturer) of approved make in all colours, shades except burgundy, bottle green, black of any size as approved by Engineer-in-Charge in skirting, risers of steps and dados over 12 mm thick bed of cement Mortar 1:3 (1 cement: 3 coarse sand) and jointing with grey cement slurry @ 3.3kg per sqm including pointing in white cement mixed with pigment of matching shade complete.. (Basic cost of tile Rs. 75/- Sq.ft)	Sqm.	72.00		
2.0	Wall Dado Tiles				
	Proving and Laying Ceramic Wall Tiles of size 450mm x 600mm (1st quality) of approved make over a cement mortar bedding (1:4) as per the pattern given including colour cement float joints in matching shade. (Basic cost of tiles Rs.90/- Sq.ft).	Sqm.	270.00		
3.0	Granite partition				
	Providing and laying urinal partition of size (3' 0" x 1'-6" appox) of approved 20mm thick granite with champhered and machine polished edge fixed as per the direction of the architect. It shall be supported on wall as shown in the drg. Rate shall include the profile cutting, fixing and polishing the exposed edges of granite.	Sqm.	6.00		
4.0	Wall plastic paint.				
	Providing & applying 2 coats of plastic emulsion paint of royale ICI dulux & approved shade on wall, columns, beams, ceiling, etc. of back office hall including locker room, including preparation of surface, sand papering the intermediate coats, including cost of all materials, labour, conveyance, taxes, royalties, scaffolding, watering, curing, sundries, T&P, etc., as per direction of Engineer-in-charge.	Sft.	3,200.00		

D	DOOR & WINDOW WORK				
1.0	WPC Door (for toilet / kitchen)				
	Providing,fixing fully panelled WPC door finished with 1mm th. laminate as per drawing and design as per requirement including all necessary assosory of approved brand , including cost of all labour and material. Schedule of fittings: Handles:- ornamental brass Handle Lock :- godrej / decorative aldrops bolt-brass Hinges :- 3 Nos Brass Hinges per shutter Tower Bolts:- 2 Brass bolts per shutter Stopper:- one per shutter.	Sqm	35.40		
2.0	Window/ ventilator				
	Providing,fixing madetwo track glazed Almunium windows with 5.5 mm thick glass panes & mosquito net panel , including cost of all labour and material.	Sqm	9.20		
3.0	Door frame.				
	Providing and fixing in position WPC door frames at all locations with anchor bolt as per direction complete with labour and materials				
I	Size (125mm x 75mm)	Rmt.	41.00		
II	Size (75mm x 50 mm)	Rmt.	62.00		
E	P.H.SANITARY				
1.0	15mm DIA C.P.V.C. PIPE				
	Providing & fixing 15mm dia CPVC pipes for distribution in toilets / pantry including chase cutting, chase filling. The rate shall include all accessories like tees, unions, elbows, bends etc. required to make the system operational and complete.	Rmt	90.00		
2.0	25 mm DIA C.P.V.C PIPE				
	Providing & fixing 25 mm C.P.V.C pipes for distribution in toilets / pantry including chase cutting, chase filling. The rate shall include all accessories like tees, unions, elbows, bends etc.required to make the system operational & complete.	Rmt	40.00		
2.0	75 mm DIA C.P.V.C PIPE				
	Providing & fixing 75 mm C.P.V.C pipes for distribution in toilets / pantry including chase cutting, chase filling. The rate shall include all accessories like tees, unions, elbows, bends etc.required to make the system operational & complete.	Rmt	40.00		

3.0	DRAINAGE				
	Providing & fixing PVC pipes of supreme/prince make or equivalent in position of required size with special fittings, traps, bends, ys, floor & nahani traps etc. Including chemical sealed joints as required at site making necessary connections with existing lines for w.c. & waste water lines, chambers to be constructed wherever necessary , unused lines for w.c. & waste water to be removed, the rate shall include all incidental work, cutting & making good walls & floors etc. Complete. Please visit the site for inspection.				
3.1	75mm	Rmt	50.00		
3.2	100mm	Rmt	90.00		
4.0	SANITARY FIXTURES - LIGHT COLOURS (POPULAR COLOUR)				
	Providing & fixing following fixtures, the rate for the following shall be inclusive of all necessary fixtures, labour charges accessories & attachments to make then operational.				
	make				
4.1	EWC with cistern (S or P Trap according to site condition) - One-Piece Floor Mount Toilet(white)	Nos	11.00		
4.2	SLIMLINE CISTERN SINGLE FLUSH ECONOMY- C8090 (White)	Nos	11.00		
4.3	WASH BASIN - of size 450x355x130mm (white) table top	Nos	8.00		
4.4	URINAL (male)- of size Size:355x340x535mm (White) with all fittings	Nos	9.00		
4.5	URINAL(femail) -(White)	Nos	4.00		
5.0	FITTINGS - JAQUAR CP CONTINENTAL ISI MARKED				
5.1	TWO WAY BIBCOCK (No. 041)	Nos	11.00		
5.2	PILLAR COCK - SWAN NECK TAP SHORT BODY TYPE (NO 011)	Nos	8.00		
5.3	ANGLE COCK (No. 059)	Nos	4.00		
5.4	STOP COCK (No. 069)	Nos	26.00		
5.5	BOTTLE TRAP & WASTE COUPLING (No. 773 & 709)	Nos	17.00		
5.6	1/2" FLEXIBLE PIPE	Nos	18.00		
5.7	PVC NAHANI TRAP WITH COVER	Nos	15.00		
5.8	JET SPRAY IN THE TOILETS (No:573)	Nos	11.00		
5.9	ROBE HOOK TWO WAY (No. 1191N)	Nos	8.00		

5.11	FLUSH VALVE FOR URINALPure Brass 40mm Thread Diameter Metropole Flush Valve for Toilet/Toilet Flush/Flush Valve for Urinal Commercial	Nos	11.00		
5.12	Towel Rail (No. 1111N)	Nos	8.00		
5.13	MIRROR - approved make	Sqmt	8.00		
G	SITE CLEARING				
1.0	Site clearing before and after execution of work Dismantling / Demolishing all the damaged items as per direction and carting away the debris from the site and unloading at a approved location as per statutory rules and regulations. The item also include all cleaning work of floor / wall/ glass etc of inner as well as outer portion of the building as per requirement and as per direction of EIC including all labor, sundries, T & P, scaffolding etc. required for the work and complete in all respect as directed by the	1 Job	1.00		
	TOTAL				

**B.O.Q OF ELECTRICAL WORK FOR UCO BANK , AT UCO BANK BUILDING, ASOKA NAGAR ,
BHUBANESWAR..**

SL.N O.	DESCRIPTION OF ITEMS	UNIT	QUANTITY	RATE	AMOUNT
	1. ELECTRICAL WIRING WORK				
	1.1 Light / fan points				
1.0	Concealed / ressed / surface light point / fan point / call bell point etc. wiring using 1100V FR grade 3R (P+N+E) x 1.5 Sq.mm FRLS multi stranded copper conductor PVC insulated wires (with proper R,Y,B color code) pulled through rigid FR PVC conduits of 20mm Dia 1.5 mm thick laid concealed over false ceiling or in wall chases or on the ceiling in case of an open ceiling, with modular type switch plate, switches, GI concealed back box, etc. of legrand mylinc or equivalent make. S.I.T.C.(Supply Installation Testing And Commissioning) as directed by the Engineer-in-charge. (Each circuit shall not feed more than 8 points OR 800 watts as per following configuration.)				
	NOTE:- 1. Only FRLS wire shall be used; 2. The wires from ceiling junction to light points / light fixture shall be drawn in flexible PVC conduit with adptor & cover for junction box & crimp type lugs at both the ends alongwith necessary hardware & accessories, etc. as required; 4. Looping of Neutral / Earth wire between two seperate Primary / Full Points is strictly not allowed; 5. Looping of Neutral / Earth wire between two seperate circuits on similar or other phase is strictly not allowed; 6. Ferulling / numbering / taggning to wires with circuit number & db name for all lighting & raw / ups power shall be strictly followed at both DB & switch board / switch socket boards ends.				
1.1	Primary light points including the cost of clip in type 6A Modular switch of legrand mylinc or equivalent make. S.I.T.C. as directed by the Engineer-in-charge.(1 light/fan controlled by one switch)	Nos.	22.00		
1.2	Secondary point same as item No. 1.1 (2 light/fan controlled by one switch)	Nos	14.00		
1.3	6 Amp 2/3 pin Modular scoke with 6A Modular switch. (on common switch Board.)	Nos.	8.00		
	2. FITTINGS OF FIXTURES				
1.0	Providing and fitting of 400 mm sweep Exhust fan of approved make .	Nos.	16.00		

2.0	Supplying , fixing of 1x 18watt LED patty fittings with all accessories of Philips / Crompton/ Wipro make as per direction of EIC .	Nos	16.00		
3.0	Supply,installation and testing of LED light fittings (1x9wt) with angle holder of Philips/ Crompton/ Syska or equivalent as required as per direction of Engineer in charge.	Nos.	15.00		
3.CABLE, MAINS & SUBMAINS.					
1.0	Supply of all required materials and wiring to circuits/ submains with following number and sizes of PVC insulated 1100 volt grade multi standard FR copper wire run inside rigid FR PVC conduits of 20mm Dia 1.5 mm thick of ISI mark as required and copper wire as earth continuity conductor and complete in all respect including making good to all damages caused and as per the direction of Consultant and Engineer-in-charge.				
1.1	Recessed wiring with (2Rx2.5sqmm +1Rx1.5sqmm) copper wire (LDB/CDB to Common Switch board and power Points / Computer points etc)	Mts	200.00		
1.2	Recessed wiring with (2Rx4.0sqmm +1Rx2.5sqmm) copper wire (UPS output to CDB)	Mts	100.00		
	TOTAL				

A.	Civil work-	
B.	Electrical work-	
	Total -	

Total amount in words-