

**Annexure 2**

**DECLARATION FROM THE APPLICANT VALUER TO FOLLOW THE CODE OF CONDUCT**

I, .....son / daughter of  
..... do hereby solemnly affirm and state that  
I shall comply and abide by the code of conduct specified below:

- To express an opinion only when it is founded on adequate knowledge and honest conviction
- To refrain from misrepresenting qualifications or work experience
- To treat all information procured during the course of the business as confidential
- To observe integrity and fair play in the practice of the profession
- To refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank and with knowledge of the concerned valuer
- To give unbiased valuation report conforming to standards and conforming to the objective opinion of the property and not to attempt merely to accommodate the interests of the client
- To steer clear of situations where interests and duty clash
- To conduct oneself in such a manner which will not prejudice the professional status or reputation of the profession
- To use available market sources e.g. Ready Reckoner available with local revenue authorities, area wise property valuations published in newspapers etc for assessing the valuation of the property and to mention the details of Ready Reckoner available with local revenue authorities, area wise property valuations published in newspapers in the Valuation Report.

I also declare to abide by the Code of Conduct as amended or revised by the Bank from time to time I further declare that if I violate the Code of Conduct then Bank is free to take appropriate action as per IBA guidelines.

Dated: .....  
Signature.....  
Name.....  
Address.....  
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