

VIS (2021-22) - PL 802 - 700.

File No.	RKA/DNCR/.....
Date of Receiving	

rk ASSOCIATES
REINFORCING YOUR BUSINESS
M/s Rishabh Gupta Flats
Teghoria, Kolkata

**CASE COLLECTION FORMAT
(FOR MULTI STORIED FLATS ONLY)**

(Version 4.3) | Date of implementation: 09.02.2017 | Date of Revision: 30.01.2020

Items	Assigned To	Assigned to Date	To be completed by date	Submitted On date	Grade	HOD Engg. Signature
File Received By	Ashishan	NA	NA			NA
Survey	Ashishan/ Rajat					
Preparation						

A - Very Good, B - Satisfactory, C - Average, D - Poor, E - Extremely Poor

File Returned to HOD Engg. unprepared due to reason	<input type="checkbox"/> Survey not done properly, <input type="checkbox"/> Survey Form not properly filled, <input type="checkbox"/> Market survey for rates is not properly done, <input type="checkbox"/> Identification is not clearly done, <input type="checkbox"/> Measurement is not properly done, <input type="checkbox"/> Photographs not clearly taken, <input type="checkbox"/> Selfie/ Owner or owner representative photo not taken, <input type="checkbox"/> Owner/ owner representative signature not taken, <input type="checkbox"/> Google Map not taken, <input type="checkbox"/> Survey summary sheet not filled

In case File is returned by the preparer - HOD Engg. comment & Signature	<input type="checkbox"/> Minor defects in the survey hence approved for preparation with warning to Surveyor. Report preparer to collect the missing information on his own.
	<input type="checkbox"/> Major defects in the survey. Survey has to be done again.

GENERAL DETAILS

1.	Proposal or Ref. No.			
2.	Type of Service	<input checked="" type="checkbox"/> Valuation Report		
3.	Type of customer	<input checked="" type="checkbox"/> Bank <input type="checkbox"/> Company	<input type="checkbox"/> PSU <input type="checkbox"/> Private client	<input type="checkbox"/> NBFC <input type="checkbox"/> Direct client through Bank <input type="checkbox"/> Corporate
4.	Bank/ FI/ Organization Name & Address	BOI SME, NS Road, Kolkata		
5.	Case Allotment Officer/ Fees paying party Details	Name	Contact Number	Email Id
		Chaitali Gossami	9883784324	-
6.	Case Type	<input checked="" type="checkbox"/> Case for Fresh Account <input type="checkbox"/> Case for exiting account/ customer		
7.	Fees Details	Amount of Fees	Advance Amount if any	Payment will be paid by
		Rs 5000 + GST		<input checked="" type="checkbox"/> Bank <input checked="" type="checkbox"/> Customer
8.	Billing Details	Billed To Party Name		GSTIN

CASE DETAILS				
1.	Owner/ Applicant Details	Name	Contact Number	Email Id
		Rishav Gupta	8013483964	-
2.	Property Address	Flat No. 4D, 4 TH floor, Loknath Apartment, P.S - Rajarhat, K.H - 700059, Teghoria Road, Lichu Bagan, North 24 parganas.		
3.	Who will coordinate on site for the site survey	Name	Contact Number	
		Rishabh Gupta	8013483964	
4.	Preferred time of survey	Date	Time	
		24/12/21		
5.	Documents Received (Any one ownership document and approved site plan/ map is must)	1. Ownership Documents: <input type="checkbox"/> Sale Deed, <input type="checkbox"/> Power of Attorney, <input type="checkbox"/> Will Relinquishment Deed, <input type="checkbox"/> Transfer Deed, <input type="checkbox"/> Conveyance Deed, <input type="checkbox"/> Allotment Letter, <input type="checkbox"/> Possession Letter, <input checked="" type="checkbox"/> Agreement to Sell 2. Map: <input type="checkbox"/> Cizra Map, <input type="checkbox"/> Approved Map, <input type="checkbox"/> Site Plan 3. Any Other document: <input type="checkbox"/> TIR Report, <input type="checkbox"/> Old Valuation Report 4. No documents provided: <input type="checkbox"/>		
6.	Special Instructions if any:			
7.	I agree to pay the amount mentioned above for the preparation of Valuation Report. I agree that I'll not put pressure on Valuer firm to distort any facts and would not try to influence any member or official of the firm in the ill spirit or vested interest and to benefit any individual or organization by any means illegitimately.			
Customer Signature:				

SURVEY GRADING MATRIX	
GRADE	PARAMETERS/ CRITERIA
A	In case all the points below are done properly, timely with full care and diligence: <ol style="list-style-type: none"> Survey started with proper work order and knowing the source of payment. Survey done with proper documents. Done complete homework and studied the documents properly with highlighting the main points before moving for the survey. Chosen correct survey form as per the property type. All fields of Survey form are properly filled. All site special observations and negative and positive factors are clearly mentioned. Self & client signatures taken on survey form. Property rates information properly taken, mentioned and verified. Site rough sketch plan made. Proper photographs taken. Selfie with property taken. Selfie and owner photograph with property taken.
B	In case of 3 minor mistakes in any of the above points except Point 1, 2, 3, 4, 6, 8, 10, 11, 12 but all the points are covered.
C	In case of more than 3 minor mistakes and any 1 major mistake in any of the above points and if any points are completely missing except Point 1, 2, 3, 4, 6, 8, 10, 11, 12.
D	In case of 1 major mistake or missing of any 1 point out of 1, 2, 3, 4, 6, 8, 10, 11, 12.
E	In case of more than 1 major mistakes or missing of more than 1 point out of 1, 2, 3, 4, 6, 8, 10, 11, 12.

Note (Survey Grading Matrix):

- For special assignments like LIE, Stock Valuation, etc. where till date survey format is not specified or released, in such cases point wise site observation report has to be submitted by the Surveyor duly signing it properly. Without signed Site Observation report, Point 4 will be considered as not done and will fall under Category E.
- Similar Grading Matrix is issued for Case Collection & Report Preparation as well.

Note (Overall Grading Matrix):

- In case client reports any careless mistake in the report for which revision has to be done in the report then in that case Grading Matrix may be revised and Grade E will be awarded.

IMPORTANT INSTRUCTIONS

1.	Please do not accept the case if you do not have proper documents.
2.	Firstly please take & study the current applicable ownership documents of the property which needs to get surveyed.
3.	Mark the Owner/ Area/ Boundaries mentioned in the ownership documents with bold florescent marker pen before moving for the survey. During site survey if any difference is found in the above fields from the ownership documents then please contact the owner immediately to know the reason for the difference.
4.	Identify the Property clearly by matching the boundaries and area mentioned in the property papers.
5.	Take Google Map location.
6.	Take one photograph of the property along with abutting road.
7.	Take nearby photographs of the Property.
8.	Check Jurisdiction Municipal Limits & Ward Name.
9.	Fill the details in the Survey form and tick the appropriate option clearly.
10.	In case customer is found providing misleading information to you or trying to influence you by money or cash then immediately report to the Management & Bank.

S.No.	CHECKLIST	STATUS
1.	IS PURPOSE OF THE ASSIGNMENT UNDERSTOOD CLEARLY	<input checked="" type="checkbox"/>
2.	IS WORK ORDER/ EMAIL/ CESA FORM FORMALITY COMPLETED	<input checked="" type="checkbox"/>
3.	FOR PRIVATE CASE OR FOR FRESH CASE 50% ADVANCE IS RECEIVED	<input type="checkbox"/>
4.	IS DOCUMENT CHECKLIST PROVIDED TO THE CUSTOMER	<input checked="" type="checkbox"/>

S.NO.	CHECKLIST	STATUS
1.	Check nearby prominent landmark	<input checked="" type="checkbox"/>
2.	DO CLEAR IDENTIFICATION OF THE PROPERTY	<input checked="" type="checkbox"/>
3.	Match the boundaries of the property and its directions with the help of compass or sun direction	<input checked="" type="checkbox"/>
4.	Do sample measurement	<input checked="" type="checkbox"/>
5.	CHECK IF ANY BUILDING VIOLATIONS DONE	<input checked="" type="checkbox"/>
6.	Click multiple proper photographs of the property from inside-out	<input checked="" type="checkbox"/>
7.	Take selfie with the available representative	<input checked="" type="checkbox"/>
8.	Send Google Map location at maps@rkassociates.org	<input checked="" type="checkbox"/>
9.	Check municipal jurisdiction	<input checked="" type="checkbox"/>
10.	Check Main road name & width and its distance from the subject property.	<input checked="" type="checkbox"/>
11.	Check Lane width on which property is located	<input checked="" type="checkbox"/>
12.	Check any defects or negativity in the property	<input checked="" type="checkbox"/>
13.	CONFIRM PROPERTY RATES LOCALLY	<input checked="" type="checkbox"/>
14.	CHECK NEARBY DEVELOPMENT	<input checked="" type="checkbox"/>

***FILE PREPARER TO START PREPARING THE FILES ONLY AFTER ENSURING THE STATUS OF ALL THE ABOVE POINTS IS COMPLETED. FOR ANY EXCEPTION PLEASE BRING IT INTO NOTICE OF SENIOR GENERAL MANAGER (OPERATIONS), OTHERWISE PENAL ACTION WILL BE TAKEN AGAINST THE FILE PREPARER.**

SURVEY FORM (FOR MULTI STORIED FLATS ONLY)

(Version 4.2) | Date of implementation: 09.02.2017 | Date of Revision: 04.01.2018

File No. RKA/DNCR/...../.....	Date: 24/12/21	Time:
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GENERAL DETAILS						
1.	Name of the Surveyor	Anirban / Rajat				
2.	Property shown by	<input checked="" type="checkbox"/> Owner, <input type="checkbox"/> Representative, <input type="checkbox"/> No one was available, <input type="checkbox"/> Property is locked, survey could not be done from inside <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <th style="width: 60%; text-align: center; padding: 2px;">Name</th> <th style="width: 40%; text-align: center; padding: 2px;">Contact No.</th> </tr> <tr> <td style="padding: 2px;">Rekha Gupta</td> <td style="padding: 2px;">8013483964</td> </tr> </table>	Name	Contact No.	Rekha Gupta	8013483964
Name	Contact No.					
Rekha Gupta	8013483964					
3.	Survey Type	<input checked="" type="checkbox"/> Full survey (inside-out with measurements & photographs) <input type="checkbox"/> Half Survey (Measurements from outside & photographs) <input type="checkbox"/> Only photographs taken (No measurements)				
4.	Reason for Half survey or only photographs taken	<input type="checkbox"/> Property was locked, <input type="checkbox"/> Possessee didn't allow to inspect the property, <input type="checkbox"/> NPA property so couldn't be surveyed completely				
5.	How Property is Identified	<input type="checkbox"/> From schedule of the properties mentioned in the deed, <input type="checkbox"/> From name plate displayed on the property, <input checked="" type="checkbox"/> Identified by the owner, owner representative, <input type="checkbox"/> Enquired from nearby people, <input type="checkbox"/> Identification of the property could not be done, <input type="checkbox"/> Survey was not done				
6.	Property Measurement	<input type="checkbox"/> Self-measured, <input checked="" type="checkbox"/> Sample measurement only, <input type="checkbox"/> No measurement				
7.	Purpose of Valuation	<input checked="" type="checkbox"/> Value assessment of the asset for creating collateral mortgage, <input type="checkbox"/> Periodic Re-Valuation for Bank, <input type="checkbox"/> Distress sale for NPA A/c., <input type="checkbox"/> For DRT Recovery purpose, <input type="checkbox"/> Capital Gains Wealth Tax purpose <input type="checkbox"/> Partition purpose, <input type="checkbox"/> General Value Assessment				
8.	Type of Loan	<input checked="" type="checkbox"/> Housing Loan, <input type="checkbox"/> Housing Take Over Loan, <input type="checkbox"/> Home Improvement Loan, <input type="checkbox"/> Loan against Property, <input type="checkbox"/> Construction Loan, <input type="checkbox"/> Educational Loan, <input type="checkbox"/> Car Loan, <input type="checkbox"/> Project Loan, <input type="checkbox"/> Term Loan, <input type="checkbox"/> CC Limit enhancement, <input type="checkbox"/> Cash Credit Limit, <input type="checkbox"/> Industrial Loan, <input type="checkbox"/> NA				
9.	Loan Amount	—				

OWNERSHIP DETAILS		
1.	Legal Owner Name/s	Same as page no. 2
2.	Property Purchaser Name	//
3.	Property Address under Valuation	//

4.	Present Residence Address of the Owner/ Purchaser	
5.	Property constitution	<input checked="" type="checkbox"/> Free Hold, <input type="checkbox"/> Lease Hold

LOCATION DETAILS				
	North	South	East	West
1. Adjoining Properties (Match it with papers with the help of compass or Sun direction and also confirm it with nearby people)	Other flat other Residential 1 & B	Other space to sky space for sky road	Other flat 10 feet Road	Residential Building residential 2 & B.
2. Property Facing	<input checked="" type="checkbox"/> East Facing, <input type="checkbox"/> North Facing, <input type="checkbox"/> West Facing, <input type="checkbox"/> South Facing, <input type="checkbox"/> North-East Facing, <input type="checkbox"/> South-West Facing, <input type="checkbox"/> South-East Facing, <input type="checkbox"/> North-West Facing			
3. Landmark	Teghori Bichanagar			
4. Ward Name/ No.	77			
5. Zone Name	-			
6. Main Road Name & Width	Name	Width	Distance from property	
	Rajawade Nigam Internal Road	30 feet	150-200 m	
7. Approach Road Name & Width				
8. Location consideration of the Society	<input type="checkbox"/> Within Main city, <input type="checkbox"/> Within Good Urban developed Area, <input type="checkbox"/> Within developing area, <input type="checkbox"/> Highly posh locality, <input type="checkbox"/> Very Good, <input type="checkbox"/> Good, <input type="checkbox"/> Ordinary, <input type="checkbox"/> In interiors, <input type="checkbox"/> Remote area, <input type="checkbox"/> Backward, <input type="checkbox"/> Average, <input type="checkbox"/> Poor			
9. Location of the Flat	<input type="checkbox"/> Park Facing, <input type="checkbox"/> Pool Facing, <input checked="" type="checkbox"/> Road Facing, <input type="checkbox"/> Entrance North-East Facing, <input type="checkbox"/> Sunlight facing			
10. Characteristics of the Locality	<input type="checkbox"/> Urban developed, <input checked="" type="checkbox"/> Urban developing, <input type="checkbox"/> Semi Urban, <input type="checkbox"/> Rural, <input type="checkbox"/> Backward, <input type="checkbox"/> Industrial, <input type="checkbox"/> Institutional			
11. Proximity to civic amenities	School	Hospital	Market	Metro
	200 m	500 m	200 m	7 km
12. Any new Development in surrounding area				
13. Jurisdiction limits	<input checked="" type="checkbox"/> Nagar Nigam, <input type="checkbox"/> Nagar Panchayat, <input type="checkbox"/> Gram Panchayat, <input type="checkbox"/> Nagar Palika Parishad, <input type="checkbox"/> Area not within any municipal limits			
14. Jurisdiction Development Authority Name	<input type="checkbox"/> DDA, <input type="checkbox"/> GDA, <input type="checkbox"/> Noida, <input type="checkbox"/> GNIDA, <input type="checkbox"/> YEIDA, <input type="checkbox"/> HUDA, <input type="checkbox"/> KMDA, <input type="checkbox"/> MIDDA, <input type="checkbox"/> Any other Development Authority:			
	<input type="checkbox"/> Area not within any development authority limits			
15. Municipal Corporation Name	<input type="checkbox"/> NDMC, <input type="checkbox"/> SDMC, <input type="checkbox"/> EDMC, <input type="checkbox"/> Ghaziabad Municipal Corporation, <input type="checkbox"/> Gurgaon Municipal Corporation, <input type="checkbox"/> Faridabad Municipal Corporation, <input type="checkbox"/> Kolkata Municipal Corporation, <input type="checkbox"/> Dehradun Municipal Corporation, <input type="checkbox"/> Area			

not within any municipal limits, ☐ Any other Municipal Corporation/ Municipality:

PHYSICAL DETAILS

1.	Covered Built-up Area (Tick one on the basis of which valuation is to be calculated)	<input type="checkbox"/> Covered Area, <input type="checkbox"/> Floor Area, <input type="checkbox"/> Super Area, <input type="checkbox"/> Carpet Area <table border="1"> <thead> <tr> <th>As per Title deed</th> <th>As per Map</th> <th>As per site survey</th> </tr> </thead> <tbody> <tr> <td>1100 sq. ft super-built</td> <td>✓</td> <td>783 Carpet sq. ft. Area.</td> </tr> </tbody> </table>			As per Title deed	As per Map	As per site survey	1100 sq. ft super-built	✓	783 Carpet sq. ft. Area.
As per Title deed	As per Map	As per site survey								
1100 sq. ft super-built	✓	783 Carpet sq. ft. Area.								
2.	Are Boundaries matched	<input checked="" type="checkbox"/> Yes, <input type="checkbox"/> No								
3.	Is Independent access available to the property?	<input checked="" type="checkbox"/> Clear independent access is available, <input type="checkbox"/> Access available in sharing of other adjoining property, <input type="checkbox"/> No clear access is available, <input type="checkbox"/> Access is closed due to dispute								
4.	Is the property merged or colluded with any other property	NO								
5.	Construction Status	<input checked="" type="checkbox"/> Built-up property in use, <input type="checkbox"/> Under construction, <input type="checkbox"/> Construction not started								
6.	Total Number of Floors in the Building	G+4								
7.	Floor on which Flat is situated	4th Floor								
8.	Type of Flat	Residential								
9.	Age of Building/ Recent Improvements done	not construction not yet completed.								
10.	Type of Group Housing Society	<input type="checkbox"/> High End, <input checked="" type="checkbox"/> Normal, <input type="checkbox"/> Affordable Group Housing								
11.	Appearance/ Condition of the Building	Internal - <input type="checkbox"/> Excellent, <input type="checkbox"/> Very Good, <input checked="" type="checkbox"/> Good, <input type="checkbox"/> Ordinary, <input type="checkbox"/> Average, <input type="checkbox"/> Poor <input type="checkbox"/> Under construction, <input type="checkbox"/> No construction, <input type="checkbox"/> No Survey External - <input type="checkbox"/> Excellent, <input type="checkbox"/> Very Good, <input checked="" type="checkbox"/> Good, <input type="checkbox"/> Ordinary, <input type="checkbox"/> Average, <input type="checkbox"/> Poor <input type="checkbox"/> Under construction, <input type="checkbox"/> No construction								
12.	Maintenance of the Building	<input type="checkbox"/> Very Good, <input type="checkbox"/> Average, <input type="checkbox"/> Poor <input checked="" type="checkbox"/> New property								
13.	Fixed Wooden Work	<input type="checkbox"/> Excellent, <input type="checkbox"/> Very Good, <input type="checkbox"/> Good, <input type="checkbox"/> Simple, <input type="checkbox"/> Ordinary, <input type="checkbox"/> Average, <input type="checkbox"/> Below Average, <input type="checkbox"/> No wooden work, <input type="checkbox"/> No survey <input checked="" type="checkbox"/> NA								
14.	Interior decoration	<input type="checkbox"/> Excellent, <input type="checkbox"/> Very Good, <input type="checkbox"/> Good, <input type="checkbox"/> Simple, <input type="checkbox"/> Ordinary, <input type="checkbox"/> Average, <input type="checkbox"/> Below Average, <input type="checkbox"/> No wooden work, <input type="checkbox"/> No Survey <input checked="" type="checkbox"/> NA								
15.	Any defects in the Group Housing Society	NO								
16.	Any violation done in the flat	not can not comment								
17.	Utilities/ Facilities in the Group Housing Society	<input checked="" type="checkbox"/> Lifts, <input type="checkbox"/> Garden, <input type="checkbox"/> Landscaping, <input type="checkbox"/> Swimming Pool, <input type="checkbox"/> Gym, <input type="checkbox"/> Club House, <input type="checkbox"/> Walk Trails, <input type="checkbox"/> Kids play zone, <input type="checkbox"/> 100% Power Backup								
18.	Property currently possessed by	<input checked="" type="checkbox"/> Owner, <input type="checkbox"/> Vacant, <input type="checkbox"/> Lessee, <input type="checkbox"/> Under Construction, <input type="checkbox"/> Couldn't be Surveyed, <input type="checkbox"/> Property was locked, <input type="checkbox"/> Bank sealed, <input type="checkbox"/> Court sealed								
19.	Current activity carried out in the property	<input type="checkbox"/> Residential purpose, <input type="checkbox"/> Commercial purpose, <input type="checkbox"/> Godown, <input type="checkbox"/> Office, <input type="checkbox"/> Vacant, <input type="checkbox"/> Locked, <input type="checkbox"/> Any other use: <input checked="" type="checkbox"/> Under construction								
20.	Special Comments if any	✓								

PROPERTY RATE INFORMATION DETAILS

Gather information on the basis of the factors like Area location, Property location, Floor level, Block, Position, Frontage, Width of lane/ road in front of the property, Nearby development

1.	Demand & Supply condition in the Market for such properties	<input type="checkbox"/> Very Good, <input checked="" type="checkbox"/> Good, <input type="checkbox"/> Average, <input type="checkbox"/> Low	
2.	At what True rate Owner bought this Property	Year of purchase	—
		Purchase Price	—
3.	Minimum Rate in the locality	—	
4.	Maximum Rate in the locality	—	
5.	Local Information gathered during Site survey (Minimum 2 enquiries are must):		
	1. Name:	SG Realty (Dealer)	
	Contact No.	8150629900	
	Sale Purchase Rate	Rs 3500 - 4000 / Sq.ft. (super built)	
	Rental Rate		
	Comments	The residential apartment nearby ranges from Rs 3.5K - Rs 4K / Sq.ft.	
	2. Name:	Saikat Bhattacharya (Dealer).	
	Contact No.	8648837007	
	Sale Purchase Rate	Rs 3200 - 3500 / Sq.ft (super built)	
	Rental Rate		
	Comments	The residential apartment nearby ranges from Rs 3.2K to 3.5K / Sq.ft.	
	3. Name:		
	Contact No.		
	Sale Purchase Rate		
	Rental Rate		
	Comments		

CASE NO.

UNDERTAKING BY THE CUSTOMER

I confirm that the property is inspected in front of me and I have provided all the information true to the best of my knowledge. I understand that any false information provided by me will lead to incorrect valuation report and I'd be solely responsible for it and will bear the charges for the changes/ modifications which have to undergo due to the false information. I also undertake that I haven't given any cash or in kind to any member of R.K Associates to influence the Value of the Property or favor any individual or organization and the same is not accepted or asked by the member of R.K Associates. Any such act will lead to cancellation of the material prepared by R.K Associates with forfeiting of the fees and I'll be completely responsible for its repercussions and legal actions taken for it.

IMPORTANT: We have not authorized any of our Surveyor to take Cash or kind from the customers directly. In case Surveyor or any member of R.K Associates asks for any money or kind from you then kindly please inform on number +91-9999597597. Our Valuation process is very stringent and have multiple check points to ensure correct & error free reports to keep the lending agency risk free. In case Surveyor claims that he would be able to arbitrary effect the Valuation figures unfairly or as per your requirement & need then he is making a false claim to you and we request you to complaint such act immediately on the number provided above.

Name:

Signature:

Mobile No.:

UNDERTAKING BY THE SURVEYOR

I confirm that I have done the Survey of the asset property as per the fair professional best practices and Valuation & Survey policy guidelines issued by the organization. I have not taken any cash or kind from the customer or given the customer any wrong or false information or have made any false claims for arbitrary providing the Asset Valuation as per one's need or requirement by distorting the facts. In case at any point of time it is found that I have done any kind of fraudulent activity in this case and misled the company then I understand its legal consequences and appropriate penal action which company can take against me. Also in regard to it any monetary or reputation loss will be recovered from me.

Surveyor Name: *Anirban/Rajat*

Signature:

Anirban Roy / Rajat Kumar Choudhary.

CASE NO.

UNDERTAKING BY THE PREPARER

I confirm that this Valuation Report is prepared as per the fair professional best practices and Valuation & Survey Policy Guidelines issued by the organization. I also confirm that without any personal interest, partiality or prejudice I have worked on the Valuation work of this case. Rates adopted for the asset is based on various facts, information collected from the site came to my knowledge during the course of the assignment and I have taken all sincere efforts to review & confirm this data/ information from all different angles using my prudent approach without any biasedness or pressure. I have prepared the report based on true facts & information as per best of my knowledge & case facts. I understand that any false information provided by me will lead to the incorrect valuation report and I'd be solely responsible for it and will bear the losses which will be put on the Company in form of monetary or reputation loss by its client or statutory bodies.

I also undertake that I did not come into any influence by the customer, Bank representative (officer or agent), colleagues, coworkers or any other person to arbitrary change the Valuation figures or facts unethically or illegitimately which may put the public money at risk which is in the form of Bank deposits.

In case at any point of time in future I am found guilty of illegitimately distorting the facts in the Valuation or any other professional services which company offers in the market on being influenced by the customer or Bank representative (officer or agent) or for whatsoever may be the reason then I'd solely responsible of any such act and I understand that the Company shall take appropriate legal action against me which may include suspension from the current roles & responsibilities or termination from the employment with immediate effect.

I also undertake that I have not taken any cash, favor or in kind from the customer for favoring any individual or organization by unfair means.

I also undertake that I'll not prepare any report on incomplete Survey form which is not properly filled as per the Company guidelines and in case I am preparing it which is creating an incorrect report then I'd be responsible for its consequences.

Preparer Name:

Signature: