

Annexure – IV

To stamped as per the applicable Stamp duty (Rs. 600/- at present in the UT of J&K) & Notarized.

SECURITY CUM INDEMNITY BOND

I _____

S/o _____

R/o _____

Sole Proprietor/ Managing Partner of M/s

_____ State that since, I/we have been assigned the job of "Gold Loan Audit" by the Jammu and Kashmir Bank Limited (Bank), I/we hereby declare and undertake as under that ,

- a) I / we will shall maintain utmost secrecy and confidentiality in respect of the aforesaid assignment and shall by no means directly or indirectly reveal / divulge to any person or persons, whomsoever, any information/documents etc., whatsoever, obtained or that may come into my knowledge or hands, howsoever, during the course of my/our engagement about the affairs of the borrowers/customers of the Bank in respect of the Gold loans availed by them or concerning the Bank, in any manner whatsoever.
- b) I/we shall not divulge any information about any account which I//my/our firm may come across during the inspection/audit or otherwise at any point of time.
- c) I / we further declare and undertake that I / my / our firm shall not conduct audit in respect of any borrower (s) or its sister concern(s) for whom I/my/our firm is doing or has done any type of work / professional assignment or is working /has worked as advisor. If account(s) of any such borrower(s) or its sister concern(s) is/are assigned to me/my/our firm for the purpose of conducting audit, I/we shall inform the Bank about the conflict of interest and my/our firm's inability to conduct audit in respect of such account(s).
- d) I/we hereby unconditionally agree to indemnify and keep the Bank indemnified and harmless against any claim or action (including reasonable attorney fees, costs, expenses etc.) made by any customer

or third party **and/or** any loss/ damage caused to the Bank as a result of failure on my/our firm's part arising under or in relation to breach of secrecy, confidentiality, and conflict of interest obligations cast hereunder or any sort of misconduct.

Authorized Signature (with Stamp)

For & on Behalf

of _____

(Sole Proprietor / Managing Partner)

Office Address _____

Tel. No. _____

E-mail _____

Dated: - _____

Witnesses:-

1. _____

Name:-

S/o:-

R/o:-

2. _____

Name:-

S/o:-

R/o:-