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PROJECT : ICICI BANK UMARIA BRANCH (MP)

CLIENT : ICICI BANK LTD.

AUDIT REPORT

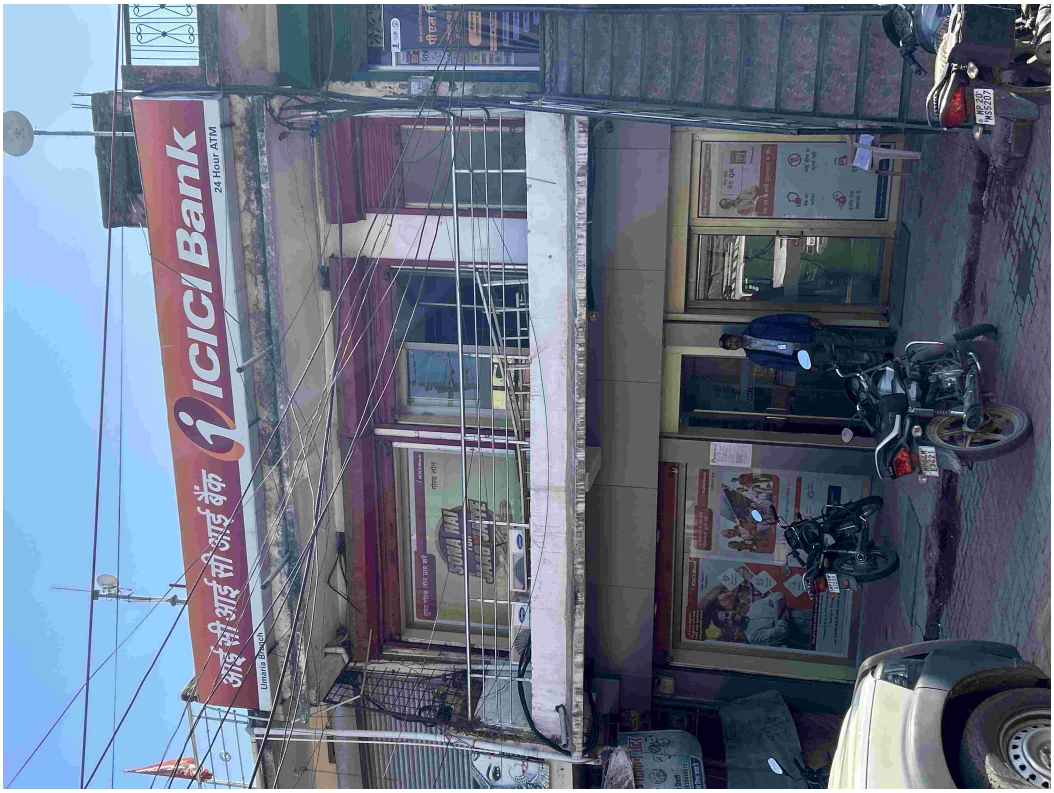
PART 1

REF. RCCPL - ICICI BANK UMARIA BRANCH (MP) / ICICI BANK LTD. / AR - 052

DATE - 2025-01-31

PROJECT: ICICI BANK UMARIA BRANCH (MP)

CLIENT: ICICI BANK LTD.



While visiting the site 'ICIC BANK UMARIA BRANCH', Umaria (MP) we observed lot of points on various aspects as listed in the attached observation sheet in detail and submitted herewith our views/opinion in brief & in elaborated form with visual aids (wherever, necessary) to M/S ICICI Bank Ltd, for their needful. We feel that this report will help ICICI BANK to take necessary Corrective/Preventive measures in time & wherever required to take appropriate decisions on the relocation / remodeling, or necessary rectification works, etc.

BRIEF HISTORY:

1. Year of Construction (As per the information given by Landlord/ICICI Bank is as mentioned here under).
2. Year of Construction is 2012/13 for the RCC structure, while the other portion is a very very old construction.
3. TYPE OF CONSTRUCTION - It is a composite structure. Some portion of the building is stone roofed slab resting on load bearing masonry walls and the some portion is RCC framed structure.

Building Configuration:

1. Ground Floor + First Floor.

Building Title:

1. RENTED (As per the information furnished by ICICI Bank personnel).

Essence of Audit Report:

1. The terrace condition is very bad & hence the entire terrace treatment shall be carried out ensuring correct technical supervision.
2. Terrace & Parapet condition is not good & causing seepages & steel rusting in RCC members. So parapet & terrace treatment is required.
3. DG set is installed at terrace, which is not correct & it shall be shifted to ground level or a proper designed pedestal shall be made at terrace.
4. All inlets of electrical cables, net working cables, CCTV cables, AC drain pipes & AC copper pipes need to be improved & corrected as suggested in the respective methodology.
5. OHWT Overflow not planned properly & hence needs to be done on urgent basis.
6. Trees/Plants/Vegetation growth is taking place at terrace in the adjacent building & needs to be prevented.
7. Staircase riser height is inappropriate & hence risky.
8. Some locations water entry into RCC members causing rusting of steel & therefore 'REFURBISHMENT' needs to be done on urgent basis.

Major Observations & Analysis:

1. Level difference of functional floor level inside the building & out side functional road level is less. So may lead into trouble in case of flooding situation.
2. Tiling work observed giving hollow sound in pantry.
3. Epoxy grouting in tiling joints not observed in the toilet blocks & likely to cause water seepages/leakages in lower floor roof/wall areas.
4. Holes made for taking the AC copper piping, electrical cables, networking & CCTV cables were observed not closed properly & causing entry of rats, lizards etc.
5. No design/drawing for the building could be provided nor any certificate document on compliance on fire mock drill, maintenance record etc.
6. Rain water down take piping in the frontal part is made making a hole in the cantilever chhajja portion but not grouted/closed properly, so causing the terrace water leakage/seepage through the hole & causing seepages.
7. OHWT Over flow was observed not planned properly at terrace, which causing spreading over of water on terrace daily basis & this water enters into the cracks in the slab & stagnates in undulations, which further

cause seepages in below areas.

8. At lot of places the seepages/leakages problems were observed due to water entry from terrace, non-epoxy grouted joints etc., which is spoiling the inner plaster badly.
9. Public drain running out side of the building is blocking the banking premises discharge pipe & may cause back flow to cause more seepages problems in flooring & above skirting areas outlet drain points.
10. DG set is installed at terrace, which is not correct & it shall be shifted to ground level or a proper designed pedestal shall be made at terrace for placing the DG on it.
11. Cracks were observed in the frontal façade cantilever chhajja & in beams inside the building due to the water entry in the RCC members & may lead to structural instability in long run.
12. Parapets walls & columns were observed cracked badly allowing the rain water entry into them which further rusts the steel inside and increase cracks.
13. Exposed steel rods/dowels were observed left unattended/without anti rusting coating so deteriorating the steel rods.

Recommendations:

1. IN THE VAULT/STRONG/LOCKER ROOM A RCC PEDESTAL IS ADVISED TO UPLIFT THE VAULTS/LOCKERS FROM FLOOR LEVEL BY MAXIMUM POSSIBLE HEIGHT KEEPING THE 'EASY WORKABILITY' & 'OVER HEAD SPACE AVAILBILITY' IN MIND.
2. CORE CUTTING OR HOLES MADE IN RCC SHALL BE GROUTED/CLOSED PROPERLY AS PER THE METHODOLOGY SUGGESTED.
3. THE HOLLOW SOUND GIVING TILING AREA ALL TILES SHALL BE REMOVED & REFIXED CORRECTLY ON TECHNICAL GROUND ENSURING THE PROPER & COMPLETE APPLICATION OF ADHESSIVE/CEMENT PASTE BACK SIDE OF THE TILES FOR PROPER BONDING WITH MASONRY/CEMENT PLASTERED SURFACE BACK SIDE.
4. EPOXY GROUTING IS ADVISED BETWEEN THE JOINTS OF TILING IN WALLS/FLOORING IN THE TOILET BLOCKS.
5. ANTI TERMITE TREATMENT AS ADVISED REGULARLY WITH DOCUMENTED GUARANTEE FROM VENDOR.
6. SEEPAGE/LEAKAGE AFFECTED AREAS ARE ADVISED TO SCRAPPED OUT & REDONE WITH PLASTER USING RMP MATERIAL FOR PLASTER.
7. STAIRCASE RISER HEIGHT SHALL BE REDUCED TO MAXIMUM LIMIT OF 6".
8. IT IS ADVISED TO PROPERLY CLOSE THE HOLES MADE FOR ELECTRICAL/CCTV/NETWORKING CABLES AS PER THE PVC PIPE SLEEVE METHODOLOGY SUGGESTED.
9. RAINWATER DOWNTAKE PIPING SYSTEM DESIGN NEEDS TO BE IMPROVED & EXECUTED AS PER METHODOLGY SUGGESTED FOR THIS.
10. PROPER OVER FLOW IS IS ADVISED FOR OHWT.
11. ENTIRE TERRACE TREATMENT IS ADVISED AS EARLY AS POSSIBLE IN LINE WITH THE METHODOLOGY SUGGESTED FOR THIS.
12. FOR THE DIFFERENT TYPES OF CRACKS DEVELOPED IN MASONRY/RCC/PLASTER, PROPER CRACK TREATMENT SHALL BE APPLIED AS PER THE DIFFERENT METHODOLOGY SUGGESTED FOR THESE.
13. TERRACE TREATMENT IS ADVISED FOR ENTIRE TERRACE & STAIRCASE HEAD ROOM/MUMTY AREAS.
14. DG SET NEEDS TO BE SHIFTED TO GROUND FLOOR TO AVOID THE DYNAMIC LOAD/VIBRATIONS IMPACT ON TERRACE SLAB.

Preventive Measures:

1. Following preventive measures are recommended generally to reduce the threat to structural stability and save the cost of maintenance & improve the quality of work in any proposed new or old building, where relocation is not planned.

2. A proper building audit shall be conducted by the industry expert before buying or taking any premises on lease. The building shall be evaluated on all necessary parameters related to structural stability, plumbing work, seepages, water leakages, cracks, settlement etc. & shall be ensured of required safety from the end use/business point of view.
3. Standardizing the Type of Maintenance Related Problems & Solutions for a better & quick understanding of IFMs & Vendors.
4. Making an Operation Manual with the help of Industry Expert Designed Methodologies, Guide Lines & Check Lists, etc. so that IFMs will get ready solutions & procedures for different type of problems.
5. A strict quality control in technical supervision while construction/rectification work to ensure the correct construction & construction sequence to minimize the recurring maintenance cost to bank.
6. Maintenance Check List & Monitoring of House Keeping Staff's Work more attentively & on a daily basis.
7. Annually one Lecture on Maintenance Related Problems & Solutions by Industry Experts for IFMs & Vendors.
8. Inclusion of some important clauses in the agreement document between land lord & ICICI Bank to ensure the scope of work of landlord in terms of maintenance due to poor quality works executed by landlord.
9. Generating a Record of "As Built Building & Services Drawings" for all Branches, ICMCs, ROs, etc. for future reference.
10. A set of "AS BUILT DRAWINGS" of the building premise shall be maintained/asked in easy traceability mode for the following streams. Architectural Drgs. Structural Drgs. MEP Services Drgs. Networking related Drgs.
11. Clear Guide Lines on UGWT & OHWT Connections & Other Plumbing Works including Rain Water Down Take Piping System.
12. Once in a 3 years building audit is advised to reassure the building condition is good & safe to work there.

Corrective Measures:

1. Following corrective measures are recommended to reduce the risk & in the view of safety of staffs working there along with customers & ease of working without or less problems, if this premises is opted to take on/continue on lease.
2. ALL mentioned checkpoints (in the checklist) and observation points (in the observation sheets) need to be read & well understood for taking the rectification execution work. The execution shall be carried out as per the methodologies suggested & under strict technical supervision. In civil work most of the issues occur at later stages because of lacking of technical supervision at the time of construction, therefore at least the rectification work should be carried out under strict technical supervision ONLY.
3. Scrapping out of the entire internal/external plaster of affected wall/ceiling areas for redone using the RMP material after the seepage/water source is closed/crack or joint therapy is applied.
4. Other rectifications as advised in respective areas of the building and shown with photographs in the observation sheets pointwise, shall be taken up.
5. All toilet tile flooring & wall is to be done with epoxy grouting using 3 mm spacer.
6. As per recommendation longitudinal RCC pedestals may be cast to up lift the lockers by appropriate height based on the over head room/space available.
7. All AC drains shall be planned properly deciding the designed route & destination + copper piping thermal insulation material quality improvement & frequent checking for thermal insulation thickness.
8. All points as mentioned in the recommendations, shall be attended as per need of the bank.
9. PVC Pipe sleeves shall be used for different cables, AC drain pipes, AC copper pipes while running from outside to inside or vise versa.

Specialized Materials Suggested:

1. Fiber/Chicken/Other L-Shaped Mesh at Junction of Slab & Parapet Walls/Columns OR on Entire/Part Terrace Area Based on Necessity.
2. Concrete Crack Sealers or Epoxy for Grouting in Cracks.
3. Structural Mortar For Repairing Minor damages or Cracks.

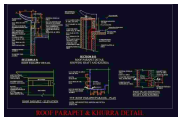
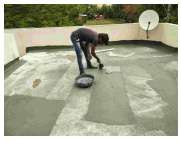
4. Micro Concrete for Repair of Major Damages.
5. Integral Water Proofing Compound for Mixing in the Cement Slurry Application on Entire/Part Terrace Area.
6. Rain Water Down Take Piping System Related Plumbing Items - Khurras, Bends, Pipes, Clamps, Brackets for Pipes etc..
7. Screed Concrete for Making Proper Slope towards the RWDT Points & Protection of Water Proofing/Other treatments done underneath on the Terrace Mother Slab Surface.
8. If the Terrace Strength is Doubtful then a Nominal Reinforcement steel or thicker MS Jali as Reinforcement Steel in the Screed Concrete.

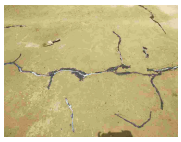
Notes:

1. This audit report have three parts in total - (1) Part 1 is as above, (2) Part is in the form of observation sheets, which gives the analysis & corrective/preventive measures point wise/location wise, so that you can take up the rectification work accordingly, (3) Part 3 is in the form of check list, which shows the parameters on which the building is evaluated in the audit process.
2. If you need any help in interpretation of recommendations, observation, analysis, corrective - preventive actions, may kindly contact us and we will be happy to help.
3. The report/observations submitted by us reflects only our opinion, which may or may not be accepted by the auditee/client as per their policy/requirement.
4. The audit report is prepared based on the data/information available or made available during the inspection visit. In case of more information is gathered/received at a later stage then we reserve the right to amend the report, if the newly received data/information affect our earlier made conclusions/recommendations.
5. All the building history related statistics/details are as per the information given by landlord/bank personnel.
6. The audit report is issued based on the observations/analysis for mainly corrective/preventive measures to rectify the problems observed. It should no be used for any court case or legal purpose.
7. We are trying to give you the list of some important/specialized materials also you will/may need while taking up the rectification work as suggested.
8. The documented audit report, observation sheets & check listed parameters will remain available with us for 3 months from the date of PO issued to us or invoice raised by us, whichever comes later. After that we may not have the records/data available with us.
9. Please ask us the different work procedures with methodologies when you plan to take up the rectification work, we will release step by step as per necessity.
10. All corrective measures/operation for different methodology procedure work is advised to be conducted under strict technical supervision for good/desired results.
11. All above materials suggested in rectification work (Fibre mesh, waterproofing compound, crack sealer, tiles, epoxy grouting material etc.) as suggested can be taken from any suitable make/company. However, good quality material & workmanship gives better results always.
12. If you face any difficulty in finding these or similar other suggested materials in the market, then please contact us and we will try to help you in this regard.

METHODOLOGY SHEET

METHODOLOGY - METHODOLOGY - 01			ENTIRE TERRACE TREATMENT	
S.No.	STEPS	ELABORATION	REFERENCE IMAGE	REMARK

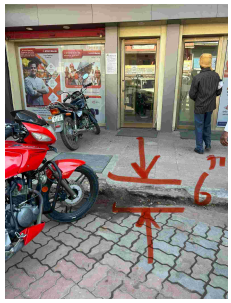
1	Necessary care for rain water down take piping system	Fixing of Khurras and rain water down take piping system should be very clear before starting the terrace treatment.		
2	Final finishing course	On the above laid protective layer as final finishing layer tiling or some similar item can be applied/fixed with epoxy grouting.		
3	Protective layer for water proofing	After the above checks are conducted and no dampness is visible after 7 days of ponding then a protective layer for water proofing layer shall be applied. It can be screed concrete as well.		
4	Terrace water proofing	1. Then water proofing (water proofing compound mixed with cement slurry spread over entire surface) shall be done very carefully. If needed the entire surface area of terrace can be applied with fibre mesh before the above application. This will include the parapet wall also for minimum 1.5-2 feet height. 2. Then the entire area shall be applied for pond test for 5-7 days and check the below ceiling area for any seepage/moisture is coming or not. 3. In case any dampness is there then that area water proofing shall once again be done & this exercise will go on till dampness stops coming.		
5	Crack Treatment (RCC Members)	Fibre mesh water proofing application on these treated cracks shall be done with 2-3 coating of water proofing compound application covering the cracked areas 3-4 inches extra both side.		

6	Crack Treatment (RCC Members)	The saturated grooves shall be filled/packed up with the paste of liquid crack sealer mixed with cement to finish the top surface.		
7	Crack Treatment (RCC Members)	Crack sealer liquid shall be poured in the v groove 2 or 3 times till it stops absorbing.		
8	Crack Treatment (RCC Members)	Cracks are to be opened using a grinder/cutter in V shape for 10-12 MM depth & width.		
9	Identification of cracks.	Deep inspection for identifying the cracks in the slab surface very carefully and demarcation for cracks.		
10	Cleaning with water jet & wire brush.	Cleaning the entire terrace area with wire brush & water jet minutely & carefully to open the available cracks.		
11	Removal of overburden/existing stuff.	Scrapping out of all existing weather treatment done earlier till base slab as per procedure.		

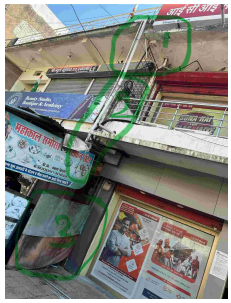
PART 2

PROJECT OBSERVATION SHEETS

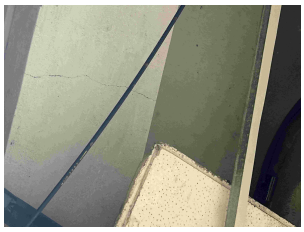
PROJECT: ICICI BANK UMARIA BRANCH (MP) CLIENT: ICICI BANK LTD.

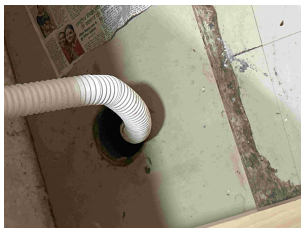
AUDIT OBSERVATION SHEET					
Reference / Rev. No			OBS / 89 (ICICI BANK UMARIA BRANCH (MP)) / January 30, 2025	DATED	2025-01-31
S.No.	OBSERVATION POINTS	DATE	CORRECTIVE / PREVENTIVE MEASURES SUGGESTED	PHOTOGRAPHS	STATUS (For Client Only)
1	The floor level is observed approximately 6 to 7 inches higher than the outside road level. That means in the flooding situation, water may enter inside the premises. Normally, it is advisable to keep the inside floor level of any business premises at least 1' to 1,5' higher than outside road level.	2025-01-31	Since, now there is hardly any possibility is left to increase the inside level due to so many constraints like door heights, available head room and others, so relocation can be planned if bank wants to evaluate the situation from flooding situation point of view.		
2	This is a running/live public drain outside the bank premises have a manhole chamber as per the photo when this public drain is blocked due to silting or anything else, then the stagnated water will start penetrating in the surrounding areas and may cause seepages inside the building also from the floor and skirting.	2025-01-31	It is advised regularly cleaning of this chamber/drain, so that water will not stagnate, and the above suspected problems will not happen.		

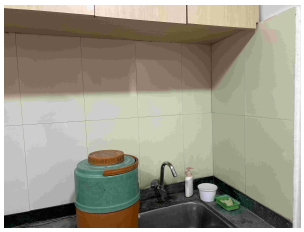
3	As shown in the pic the discharge pipe from inside toilet block and pantry waste is being left in this public drain & it is observed that the discharge pipe is blocked partly due to silting/deposition in the public drain because of not clearing timely. In this way the stagnated water of public drain will cause the back flow in the discharge pipe. This will cause blockage of the inside drains, kitchen, toilet, block, etc. and water will backflow to come up through the drain points.	2025-01-31	It is advised to clean the public drain regularly to avoid the backflow problem.		

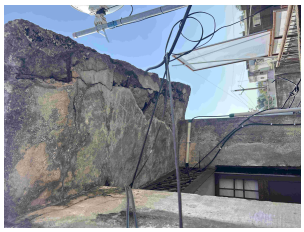
4	1. In the photograph shown point number one is showing the portion of the façade towards roadside in the building premises. The pipe passing through the hole made in the chhajja portion is not grouted waterproofed properly, which causes the rainwater and overflow of overhead water tank on daily basis to pass from this hole to cause seepages in the first floor premises balcony and ground floor as well. 2. In the two where the adjacent property parapet wall was observed un-plastered, so the rainwater or any other water enters between the joint of the two buildings parapets at first floor level and this water causes seepages inside. 3. In the photograph point number three, where the adjacent building, a Samosa and Tiffin Centre was observed using the frying pan near to the banking premises at ground floor. So all fumes from this burning oven and frying pan is causing grease deposition on the CCTV camera and ACP and glazing as well.	2025-01-31	1. For number one the proper grouting is advised for rainwater pipe taken through the chhajja. For this core cutting water proofing methodology shall be used. 2. At first floor level, the joint between the parapet walls of both buildings need to be properly treated so that water would not enter in the common joint. 3. Between the Samosa and Tiffin Centre, a proper Partition is advised temporary so that the frying pan fumes & smokes from Bhatti will not come towards the banking premises and not affect the CCTV camera, MCB and other ACP surfaces etc. in the bank side.		

5	The highlighted portion is at first floor balcony, the common joint between the bank premises and adjacent building premises parapet walls. The joint is observed not treated properly nor the adjacent building parapet wall is plastered. So this causes rainwater & other water entry in the common joint to cause seepages.	2025-01-31	It is advised to get the adjacent wall properly plastered and the common joint need to be treated/waterproofed.		
6	In the photo the first floor roof balcony projection chhajja, where this highlighted portion is showing the cracks developed in the projection. These cracks will cause the moisture entry in the coming time for inside portion, and steel will start rusting & the concrete disintegration process will start. It may also fall down on staff or public moving outside.	2025-01-31	A proper refurbishment process is advised for these type of cracks at this initial stage itself as per the methodology suggested for this.		

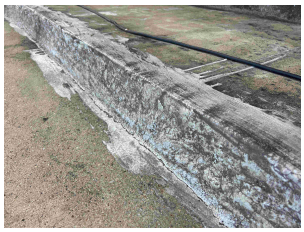
7	This is the rainwater down take piping system from terrace to ground floor via first floor. The cut out/core cut made for the rain water piping was observed not grouted/packed properly so the rainwater and overhead water tank overflow water leakages through this joint. This portion which causes seepages and other consequences in the below floor areas.	2025-01-31	It is advised to do a proper core cutting/grouting process for closing this from the bottom and top side as per the methodology suggested.		
8	This is server room AC copper piping and electrical cable being taken to outdoor unit & work is in process. Secondly, the AC drain pipe also is not observed.	2025-01-31	It is advised to fill up properly the jhiri made for taking the piping & cables etc. inside. And the AC drain should be taken in the gravity flow process.		
9	This is server room where the above beam inside the false ceiling is showing a horizontal crack at bottom & in sides, which is not at all desirable in the long run. This crack if increases, will affect the structural stability of the building.	2025-01-31	It is advised 1st to close the water seepage from terrace top and then do the this crack treatment. If reinforcement steel is observed rusting then crack therapy should be carried out as per the methodology suggested for this.		

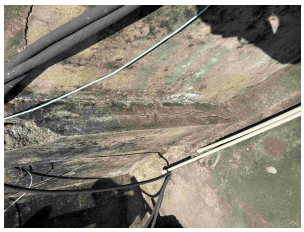
10	This is first floor roof above False Ceiling, showing the seepages impressions. That means water is coming from the terrace and might be rusting of steel and in the long run, the concrete disintegration may start. This steel rusting will cause structural instability in a longer run.	2025-01-31	It is advised 1st to close the seepages from terrace and then the entire affected area should be scrapped out and patch up is advised using the RMP plaster material.		
11	This is store room at first floor and the surface above the grid ceiling. A structural crack is visible & at the same time inside the seepages impressions are also visible. That means water is coming inside through the slab, rusting the steel regularly as & when rain comes. This may cause structural instability in the in a longer period.	2025-01-31	It is advised 1st to close the source of seepages or water entering inside the slab and then scrapping out the entire affected area in the first floor roof and redone with the RMP plastering material or structural mortar. the crack in concrete shall be applied with a proper concrete crack treatment as per the methodology suggested for this.		
12	First floor pantry, where the pipe joining the drain point is not fixed correctly. the drain Jali was observed not fixed. This allows cockroach, rats, lizards to enter in the working space,	2025-01-31	It is advised to put the SS drain Jali fixed properly on the drain point.		

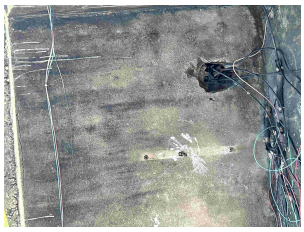
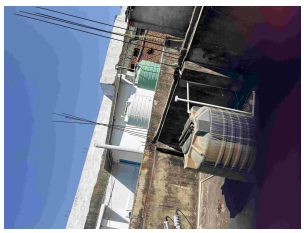
13	This is the pantry counter at first floor. All dado tiles are not fixed properly, giving the hollow sound that means backside of the tiles the adhesive/cement paste is not used/applied adequately. These tiles are likely to fall down any time & secondly, water may also enter in the gap between tiles & masonry wall. This may cause seepages on the other side of the wall.	2025-01-31	It is advised to remove all the tiling dado and redone with properly application of addictive or cement paste at the backside of the tiles, so that hollow sound will not come and tiling work will long last.		
14	This is first floor male toilet area, where the tiling work done in the flooring and wall tiling was observed with no epoxy grouting at the joints, this allows water entry into the bedding material and that water is likely to cause seepages in the below ground floor Ceiling area as well as this water may travel through the bedding material of flooring below the tile flooring, and it causes the above skirting seepages due to capillary action.	2025-01-31	It is advised to provide the epoxy jointing between the tiling joints after providing 2 to 3MM space and then this gap should be epoxy grouted so that the floor water does not enter through these joints.		
15	Same is the thing with female toilet block here also epoxy grouting is not provided at the tiling joints. So similar consequences are likely.	2025-01-31	It is advised to provide epoxy grouting with 2 to 3 MM gap between the tiles and shall be grouted with epoxy material as per the methodology advised for this purpose.		

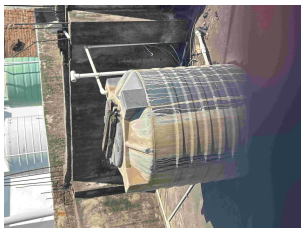
16	This is also first floor roof above area above false/grid ceiling, where the impressions of seepages from terrace are observed. Secondly, the hole made through the wall for taking the cables, drainage pipes, etc. is observed with not grouted/closed properly. This causes entry of rats, lizards cockroaches like other creatures in the building from outside.	2025-01-31	It is advised to first close the holes made in the walls properly. A proper terrace treatment is advised to close all these small small seepages points at number of places. This treatment will be done from the top of terrace and as per the methodology suggested for this.		
17	This is also server room photograph at first floor from where the networking and other services are taken from server room to ground floor through making a hole in the slab, which is not closed properly & hence likely to lead into entry of rats, lizards, other creatures from first floor to ground floor and the bank records and documents may be damaged/destroyed.	2025-01-31	It is advised to close this hole properly as per the methodology suggested for this & all cables running on the walls/slabs shall be protected using the protective racks.		
18	This is the staircase entry area from terrace, the cantilever chhajja portion showing severe cracks in the RCC up to the extent of risk. This may fall down on anyone at any time.	2025-01-31	Proper refurbishment process is advised immediately on SOS basis to avoid any casualty or unhappening.		

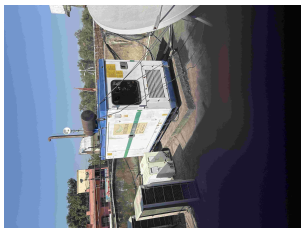
19	This is front parapet showing huge crack. When rain comes then water will enter into the parapet wall through this horizontally developed crack as well as from the top of parapet also. This water will rust the steel and gradually this crack will be widen further and more cracks will appear because of rusting of steel inside the parapet wall/terrace slab. Rusting of the steel will cause structural instability in the stability of this parapet wall/terrace slab. This is dangerous if some part falls down front side on staff or customer or anybody outside.	2025-01-31	We advise a proper parapet stone therapy treatment for this problem at the top of the parapet wall/column portion. These crack sealers also can be applied for time being relief to seal the cracks.		

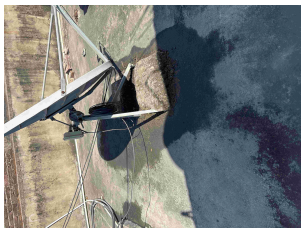
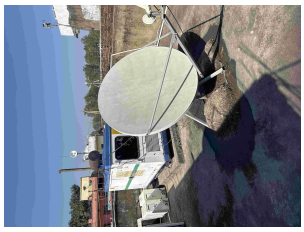
20	This is terrace area where the photograph shows crack at the junction of parapet walls of bank premises and the adjacent building parapet wall. Rain water enters through this crack at joint to the below areas resulting in seepages, which is observed in the staircase area walls & slab from terrace floor to first floor portion.	2025-01-31	It is advised to make a Jhiri in the adjacent parapet wall and provide/insert a stone slab (With 'TAPAK' (Groove on the bottom side of projected part of stone slab) inserting around one inch inside the adjacent parapet wall and projecting around one inch on the banking premises side terrace throughout the length of the entire periphery, so that rainwater will not enter into the common joint through crack. Secondly, after the above operation is completed, it is advised to scrap out the entire affected area in the below portion and redone using the RMP plastering material.		
21	Same as above.	2025-01-31	Same as above.		
22	Same as above.	2025-01-31	Same as above.		

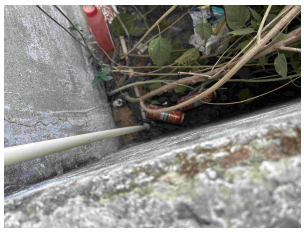
23	This is parapet column where the column steel rods are not provided/protected properly, so rainwater is entering inside the concrete of column through the cracks and causing rusting of steel. This rusting of steel is causing increase in the volume of steel, which cracks the concrete cover in concrete column. This will cause structural instability in a longer period.	2025-01-31	Refurbishment process is advised for all such concrete cracks.		
24	This is terrace area where intermediate columns dowels are left keeping the future/further construction in mind but NOT protected from rusting process. These steel rods/dowels are getting rusted due to rainwater and in a longer run, will cause water entry into the slab resulting in rusting of slab/beam steel as well and likely to result in the structural instability.	2025-01-31	It is advised first to clean the entire rust from these steel rods and then anti rusting coating shall be done/applied to prevent these rods from further rusting.		

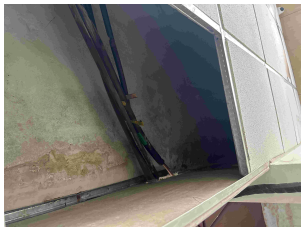
25	This is also at the terrace area where AC copper piping, electrical cables, networking cables, are taken inside the from terrace, making a hole in the wall, but the hole was observed not closed properly, which is causing entry of rainwater, rats, lizards etc. from terrace to below areas inside.	2025-01-31	It was informed that this all these underground services lines are now disconnected, so it is advised to close this hole made in the wall properly so that rainwater, rats etc. will not enter and cause seepages and damage of documents respectively in the below areas.		
26	Same as above.	2025-01-31	Same as above.		
27	Exposed column rods are observed in the columns above the parapet portion, which are continuously getting rusted due to rain water.	2025-01-31	It is advised first to remove the entire rust from these dowels and then apply the anti rusting coating.		

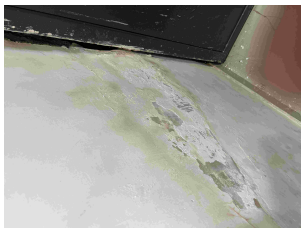
28	This is overhead water tank where it is observed that overflow is not planned properly. Whenever this water tank gets fully filled up then the water over flows from mouth of the tank and that overflow water gets spread on the terrace and gets stagnated on the undulations of terrace surface & enters into the minor cracks in the slab and which causes seepages inside the building and rusts the steel inside the beam/slab and will affects the structural stability of the structure building in longer run. This over flow water also causes seepages/leakages through the holes made in slab/cantliver for rainwater down take	2025-01-31	It is advised to provide a proper overflow system to the overhead water tank. It can be done in two ways - 1. One is with a water level indicator means when water reaches to some level the supply motor gets switched off. 2. And the second one can - a over flow pipe line can be planned in such a way and can be taken to the ground floor near to the place where security guard sits, so that whenever overflow takes place, the security guard will switch off the water supply motor.		

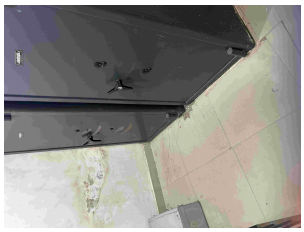
29	It was observed a DG set installed at the terrace of the building. Normally, it is not advisable to put a dynamic loading equipment on the terrace/top of the building due to two reasons. 1. One is continuous vibrations means dynamic loading on the construction building is normally not designed to take unless it is specifically designed for the dynamic loading. 2. Second one is the dead load of the equipment is also too much, so if the building is not designed to take that load then also cause small cracks in the slab/beam and in the long run, it may affect the structural stability of the building also.	2025-01-31	1. It is advised to shift the DG set from the terrace to ground floor, maybe outside the banking premises or any other suitable location. 2. Or else the DG set should be placed on a load distribution designed platform to with stand dynamic & static loading.		

30	This is terrace portion where an unauthorized pedestal was observed made to support the networking dish. The anchors to fix the base of the dish should have been fixed on a separately constructed pedestal on the terrace slab and not on the terrace slab itself. Fixing the anchors directly on the terrace slab disturbs the original integrity of the slab & loosens constituents. The water is getting stagnated all around this portion and this causes seepages inside the slab and first floor roof area. This also rusts the steel of slab/beam in the long run & may result into structural instability conditions.	2025-01-31	A proper pedestal is advised to construct for fixing the anchors of this dish. The pedestal shall be designed and need to have 4"-5" thickness minimum.		
31	Looking into the cracks and wrongly fixed dish supports and improper planning of overhead water tank overflow. The rain water & over flow water is getting stagnated near these wrongly fixed anchors is causing the water seepage from terrace to the slab inside.	2025-01-31	Entire terrace treatment is advised as per the methodology suggested, in addition to the parapet stone therapy and ceiling of cracks in the parapet wall and parapet columns.		

32	This is also terrace area where near the parapet wall of the adjacent building a plant growth was observed. In this type of cases the roots of plants easily enters into the poorly constructed slab also and affect the adjacent building components as well. It is not advisable to allow these vegetation and trees/plants growth on the building/terrace.	2025-01-31	1. Immediate removal of the plant/tree/vegetation growth from terrace area. 2. If at all plants are needed then these can be plant in the separately made/placed planters.		
33	This is staircase headroom area roof from first floor to terrace where lot of water seepage impressions are visible. This is happening because above the slab is showing lot of cracks and rain water is entering from these cracks and spoiling the inside steel rusting + seepages on the inside roof surface.	2025-01-31	Above the headroom top surface of the slab need to be treated properly. First refurbishment is advised and then it is to be provided with proper slope towards the rain water down take piping system, if not provided then a proper rain water down take piping system shall be designed and executed for the staircase head room slab & in general the entire terrace slab.		

34	Horizontal cracks are observed and vertical/diagonal cracks also observed in the wall of staircase head room from terrace to 1st floor. This happens due to improper construction sequence and poor workmanship at the time of execution. At the same time these excessive seepages & vibrations also cause these type of cracks some times.	2025-01-31	1. The terrace treatment shall be completed first . 2. Then crack therapy treatment is advised for inner surface. 3. Scrapping out of the entire affected area & redone with RMP plastering material is advised.		
35	This is first floor roof slab above the false/grid ceiling, where it is showing severe seepages due to water entry from terrace.	2025-01-31	After the terrace treatment the seepage water entry will be stopped and then it is advised to scrap out the affected area and redone with the RMP plastering material.		
36	This is ground floor area where the ground floor roofing is done with the M S Girder system for taking the stone slabs as roofing material and front side portion is of RCC. Seepages are shown in the surfaces of wall & ceiling due to water seepages from toilet block at first floor.	2025-01-31	After the toilet portion epoxy grouting work is done the water seepages will stop from top and then these seepages will also disappear and then scrapping out of the affected plaster is advised for redone with the RMP plastering material.		

37	This is ground floor entry area where deputy Branch Manager sits till the Branch Manager cabin. The front side portion is RCC constructed and the rear side portion ground floor roof is stone patti roof using MS girder. This means means it is a composite structure RCC and stone patti roof resting on the load bearing walls.	2025-01-31	Just for observation and record purpose.		
38	This is the ground floor roofing surface where the ceiling surface is showing termite impression. This is a serious matter. Termite issue needs to be prevented with immediate effect.	2025-01-31	Post Construction anti termite treatment is advised with immediate effect on SOS basis by a reputed company.		
39	This is the front wall in the vault room where is showing severe seepages causing above skirting maximum after terrace will be solve/resolved.	2025-01-31	Scrapping out of the entire affected area & redone with RMP plastering material, is advised.		

40	In the vault room it was observed that the lockers are lying on the floor itself. While the outside road level and the inside functional floor level in the banking premises is having only 6 to 7 inches level difference. So in case of flooding situation water may enter into the building banking premises and enter into vault room also.	2025-01-31	We advise to construct a concrete pedestal for uplifting these lockers at least by 1' or 1.5' depending upon the overhead space available. This will help in the flooding situation & give us the breathing time to take some corrective measure to prevent the water entry into vaults/lockers.		
41	This is also case of termite impressions are visible showing on the wall and above grid ceiling. This is a very very serious to be taken for the corrective measure on urgent basis. Termites may enter into the lockers and affect the currency and other things in the locker room.	2025-01-31	Post Construction anti termite treatment is advised in the entire building from ground level terrace level and wherever other locations are forced.		
42	This is ground floor to 1st staircase are, where the riser height is more than normally provided. This is very difficult while going up for staff & customers as well & slightly risky also.	2025-01-31	It is advised to adjust the riser height for staircase around 5 to 6 inches. This will need some extra space which can be occupied for the staircase in ground floor.		
43	This is the staircase area first floor to terrace level where the staircase tread finishing is very poor. This may cause somebody to slip and fall down.	2025-01-31	It is advised to do or apply the stone treads on the existing loosen material. Also the riser height of the staircase shall be adjusted to 5"-6" only for ease of going to next floor.		

PART 3

CHECK LIST

VISIT DATE: 2025-01-31

PROJECT: ICICI BANK UMARIA BRANCH (MP)

CLIENT: ICICI BANK LTD.

S.NO	OBSERVATION POINTS FOR SITE INSPECTION	RATING SCALE	RATING	DETAILED DESCRIPTION	LOCATION	REMARK
1	HISTORY					
2	Site History	5	2	Bank occupied the premises in 2012/13. Ground floor the rear portion is a stone Patti roof resting on MS girders supported by load bearing walls, while the front side small portion is RCC structure.		
3	Visual Inspection of Over all Building from Structure Stability Point of View.	5	2	Need few treatments - Refurbishments, strengthening rectifications.		
4	External Side Observation, if any.	5	2	Need few rectifications.		
5	Frequency of Building Inspection - Check for Regular Visual Inspections (Annually or Biannually).	5	0.5	Not Done so far.		
6	Frequency of Building Inspection - Check for Structural Assessment - Once in 3 to 5 Years depending upon the age of the building.	7	0.5	Not Done so far.		
7	N/A	N/A	N/A	N/A	N/A	N/A
8	AVAILABILITY OF DOCUMENTS/DESIGN DRAWINGS					

9	Check for Building Plans/Drawings availbility.	5	0.5	Not Available.		
10	Check for necessary Permits with latest renewal done (FIRE Mock drill etc.)	3	2	Annually once as per information furnished by BM.		
11	Check for regular maintanance records.	2	0.5	Records could not be shown.		
12	N/A	N/A	N/A	N/A	N/A	N/A
13	GENERAL					
14	Building Functional Level	5	1.5	Almost 6"-7" above from outside road level.		
15	Check for Plaster Strength (Intact or not) - Lighting Hammering Action.	5	2	At 2-3 places it is giving hollow sound.	Vault Room & Terrace Parapet Walls.	
16	Floor - Visible Up Rooting, If Any	5	3	Not Observed.		
17	Plaster - Visible Up Rooting in Ceiling Areas, If Any	5	3	Not Observed.		
18	Plaster - Visible Up Rooting in Walls Areas, If Any	5	1.5	All Seepages/Leakages Areas.		
19	Any Vegetation Causing Moisture/Cracks.	3	1	Adjacent Building Terrace near the common parapet wall a tree growth was observed.	Terrace/Adjacent Building	N/A
20	Terrace Area Checking in General.	5	1	Situation is very bad. Poor Maintenance of Building. Lot of cracks in parapet walls/columns. Terrace slab portion surface is undulated. Improper pedestals are made and lot of wall damage points were observed.		
21	Observation on Cold Joints in concrete structure, if Any.			NA		

22	Observation on concrete honey combing, if Any.	5	2	Not Observed.		
23	Basement Observation from inside.			NA		
24	Basement Observation from outside.			NA		
25	Check for easy Access to all Areas.	3	2	OK		
26	Check for Clear Pathways for Inspection.	2	1.50	OK		
27	Check for Utilities (Electricity Functionality).	3	2	Was observed OK on the audit day.		
28	Check for Electrical DB/MCB & cabling wiring.	2	1	OK, Except 2-3 places, where it needs to be systematized.		
29	Check for Utilities (Water Supply Functionality).	3	1.5	OK, Except in the OHWT, where proper overflow is not planned.		
30	Check for Utilities (Cooking Gas Supply & Functionality).			NA		

31	Check for Safety Concerns - Loose Handrails, Broken Steps, Other Hazards, if any.	5	1.5	1. Staircase Riser Height is approximately 7'-8", which is not at all advisable. In the first floor to terrace flight of staircase waist slab the treads were observed in deterioration process. 2. Frontside terrace level cantilever slab/chhajja portion is showing cracks due water entry from terrace and may result in further increase in cracks & may fall on some body. 3. Cantilever chhajja portion of terrace to first floor entry of stair case head room is badly affected & steel rusted, concrete departed due to seepages from top.	Terrace, Frontal Façade, First Floor/Ground Floor.	
32	Check for Healthy Business Enviornment.	5	3	OK		
33	N/A	N/A	N/A	N/A	N/A	N/A
34	STRUCTURAL STABILITY					
35	Observation of Foundation	5	2.5	Not Visible.		
36	Settlement Cracks in Walls	10	5	Not Observed.		
37	Settlement Cracks Floors	10	5	Not Observed.		
38	Visible Concrete Deterioration in Slabs, If Any	5	2	YES, At terrace chhajja & staircase headroom chhajja.		
39	Visible Concrete Deterioration in Beams, If Any	5	2	One beam is showing crack (across the beam at beam bottom) in server room.		

40	Visible Concrete Deterioration in Columns	5	3	Not Observed.		
41	Any Refurbishment is needed in Columns/Beams/Slabs/Other RCC elements.	10	3	Yes, at terrace at staircase entry chhajja & frontal façade cantilever chhajja portion.		
42	Visible Cracks / Deterioration in Stone Patti Roofs, If Any	10	4	Not Observed except 1-2 locations.		
43	Visual Stability Check for Parapet Walls, if any.	5	1	Parapet walls/columns are cracking badly.		
44	Visual Stability Check for Projections / Partitions if any (Horizontal)	5	1.5	1. Staircase Entry Chhajja at Terrace. 2. Frontal Façade Cantilever Chhajja portion.		
45	Observation on sagging check for RCC beams, if any.	10	5	Not Observed.		
46	Observation on sagging check for RCC slabs, if any.	10	5	Not Observed.		
47	Observation on RCC columns buckling or crack, if any.	10	5	Not Observed.		
48	Observation on Hairline Cracks in Slabs and slab soffits, if Any.	5	1.5	Yes, at terrace.		
49	Observation on exposed steel reinforcement due to insufficient concrete cover.	10	2.5	Observed at terrace in parapet columns/chhajjas.		
50	Observation on column misalignment due to bad formworks during casting.	5	3	Not Observed.		

51	Check for Unauthorised Modifications, if any done.	5	1	YES, It is not advisable to put the dynamic loading/vibrations on the poor construction quality work. On the terrace slab a DG Set was observed installed.		
52	N/A	N/A	N/A	N/A	N/A	N/A
53	SEEPAGE/LEAKAGE & PLUMBING, UGWT/OHWT RELATED					
54	Moisture / Dampness Visibility in Ceiling Areas	5	2	Yes, at first floor & ground floor roof.		
55	Moisture / Dampness Visibility in Walls Areas	5	2	Yes, at GF vault room, BM cabin, Staircase head room etc.		
56	Moisture / Dampness Visibility above Skirting Areas	5	2	Yes.	B M Cabin	
57	Water Leakage through RCC Column / Beam / Slab, if any	10	3	Yes, at first floor roof so many places.	First Floor	
58	Water leakage through Masonry Structure	7	2	YES		
59	Over head Water Storage Tanks & Plumbing Connection Status	5	2	Seems OK, however, the over flow is not planned in OHWT.	Terrace	
60	Plumbing Connection Status in Toilets/Pantry Area.	5	2.5	Seems OK.		
61	Rainwater Downtake Piping System Status.	5	1.5	Not OK, needs to be set right.		
62	Position of under ground water tank & observation on this.			NA		
63	Position of over head water tank & observation on this.	5	1.5	Needs to be placed on a pedestal.		
64	N/A	N/A	N/A	N/A	N/A	N/A

65	TESTS RELATED					
66	Observation on NDT Rebound Hammer Test.			NA		
67	Observation on NDT USPV Test.			NA		
68	Observation on NDT Concrete Half Cell Potential & Resistivity Test.			NA		
69	Observation on Concrete Scanning Test.			NA		
70	N/A	N/A	N/A	N/A	N/A	N/A

TOTAL RATING SCALE : 275

TOTAL RATING : 108

RATING INDEX: 0.39

RECOMMENDATION : As mentioned in the recommendations given in the part 1 of the audit report.

SIGNATURE OF AUDITOR

SIGNATURE OF BRANCH CONTACT PERSON FOR INSPECTION WITNESS ONLY

NEERAJ KANOJIA

7869907352