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AUDIT REPORT

PART 1

REF. RCCPL - ICICI BANK / SAPLA / AR - 029

DATE - 2022-12-20

PROJECT: SAPLA (6848) BRANCH

CLIENT: ICICI BANK LTD.

While visiting the site (SAPLA Branch) we observed a few 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 (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 timely, and wherever required take appropriate decisions on the relocation of branches, major rectifications, minor rectifications, etc.

At most of the branches/audit locations, the problems are observed due to improper terrace treatment, bad workmanship, poor maintenance & poor plumbing connections. Basic construction norms are ignored.

Sapla, Branch is an old stone patti roofed load-bearing wall structure.

THE BUILDING IS IN ALMOST BROKEN (जर्जर) CONDITION.

During the audit visit, we suggested to "RELOCATE" the branch, since staff were working there in unsafe working conditions.

BUILDING TITLE: ~~RENTAL~~ | OWNED | ~~LEASED~~

MAJOR OBSERVATIONS & ANALYSIS:

1. Almost the entire outer gallery ceiling & internal wall plaster are at the last stage of deterioration in the moist conditions & unhealthy environment. The plaster already started coming out / away from the underneath masonry & the skirting level deterioration was observed more. Seepage is happening due to the higher level of soil/earth on the outside of the bank premise wall in the rainy season more in the skirting & above areas.
2. The ceiling plaster in the gallery of the bank's main entry, parking area chhajja part & inside the building is deteriorating. It seems some seepage is coming from the ceiling and also from the top. Which causes the loosening of plaster by debonding from underneath the layer.
3. Masonry pillars were observed with vertical cracks in them loosening the pillar strength. Somewhere cracks were observed at the lintel level corners most probably due to inadequate bearing of the lintel.
4. The outer side wall surface was observed in horrible conditions as shown in photographs in the observation sheet. Cracks were developed on the exterior wall-plastered surface, allowing rainwater entry to the building inside. Some rainwater pipes were not fixed properly. Rear side ventilators & windows were not closed properly, so rainwater also entered the building from these routes. And soil/earth outside was heaped near the wall above the plinth level, which remains in moist conditions in the rainy season. This way seepage is caused in the inside wall.
5. Another outside wall was observed to be almost in ruined condition. No outside plaster was seen, all deteriorated and gone. So rainwater gets absorbed in this open surface without plaster to cause seepage inside the building.
6. In some places, the stone patties roof has developed cracks pushing the situation further into a risky zone. These stone patties may fall down at any time on people using those areas.
7. In the gallery outside the banking area, a structural instability issue was observed. Stone slabs/beams resting on old pillars developed cracks at the center portion, so a girder was fixed to support the cracked stone slab/beam and although two additional pillars were constructed to support the girder, but this is a temporary arrangement only. Which need to be addressed as early as possible.
8. Severe cracks are seen in the floors due to settlement probably because the underneath bedding was not strong enough.
9. Old load-bearing brickwork columns are cracked.

RECOMMENDATION:

1. THE RELOCATION OF THE BRANCH IS ADVISED BEFORE THE MONSOON DUE TO THE THREAT TO STRUCTURE STABILITY. THE BANK IS OPERATING IN RISKY CONDITIONS. THE BUILDING IS IN ALMOST BROKEN (जर्जर) CONDITION.
2. IF ICICI BANK DOES NOT OPT TO RELOCATE THEN IT IS ADVISABLE TO TAKE UP THE SUGGESTED RECTIFICATIONS ON PRIORITY FOR A SAFE, PROPER & BETTER BUSINESS ENVIRONMENT.
3. CRACK THERAPY TREATMENT IS ADVISED AT ALL CRCAKS DEVELOPED AREAS. THE ENTIRE AFFECTED INNER SURFACE PLASTER SHALL BE FIRST SCRAPPED OUT & REDONE WITH NEW PLASTER USING RMP MATERIAL.

4. VEGETATION GROWTH ON SOIL HEAPS ON THE BACKSIDE OUTER AREA SHALL BE REMOVED & THE ERTH HEAPS ALSO TO BE REMOVED UP TO 1' BELOW PLINTH LEVEL. WATERPROOFING PLASTER IS ADVISED ON THE OUTER WALL SURFACE FROM 1' BELOW THE PLINTH LEVEL TO THE WINDOW SILL LEVEL/2' ABOVE THE PLINTH LEVEL
5. THE CRACKS IN WALLS WHEREVER OBSERVED SHALL BE TREATED WITH THE SUGGESTED CRACK THERAPY.
6. THE PROJECTED WEAKENED BALCONY CHHAJJA PORTION AT THE CEILING LEVEL & FIRST FLOOR LEVEL, ARE ADVISED TO STRENGTHEN ON PRIORITY.

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 Problems and solutions for a better & quick understanding of IFMs and vendors.

2. Making an Operation Manual with the help of an Industry Expert Designed Methodologies, guidelines & Check Lists, etc.

3. Clear Guidelines on UGWT & OHWT Connections and other Plumbing Work including Rain Water Down Take Piping System.

4. Maintenance Check List and monitoring of House Keeping Staff's Work more attentively & on a daily basis.

5. Annually one Lecture on Maintenance Problems and solutions by Industry Experts for IFMs and vendors.

6. Generating a Record of "As Built Building & Services Drawings" for all Branches, ROs, etc. for future reference.

7. Once in a 3-year building audit is advised to ensure 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. The entire affected gallery & inside banking areas shall be applied with scrapping out of the old damaged plaster of walls and ceiling first and then redone with new plaster using RMP material, where ever needed chicken/fiber mesh can also be applied for more strength.

2. Crack therapy needs to be applied at all cracks in walls & ceilings as per the methodology suggested for this purpose.

3. Proper housekeeping & timely cleaning are advised to avoid vegetation growth & accumulation of water near the wall outside the rear wall.

4. Inside the building the internal plaster is advised for scrapping out wherever affected with seepage and for redoing with new & RMP (Ready Mix Plaster) material after closing the source of water entry causing seepage (It is explained in clarity in the observation sheet & Observation & Analysis part of this report).

5. The rainwater down-take piping system needs to be corrected immediately

SPECIALIZED MATERIALS SUGGESTED:

1. RMP (Ready Mix Plaster) Materials.
2. Chicken/Fiber mesh.
3. Water Proof Plastering Material.
4. Crack sealer.

NOTE:- 1. 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.

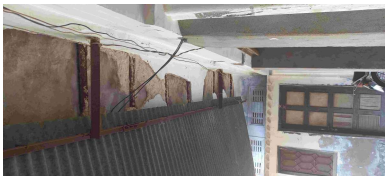
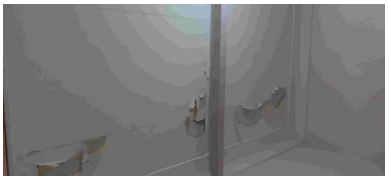
NOTE:- 2. Building Title may kindly be rechecked at ICICI Bank's End.

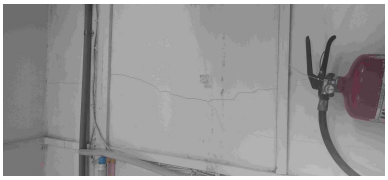
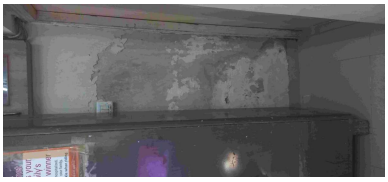
PART 2

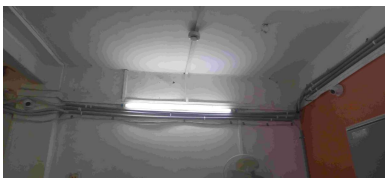
PROJECT OBSERVATION SHEETS

PROJECT: Sapla Branch CLIENT: ICICI BANK LTD.

AUDIT OBSERVATION SHEET					
Reference / Rev. No			OBS / 029 (SAPLA) / 2022-23	DATED	2022-12-20
S.No.	OBSERVATION POINTS	DATE	CORRECTIVE / PREVENTIVE MEASURES SUGGESTED	PHOTOGRAPHS	STATUS (For Client Only)
1	This is the Gallery Ceiling near the Bank's Main Entry. Ceiling material is likely to fall down at any time on staff and customers.	2022-12-20	It is advised that the entire ceiling material shall be scrapped out carefully and then a chicken/fiber mesh can be fixed on the stone patti ceiling properly and thereafter plaster can be applied using RMP material.		

2	This is outside the banking premises in the parking areas below the tin shed. The cantilever chhaja portion in the existing ceiling plaster is badly disintegrated and started falling down. It may be due to rainwater seepages from above. This falling material is likely to damage parked two-wheelers and also cause injury to the people in the area.	2022-12-20	It is advised for - 1. Treating the chhajja portion from the top surface for no entry of rainwater into the chhajja. 2. Scrapping out of the entire chhajja ceiling plaster from the bottom side and after applying the chicken/fiber mesh replastering can be done using appropriate RMP material.		
3	It was told that once plaster from the ceiling had fallen down on two-wheelers.	2022-12-20	Follow the corrective measure as suggested in point no. 2		
4	ATM Room ceiling was observed loosened up and likely to fall down any time & may cause casualty also.	2022-12-20	Scrapping out of the entire chhajja ceiling plaster from the bottom side and after applying the chicken/fiber mesh replastering can be done using appropriate RMP material.		
5	Bank Main Entry was observed in very critical conditions and not safe. The ceiling plaster may fall down on customers/staff at any time.	2022-12-20	Same as above point no. 4		

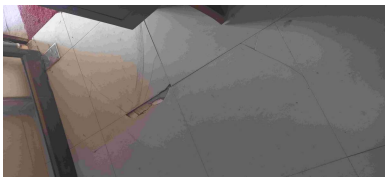
6	The main entry left side wall was observed with a big crack vertically from top to bottom.	2022-12-20	Wall Crack therapy is advised.		
7	This is the front desk area side wall & observed as badly affected due to seepage resulting in the disintegration of plastering material and loosening of bonding with masonry underneath.	2022-12-20	1. The seepage water source is to be closed first from the back side or from the floor side. 2. Scrapping out of the entire affected old plaster and then replastering can be done with appropriate RMP material.		
8	This is the front side desk, where the rear side wall is affected by seepage. Here the seepage source seems to be from the rear wall outer side and from the floor bed as well.	2022-12-20	1. The seepage water source is to be closed first from the back side or from the floor side. 2. Scrapping out of the entire affected old plaster and then replastering can be done with appropriate RMP material.		

9	This is the BM Cabin area. Here also the rear side wall was observed affected with seepage.	2022-12-20	Same as above.		
10	It was observed that the pillar between the BM room and the front desk was cracked longitudinally down from the top. It is loosening/weakening the strength of the building.	2022-12-20	Suggested Crack therapy is advised.		
11	Vault Room Photo Case - 2, Lintel level cracks due to inadequate bearing of lintel & due to settlement of wall, was observed.	2022-12-20	Crack therapy is advised.		
12	This is a pillar near the side of the main entry to banking areas inside the building and observed with vertically down a crack in the pillar weakening the building's strength.	2022-12-20	1. Scrapping out of the entire affected old plaster and then replastering can be done with appropriate RMP material. 2. Crack therapy is advised.		
13	The vault room's outer wall is affected by seepage in skirting areas.	2022-12-21	Scrapping & redoing with RMP material is advised.		

14	Way to basement vault room conditions were observed horribly affected by seepages and disintegration of wall plaster has taken place. Briefly, the inner plaster has lost the bonding.	2022-12-20	It is advised -- 1. First, the closing of the water seepages. 2. Scrapping out of the entire affected inner plaster & redoing with good RMP material.		
15	This is the outside rear side wall of the building and it speaks for itself about the conditions. There is no maintenance taken up for a long period.	2022-12-20	It is advised to clean the already weakened wall with a wire brush and then after applying the chicken/fiber mesh on the entire wall surface a good-quality wall plaster shall be done immediately. This exercise shall be taken from below the plinth level to the top of the wall.		

16	This is an outside condition of the bank building wall backside. The following points were observed. 1. The Rainwater drainage pipe was not fixed properly. 2. The outer surface of the wall is cracked & results in rainwater seepage. 3. The old window was not closed properly and partly chhajja was also found damaged. 4. One window is still not closed and allows the rainwater entry inside. 5. Old type ventilators were not closed properly from outside allowing rainwater entry inside the building.	2022-12-20	1. Rainwater drainage pipes shall be refixed properly. 2. Crack therapy treatment is advised on the entire wall surface. And before that, the entire affected external plaster shall be scrapped out. After crack treatment, the entire surface plaster is to be done using the RMP material. 3. Old closed and leftover windows are to be closed properly & plaster is to be done with chicken/fiber mesh at the joint of the window and nonwindow area. 4. Ventilators shall be closed properly.		

17	This is the rear side wall junction with a plinth area. The wall plinth is hidden with earth making a heap of local soil along the plinth and this causes constant wet/moist conditions above the plinth in the rainy season resulting the severe seepages inside the building creating havoc.	2022-12-20	It is advised to remove this earth/soil heap and let the plinth level be open & dry. Also, a proper waterproof external plaster can be done from below the plinth level around 1.5' to 2' to the least windows sill level above the plinth level to get rid of inside seepages.		
18	Wash room ceiling cracks stone patty may fall down any time.	2022-12-20	First of all proper support is advised till the other arrangement is done from a safety point of view. Secondly, ceiling joint crack therapy shall be applied.		
19	Wash area outside situation. 1. No proper maintenance of the wall surface. 2. No Plumbing connections to the wash basin. 3. The building is in ruins-like conditions.	2022-12-20	1. All plumbing & drainage connections are to be set right. 2. The above balcony is in risky condition and may fall at any time. 3. The entire wall surface is to be scrapped out and redone with RMP material.		

20	In the Gallery area, two additional pillars are created for support time being below the girder since there were cracks observed in the lintel stone beam.	2022-12-20	A permanent arrangement is advised here for a safe & secure business environment at the branch.		
21	Floor cracks were observed in the lobby area at the main entry to the banking premise.	2022-12-20	It is advised to make a proper bedding base and then redo of floor tiling.		

PART 3

CHECK LIST

VISIT DATE: 2022-12-20

PROJECT: SAPLA BRANCH CLIENT: ICICI BANK LTD.

S.NO	OBSERVATION POINTS FOR SITE INSPECTION	RATING SCALE	RATING	DETAILED DESCRIPTION	LOCATION	REMARK
1	Visual Inspection of Over all Building from Structure Stability Point of View	10	2	The building was observed in severe conditions. This is an old load-bearing wall stone pattis roofed structure.		
2	External Side Observation, if any	10	2	As per photographs, the building is in very very critical condition (RISKY ZONE).	Entire Outer & Inner Areas.	
3	Observation on Foundation	10	2	Question Marke.		
4	Settlement Cracks in Walls	10	2	Cracks were observed in load-bearing pillars at 2 - 3 places.	Inside of the building	

5	Settlement Cracks in floors	10	2	These cracks were observed in almost all areas specifically at the main entry of the banking premise.	Inside of the building & at main entry outside.	
6	Moisture / Dampness Visibility in Ceiling Areas	10	2	Observed in most of the ceiling areas.	Inside of the building	
7	Moisture / Dampness Visibility in Walls Areas	10	2	Observed everywhere in the building.	Inside of the building	
8	Moisture / Dampness Visibility above Skirting Areas	10	2	Observed in BM room and other areas as well.	Inside of the building	
9	Check for Plaster Strength (Intact or not) - Lighting Hammering Action	10	2	Internal plaster was observed loosened up and bonding was found lost with underneath masonry walls.	Inside of the building	
10	Visible Up Rooting in Floors, If Any	10	3	Observed in the gallery outside of the main banking areas.	Near Main Entry.	
11	Visible Up Rooting in Ceiling Areas Plasters, If Any	10	3	Observed at a lot of places as per photographs in the observation sheet including outside areas.	Out Side Areas.	
12	Visible Up Rooting in Walls Areas Plaster, If Any	10	2	Observed in walls inner areas and outside areas as well.	Inside of the building & exterior side also.	
13	Visible Concrete Deterioration in Slabs, If Any			NA		
14	Visible Concrete Deterioration in Beams, If Any			NA		
15	Visible Concrete Deterioration in Columns			NA		
16	Visible Cracks / Deterioration in Stone Patti Roofs, If Any	10	3	Observed at some places.	Inside of the building	

17	Visual Stability Check for Projections / Partitions if any (Horizontal).	10	3	It was observed in the risky zone. The entire outside gallery & parking areas.	Outside the building in gallery & parking areas.	
18	Visual Stability Check for Parapet Walls, if any.	10	3	The terrace could not be accessed since there was no direct approach, however, as per the distant photographs it was OK.	Terrace	
19	Water Leakage through RCC Column / Beam / Slab, if any			NA		
20	Water leakage through Masonry Structure	10	2	Observed badly affected.	Inside of the building	
21	Over Head Water Storage Tanks & Plumbing Connection Status.			NA		
22	Plumbing Connection Status in general	10	3	Poor, However, there are plumbing system, which needs to be improved.	Outside the building.	
23	Terrace Area Checking in general	10	3	There was no access to the terrace directly, however, from a distance, it looked OK.	Terrace	

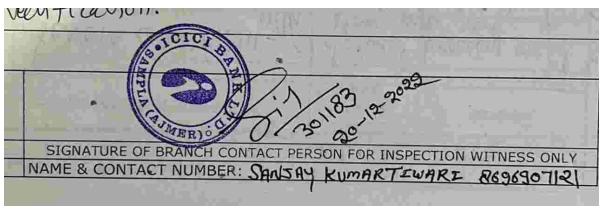
TOTAL RATING SCALE : 180

TOTAL RATING : 43

RATING INDEX: 0.24

RECOMMENDATION : Please see the "RECOMMENDATIONS" in the first part of the Audit Report.

SIGNATURE OF AUDITOR



SIGNATURE OF BRANCH CONTACT PERSON FOR INSPECTION WITNESS ONLY

SANJAY KUMAR TIWARI

8696907121