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PROJECT : ICICI BANK SEONI BRANCH, MP

CLIENT : ICICI BANK LTD.

AUDIT REPORT

PART 1

REF. RCCPL - ICICI BANK / SEONI (MP) / AR - 031

DATE - 2024-07-27

PROJECT: ICICI BANK SEONI BRANCH, MP

CLIENT: ICICI BANK LTD.

While visiting the site (SEONI Branch, MP) we observed lot of points on various aspects as listed in the attached observation sheet in detail and submitted here with our views/opinion in brief & in elaborated form with visual aids (where ever 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 timely, and where ever required take appropriate decisions on the relocation, remodeling, or necessary rectification works, etc.

At most of the branches/audit locations, the problems are observed due to improper construction sequence, lack of technical supervision, wrongly done terrace treatment, bad workmanship & poor plumbing connections. Basic construction norms are ignored. In Seoni Branch the functional floor level inside the banking premises is lower than the outside road area & road level. The building was constructed around 15-18 years back (as per details given by the landlord's).

Except for a few rectification points, the building in general seems to be in very bad conditions. The severe seepage problem is affecting the banking business, working enviornment, bank records as well. Proper & timely appropriate maintenance reduces the threat of structural instability if the building is constructed with a good degree of quality.

BUILDING TITLE: RENTED*

MAJOR OBSERVATION & ANALYSIS:

1. The building's functional floor level is lower than out side area & road level, which is causing under ground water seepage in the banking premises. Which is further causing water coming up from floor & spreading at the function floor in the entire premises. And this is resulting finally spoiling of interior wooden wall panels & uprooting of tiling floor, at the same it is likely to damage/spoil the bank records/documents also.
2. Second major setback to this building is observed that a public drain is running between road & the bank premises. And being the banking area floor level inside the building lower than this drain, there is a continious (24X365 Days) daily dosing of this public drain water seepage into the banking premises is happening. This finally results in always a moist enviornment to the work place.
3. Third major setback to this building is the rear side out side area is also at higher level than the level of inside functional floor level. So seepage water also enters from back side area as well below the flooring. Rear side & back side of store & server room area is approximately 2'-3' higher than inside banking area.
4. Vault Room main grill door iron frame is rusting/loosing strength due to continious moist enviornment & seepage water flowing on the floor. This is a 'SERIOUS MATTER' & needs an immediate action. In the vault room the rear side wall back side of Vault/Lockers is in complete moist conditions & the disintigrated cement plaster has started coming out. This also causing rusting of vault/locker iron body.
5. Another 'SERIOUS MATTER' observed was the spreading termite in the pantry area, which may further spread in other areas also & likely to damage bank records, documents etc.
6. At 2-3 locations in the banking premises inadequate depth sumps are made for collection of the seepage water for dewatering. First one at the 'MAIN ENTRY' of the bank & second one in gold loan room the flooring is broken/tiles are removed and sump/pits are made. This type of arrangement at the bank's main entry gives a different message to the customers & risky also if some one slips into this sump. Reference Observation Point No. 8 in observation sheet.
7. Network cabling chambers are also observed choaked & affected badly by the below floor running seepage water.

8. Excessive seepage water below the floor & flowing seepage water on the functional floor is causing spoiling of wooden furniture (tables, storages etc.). Door closer floor inbuilt machines are also getting spoiled due to excessive seepage water.
9. Only at one or two locations in a small area tile flooring was observed loose. It is due to improper compaction of bedding material below the tiling, so when the load comes at one corner, the other corner gets lifted up and in this way, the flooring is loosened. At the same time due to excessive water seepage below & above the floor is also causing the tilies uprooting.
10. In the toilet plumbing areas mostly it is observed the tile flooring is done with face-to-face joints with no gaps in between tiles. In such cases, these joints get broken up due to the use of harpic/acids/detergents, etc. and as a result, water starts entering through these broken joints, which further travels into the building below tile flooring and causes seepage in skirting areas with capillary action.
11. It was said that there was a water body (like well or some thing) below the building floor earlier. If so then in the rainy season when this portion gets saturated due to increase in ground water level it starts creating an uplift hydrostatic pressure on the floor, which uproots the flooring at the same time water starts ozzing out from the floor.

RECOMMENDATION:

1. OBSERVATIONS & ANALYSIS POINTS IN LINE WITH THE OBSERVATION POINTS IN THE OBSERVATION SHEET SHALL BE READ & UNDERSTOOD PROPERLY/CAREFULLY TO DECIDE THE ACTION PLAN.
2. **LOOKING INTO THE ALL ADVERSE SITE CONDITIONS IT IS ADVISABLE TO RELOCATE THE BRANCH TO A NEW SUITABLE BUSINESS PLACE**. NEW PLACE SHOULD BE EVALUATED PROPERLY ON RELATED ENLISTED PARAMETERS/POINTS TO ENSURE THE DESIRED END RESULTS. SO THAT AT LATER STAGES BUILDING MAINTANANCE RELATED ISSUES WILL BE LESS.
3. THE BURNING PROBLEM OF EXCESSIVE SEEPAGE DUE TO BEING THE FUNCTIONAL FLOOR LEVEL, WHICH IS LOWER THAN OUT SIDE ROAD LEVEL & PUBLIC DRAIN LEVEL CAN BE RESOLVED UPTO SOME EXTENT BY INCREASING THE FUNCTIONAL FLOOR LEVEL IN THE BUILDING AT LEAST BY 3', BUT DUE HEIGHT CONSTRAINT IT SEEMS TO BE VERY DIFFICULT SO RELOCATION IS BETTER OPTION.
4. HOWEVER, IF ICICI BANK DECIDES NOT TO RELOCATE THAN THE MASSIVE RECTIFICATION WORK WILL NEED TO BE CARRIED OUT AS SUGGESTED IN OBSERVATION SHEET LOCATION WISE.
5. IT IS ADVISED TO DO PROPER WATER PROOFING OF PUBLIC DRAIN ON THE INSIDE SURFACE OF DRAIN TO STOP SEEPAGE FROM DRAIN & AT THE SAME TIME L SHAPRED WATER PROOFING IS ADVISED AT THE JUNCTION OF MOTHER FLOORING & WALL JUNCTIONS (FOR AT LEAST 5'-6' ON THE WALL & AT LEAST 2'-3' ON MOTHER FLOORING SLAB) AT THE ENTIRE PERIPHERY OF THE BUILDING INSIDE USING THE CRYSTALLINE WATER PROOFING PRODUCT AS PER THE SUGGESTED METHODOLOGY.
6. AT DESIGNATED 2-3 LOCATIONS SUMPS OF REQUIRED DEPTH (4'-5') CAN BE MADE WITH AUTO DEWATERING SYSTEM LINKED TO WATER LEVEL INDICATORS. THIS WILL HELP ALWAYS UNDERNEATH WATER LEVEL TO REMAIN AT SAFER DEPTH.
7. FOR ALL THOSE RCC COMPONENTS, WHERE STEEL IS EXPOSED, RUSTED & CONCRETE IS CRACKED, IT IS ADVISED TO DO THE REFURBISHMENT AS EARLY AS POSSIBLE.
8. THE CRACKS IN WALLS WHEREVER OBSERVED SHALL BE TREATED WITH THE SUGGESTED CRACK THERAPY.
9. AREAS OF HUGE SEEPAGES IN WALLS ETC. THE OLD SEEPAGE AFFECTED PLASTER SHALL BE SCRAPPED OUT & REDONE WITH NEW & RMP MATERIAL AFTER THE SOURCE OF WATER IS CLOSED.
10. EPOXY GROUTING IN THE TOILET WALLS/FLOOR TILING IS ADVISED AS A STANDARD GUIDE LINES.

PREVENTIVE MEASURES:

Following preventive measures are recommended to reduce the threat to structural stability and save the cost of maintenance & improve the quality of work in the future, where relocation is not planned.

1. Standardizing the Type of Maintenance Related Problems & Solutions for a better & quick understanding of IFMs & Vendors.
2. Making an Operation Manual with the help of Industry Expert Designed Methodologies, Guide Lines & Check Lists, etc.
3. Clear Guide Lines on UGWT & OHWT Connections & Other Plumbing Work including Rain Water Down Take Piping System.
4. Maintenance Check List & Monitoring of House Keeping Staff's Work more attentively & on a daily basis.
5. Annually one Lecture on Maintenance Related Problems & Solutions by Industry Experts for IFMs & Vendors.
6. Inclusion of some important clauses in the agreement document between land lord & ICICI Bank to ensure the scope of work of landlord interms of maintanance.
7. Proper evaluation of the property before taking on rent/lease on enlisted necessary points with the help of industry experts forseeing the likely problems to ensure the minimum maintances at later stage.
8. Generating a Record of "As Built Building & Services Drawings" for all Branches, ROs, etc. for future reference.
9. Once in a 3 years building audit is advised to reassure the building condition is good.

***CORRECTIVE MEASURES*:**

Following corrective measures are recommended to reduce the risk & in the view of safety of staffs working there, where relocation is not planned.

1. Corrective measures as advised in the observation sheet location wise.
2. L shaped water proofing using the crystalline water proofing compound as per the methodology suggested for this operation.
3. Proper water proofing treatment inside surface of the public drain to stop/minimise the seepage from drain.
4. Raising of the functional level of inside building floor by at least 3', which is very difficult due to height constraint.
5. All toilet tile Walls & flooring is advised for epoxy grouting with a 2-3 mm spacer between tiles.
6. All RCC components (slabs, beams, walls, Pardis, columns, etc.) where steel is exposed, rusted & concrete is disintegrated/loosened up shall be provided with REFURBISHMENT TREATMENT using the suggested methodology.
7. Crack therapy is advised for cracks in masonry walls.
8. Inside the building the internal plaster is advised for scrapping out wherever affected with seepage and advised for redoing with new & RMP (Ready Mix Plaster) material after closing the source of water entry causing seepage.
9. Designed depth dedicated sumps can be created to collect the seepage water for dewatering using an auto level indicator system.

***SPECIALIZED MATERIALS SUGGESTED*:**

1. Sika Rustoff - 100 (Rust Remover)
2. Sikatop Armatec - 108 Plus (Anti Corrosive Coating)
3. Sikadur - 32 LP (Structural Bonding)
4. Sika - Monotop 122 F (PMM - Polymer Modified Mortar)
5. RMP (Ready Mix Plaster) Materials.
6. Epoxy Grouting Material.
7. Crystalline Water Proofing Material.

NOTE:- If any help is needed in getting these materials, we may be contacted. The above materials are prescribed for reference only, however, other companies' similar results-giving materials can also be used.

***METHODOLOGY*:**

RCC MEMBERS STRUCTURAL REPAIR (REFURBISHMENT) | CRACK THERAPY A (FOR PUTTY & PLASTER LEVEL CRACKS) | EPOXY GROUTING | OHWT OVERFLOW & RAINWATER DOWN TAKE PIPES PLANNING | INTERNAL PLASTER FOR AFFECTED AREA | CRYSTALLINE WATER PROOFING

1. Note:- * Building Title taken as rented may kindly be cross verified/checked.

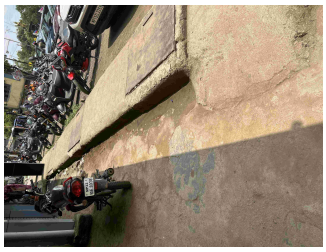
2. Note:- Please contact us for suggested methodologies, when if bank decides not to relocate.

PART 2

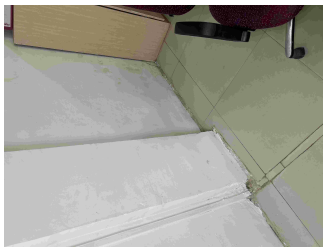
PROJECT OBSERVATION SHEETS

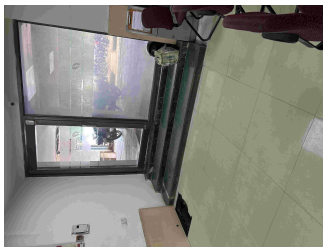
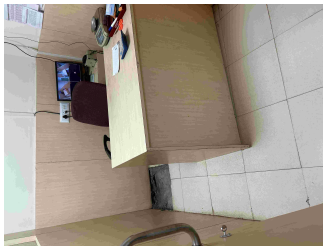
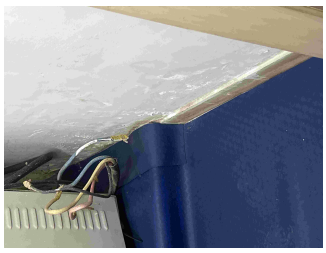
PROJECT: ICICI BANK SEONI BRANCH, MP CLIENT: ICICI BANK LTD.

AUDIT OBSERVATION SHEET					
Reference / Rev. No			OBS / 69 (ICICI BANK SEONI BRANCH, MP) / June 27, 2024	DATED	2024-06-27
S.No.	OBSERVATION POINTS	DATE	CORRECTIVE / PREVENTIVE MEASURES SUGGESTED	PHOTOGRAPHS	STATUS (For Client Only)

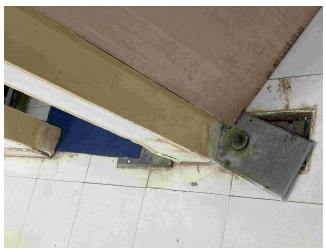
1	This is the entry area for the Bank. Where the entry area level is lower than the road level. At the same time one Nala (Public Drain) is also running here, which is causing continuous seepage inside the building, being the finished floor level of the bank premises, lower than the outer surface outer area.	2024-06-27	This is a very big issue and rectifying this problem seems to be a difficult task, so it is more advisable to relocate the banking business if it is a rental building.		
2	This is a public drain and the banking premises level is lower than this Nala so continue seepage is most likely from the wall of the Nala and on 'DAILY'basis. This is also causing the inside the building lot of furniture spoiling due to the seepages. It is affecting the banking documents, records also.	2024-06-27	Being very difficult repairing of the Nala wall from inside doing proper waterproofing to stop this continuous seepage will be a difficult task, being the nala a government public drain, so as such no proper corrective measure is being seen other than relocation.		
3	This photo shows the gravity of the situation outside the building/Banking premises. This continuous seepage is most likely from this Nala wall & the AC drain also. This water is continiously getting accumulated & moving towards the inner side of the building.	2024-06-27	Same as above.		

4	This is also outside the premises in parking area ceiling portion where the RCC work done above is not as per the quality norms. Therefore the reinforcement steel is getting rusted due ti insufficient cover and further building is loosing the strength, so it is preparing a risky zone for customers & staff working there.	2024-06-27	Due to height constraint, we are not in position to raise the floor level, so most likely the solution will be relocating the branch.		
5	This is the situation of ATM outside area the functional level of ATM room is -1.5 feet approximately. So the outside seepage water is easily entering and appearing on the floor which is affecting the ATM machines also and it may become a question mark on bank also that in what environment they are working, and customers are also coming.	2024-06-27	Relocation is advised.		
6	This is the condition of inside ATM room, which is clearly showing the outside seepage is causing damages on inside surface & affecting the wall panels & ATM machine as well.	2024-06-27	Repairing and doing of the public drain seems to be a difficult task. So bank may think of relocating the branch.		

7	Inadequate house keeoing is also poor & needs to be improved. These chambers are also seems to be in chocked position, so the water is getting accumulated in side & the water moves underneath towards the lower level inside bank floor.	2024-06-27	Proper house keeping is advised. At the same time these chambers need to be clean and made functional properly.		
8	This is the position just at the entrance of the Banking premises. We are clearly able to see the continuous seepage from outside & in rainy season water almost comes up in oozing pattern & flows on the banking floor, which is spoiling the interior of the bank inside. This pit is made to dewater the seepage water.	2024-06-27	Being the premises below the ground level, it seems very difficult to apply any corrective measure here, so relocation is advised.		
9	Inside the banking premises the underneath seepage water is moving up through the capillary reaction in the walls and therefore all panelling done on the walls are being spoiled. It is said that water also spreading over the floor in the functional banking floor area as per the video shown.	2024-06-27	Corrective measures are seem to be difficult so relocation is advised.		

10	The functional premises floor level is below than the outside floor level by approximately 1.5 feet and this is causing the outside underground seepage water flowing inside.	2024-06-27	Relocation.		
11	This is cabbling chamber near the cash counter and causing seepage in cable areas & likely to result in some fault at any time these moist conditions.	2024-06-27	As such, no corrective measures seems in these conditions othet than relocation.		
12	This is back end banking area, where above skirting seepage is observed & swelling of all the wall panels and furniture is happening. This is spoiling bank's furniture assets.	2024-06-27	Being in the lower level stopping of the seepage seems to be very difficult, so relolcation can be thought off.		
13	This is gold loan area, where a temporary floor sump is made removing one tile to get the seepage water collected for throwing out.	2024-06-27	Closer of underground seepage water seems to be difficult.		
14	This is battery & server room & conditions above skirting is severely affected with seepage.	2024-06-27	Relocation.		

15	This is the storeroom where the skirting level door frame is being eaten up by the termites & existence of termite is very serious matter in banking business. It can spoil the documents also & may spread in vault romm also..	2024-06-27	Anti termite treatment is advised regularly.		
16	This is back end banking area where the entire furniture is being spoiled due to underneath seepage problem.	2024-06-27	Being the functional floor area lower than outside ground level it is difficult to apply corrective measures, so relocation is advised.		
17	Termites are observed in the pantry area as being seen in the photograph. These termites may spoil the documents. It can spread in the other areas of bank also. And the seepages & termite both jointly are making the problem still composite/worsen.	2024-06-27	The closure of termite entry into banking area is very very important and shall be done on SOS basis.		
18	This is mail toilet area. All the tiling joints are at 00. So the water entry from this area is also causing underneath flow of water and that water travels underneath the floor and comes up with capillary action in the walls.	2024-06-27	Epoxy grouting is advised in the tiling joints with 3MM spacers.		

19	This is female toilet area. It is said that when the rain comes then water comes up through the drain point that means underneath increase of water & hence ozzing out takes place. Either the drain line is choked or the entire area becomes saturated, so it is not in position to take the water from above, so backflow is causing the water flow on the floor. The root cause for choking this area need to be analysed. It seems there is a water body old well below this area. So when the rain comes that underground water level increases and it comes on the floor.	2024-06-27	Cleaning of the drains and plumbing lines are advised temporarily till relocation is planned.		
20	The underneath water is causing havoc in the building & spoiling furniture, wall panelling & likely damage the documents/records also & this makes it very serious matter.	2024-06-27	Reloaction.		
21	This is condition of vault room, continious moist environment is causing bad effect on the iron boxes/vaults & finaly may spoil the records/documents in the locker/vault.	2024-06-27	Relocation.		

22	This is vault room rear side wall, backside of the lockers entire wall up to 4 to 5 feet from floor level has been spoiled due to continuous moist condition. The plaster is disintegrated & started coming out. It is also likely to affect/spoil the file and records/documents stored inside. It may also affect the currency notes also.	2024-06-27	Relocation.		
23	This is the condition of Vault room door at the edge both side. The frame is getting badly rested and spoiled. It seems to be a very serious matter being the vault room. This door is now not in safe mode & protection is required immediately.	2024-06-27	On SOS basis immediately the door should be strengthened or the rusted portion to be replaced, till relocation is planned.		
24	In general in the rear side of the banking premises is at lower level & as per the said history the building has a well below in the rainy season when excessive rain takes place this closed well get saturated/full od water and water starts coming upwards in the building on the floor, as per the video shown to us.	2024-06-27	Relocation.		

PART 3

CHECK LIST

VISIT DATE: 2024-07-27

PROJECT: ICICI BANK SEONI BRANCH, MP

CLIENT: ICICI BANK LTD.

S.NO	OBSERVATION POINTS FOR SITE INSPECTION	RATING SCALE	RATING	DETAILED DESCRIPTION	LOCATION	REMARK
1	Site History	10	1	1. It is said that there was a old water body like well was there below the building, so in rainy season when the portion gets saturated underneath then situation causes uplifting water pressure & water starts flowing on the floor. 2. Banking premises floor level is almost 1.5' to 2' below the front road level.		
2	Visual Inspection of Over all Building from Structure Stability Point of View.	10	1	1. It is said that there was a old water body like well was there below the building, so in rainy season when the portion gets saturated underneath then situation causes uplifting water pressure & water starts flowing on the floor. 2. Banking premises floor level is almost 1.5' to 2' below the front road level. 3 The rear side and front side the out side level is higher than in side the building level. 4. A public drain is running out side the building in frontal area.		

3	External Side Observation, if any	10	2	1. It is said that there was a old water body like well was there below the building, so in rainy season when the portion gets saturated underneath then situation causes uplifting water pressure & water starts flowing on the floor. 2. Banking premises floor level is almost 1.5' to 2' below the front road level. 3 The rear side and front side the out side level is higher than in side the building level. 4. A public drain is running out side the building in frontal area.		
4	Observation of Foundation	10	3	Seems to be critical as per the severe seepage issues observed.		
5	Settlement Cracks in Walls.	10	3	Observed. Cracks were found in filled up conditions.		
6	Settlement Cracks in Floors.	10	2	Floor settlement was observed in the main hall area.		
7	Moisture / Dampness Visibility in Ceiling Areas.	10	3	Observed at few places.		
8	Moisture / Dampness Visibility in Wall Areas.	10	1	Yes, Observed very much till height of 4' - 5' from FFL.		
9	Moisture / Dampness Visibility above Skirting Areas	10	1	Yes, Observed at almost entire inner periphery of the building.		
10	Check for Plaster Strength (Intact or not) - Lighting Hammering Action.	10	2	Affecting badly at the back side of interior wooden panel on almost entire inner periphery of the building.		

11	Check for Floor - Visible Up Rooting, If Any	10	3	Not Observed.		
12	Check for Plaster - Visible Up Rooting in Ceiling Areas, If Any	10	2	Only at few places.		
13	Check for Plaster - Visible Up Rooting in Walls Areas, If Any	10	2	Yes, the inner plaster is getting disintigrated badly due to seepage.		
14	Check for Visible Concrete Deterioration in Slabs, If Any	10	4	Not Observed directly.		
15	Check for Visible Concrete Deterioration in Beams, If Any	10	1	Yes, it is observed in the front side parking area above seen in dismantled ceiling portion.		
16	Check for Visible Concrete Deterioration in Columns.	10	2	Not observed directly but it is most likely due to excessive seepages.		
17	Check for Any Refurbishment is needed in Columns/Beams/Slabs/Other RCC elements.	10	2	Yes, it is needed in the ceiling area of outside parking area, where beams steel is exposed to weather.		
18	Check for Visible Cracks / Deterioration in Stone Patti Roofs, If Any			NA		
19	Check for Visual Stability Check for Parapet Walls, if any.			NA		
20	Check for Visual Stability Check for Projections / Partitions if any (Horizontal).			NA		
21	Check for Water Leakage through RCC Column / Beam / Slab, if any	10	3	Not visible directly.		
22	Check for Water leakage through Masonry Structure.	10	1	Yes in all rear side walls.		
23	Check for Over head Water Storage Tanks & Plumbing Connection Status.	10	2	Very Poor.		

24	Check for Plumbing Connection Status in Toilets/Pantry Area.	10	3	OK, Few improvements are needed.		
25	Check for Rainwater Downtake Piping System Status.	10		NA		
26	Check for Any Vegetation Causing Moisture/Cracks.	10	2	At terrace some locations vegetation is found growing between the walls of bank premises & adjacent building.		
27	Check for Terrace Area Checking in General.	10	2	1. At terrace some locations vegetation is found growing between the walls of bank premises & adjacent building. 2. Lot of cracks were observed. 3. WPT was applied but not protected so getting damaged due man & material movement over that.		
28	Check for Observation on sagging check for RCC beams, if any.	10	4	Not Observed.		
29	Check for Observation on sagging check for RCC slabs, if any.	10	4	Not Observed.		
30	Check for Observation on Cold Joints in concrete structure, if Any.	10	2	Not treated properly.		
31	Check for Observation on concrete honey combing, if Any.	10	2	Yes, it was observed in the frontal parking area in ceiling beam.		
32	Check for Observation on Hairline Cracks in Slabs and slab soffits, if Any.	10	4	Not observed.		
33	Check for Observation on exposed steel reinforcement due to insufficient concrete cover.	10	2	Yes, it was observed in the frontal parking area ceiling.		

34	Check for Observation on column/beams misalignment due to bad formworks during casting.	10	2	Yes, it was observed in the frontal parking area ceiling.		
35	Check for Position of under ground water tank & observation on this.			NA		
36	Check for Position of over head water tank & observation on this.	10	2	Poorly Placed on terrace level.		
37	Check for Observation on Epoxy Grouting in toilet tiling.	10	1	Not Done.		

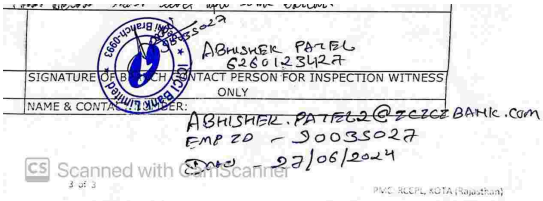
TOTAL RATING SCALE : 330

TOTAL RATING : 71

RATING INDEX: 0.22

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

ABHISHEK PATEL

6260123427