

पॉलिसी अनुसूची/ Policy Schedule - National Bharat Sookshma Udayam Suraksha	
Policy Number: 321800112310000319	व्यवसाय स्रोत / Business Source: 910275
जारीकर्ता कार्यालय/ Issuing Office कार्यालय कोड/ Office Code: 321800 कार्यालय पता/ Office Address: DEWAS DIVISION 2-TARANI COLONY, A.B ROAD,, - 455001. State Code: 23 , Madhya Pradesh GSTIN: 23AAACN9967E1ZB Contact Number: 7272 250074 Mobile Number:	<u>विक्रय चैनल विवरण/</u> Sales Channel Details कोड/ Code: 91027500000001 नाम/ Name: JAINUINE INSURANCE BROKERS PVT LTD - INDORE Contact Number: 9893131223 सह दलाल कोड / Co Broker Code: कस्टमर केयर टॉल फ्री नंबर/ Customer Care Toll Free Number: 1800 345 0330 ईमेल/ email:customer.support@nic.co.in



ग्राहक का नाम /Customer Name: DADI MAA FIBRES	ग्राहक आईडी /Customer ID: 9702270531	पैन /PAN: AAGFD0006R
पता/ Address: MANAWAR ROAD, SINGHANA, DISTT- DHAR, City: MANAWAR, District: DHAR, State: MADHYA PRADESH, PIN: 454446. Cell: 9893131223	फोन /Phone: ई-मेल /E-Mail: slibindore@gmail.com	

पॉलिसी: 15/02/2024 के 19:00 से 14/03/2024 की मध्य रात्रतिक प्रभावी /Policy Effective from 19:00 hours, on 15/02/2024 to midnight of 14/03/2024			
प्रीमियम/ Premium	₹ 26,251.00	कवर नोट संख्या और तथि/ Cover Note Number and Date	लागू नहीं/NA
CGST	₹ 2,363.00	प्रस्ताव संख्या और तथि/ Proposal Number and Date	8800240215795594 Dt. 15/02/2024
SGST/UTGST	₹ 2,363.00		
IGST	₹ 0.00		
कम:जीएसटी टीडीएस / Less:GST_TDS	₹ 0.00		
पुनर्प्राप्ति योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तथि/Receipt Number and Date	321800812310005583 Dt. 21/02/2024
कुल /Total Amount	₹ 30,976.00	पछिली पॉलिसी संख्या और समाप्ती तथि/ Previous Policy Number and Expiry Date	लागू नहीं/NA
(Rupees Thirty Thousand Nine Hundred Seventy Six Only.)			

Policy Type : Standard
Number of Locations : 1

LocationAddress:
1)MANAWAR ROAD, SINGHANA,DISTT- DHAR,Manawar,Dhar,Madhya Pradesh,454446.

Occupancy Code: 2063	Occupancy Description: Cotton Gin and Press Houses
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संपत्तिका प्रकार Type of property	ब्लॉक में संपत्तिका विवरण Description of the property	बीमा राशिSum Insured
Stock of raw material	ON STOCK OF RAW COTTON IN LOOSE &/OR IN HEAPS IN OPEN COMPOUND & STOCK OF LINT, BONDRI, COTTON FP BALES, COTTON SEEDS, OIL CAKE, COTTON SEED OIL, PACKING MATERIAL, TARPULINE STORED/LYING ANYWHERE IN FACTORY BUILDING, GODOWN, COMPOUND ETC. THE STOCK HELD IN TRUST IS ALSO COVERED.	50000000
Total Sum Insured		50,000,000
Total Sum Insured (in Words) (Rupees Five Crore Only.)		

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Cover Name	Sum Insured/Limit
Fire Basic Cover	50000000

FINANCIER DETAILS			
Sr.No	Type of Finance	Name of Financier	Address
1	Hypothecation	STATE BANK OF INDIA	MANAWAR

Excess Clause as applicable for each and every Loss:

Standard Excess

- 1) INR 5000 for each and every loss.

Excess Imposed(Higher):

Voluntary Deductible Opted(If a Voluntary Deductible (VD) is imposed and mentioned in the policy, then it should supersede the above mentioned deductible):

AOG Peril	0
Other Perils	0

In case of claim, standard excess or Imposed excess whichever is higher will be applicable.

Excess for Terrorism

- Industrial Risk: 5% of claim amount subject to a minimum of INR 1,00,000/- and a maximum of INR 25,00,000/-
- Non-Industrial Risk: 5% of claim amount subject to a minimum of INR 25,000/- and a maximum of INR 10,00,000/-

Debris Removal: Upto 2% of the claim amount for reasonable costs of removing debris from the site

खंडों, पृष्ठांकनों एवं वारंटी/ List of Clauses, Endorsements, Warranties	विवरण/Description
	EARTHQUAKE DAMAGE, IMPACT DAMAGE; OMISSION TO INSURE; DESIGNATION OF PROPERTY, REINSTATEMENT VALUE AND AGREED BANK CLAUSE ATTACHED HERETO

Arbitration clause given in Point No 4 of Clause-J under the subject policy stands deleted as per IRDAI Circular Ref: IRDAI/NL/CIR/MISC/188/10/2023, Dated: 27/10/2023

टिप्पणियाँ/ Remarks: NBSUS PLUS POLICY COVERING BASIC COVER + STFI + EQ TERRORISM NOT OPTED BY THE INSURED AGREED BANK CLAUSE V.D of 5% of claim amount or minimum INR 10,000/- It is subject to: -No violation of NATCAT Rates and terms. -NIL ICR in the last 3 years and also during the break period till receipt of premium and inception of policy. -FEAs are installed at the insured premises in working condition and valid AMC is in force. -No kutchha construction. -No coverage for the basement and stocks in the open. -Selection of correct risk code/rate code / occupancy. -SI is fixed as per the concerned product guidelines and then accept the proposal.

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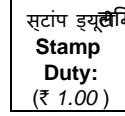


<p>-All other terms and conditions as per standard product , available at company's official website</p> <p>Warranties for Raw Kappas and Fully Pressed cotton Bales</p> <ol style="list-style-type: none"> 1.Warranted that hydrants should be available within 50 ft of godowns or sheds used for storing cotton or kappas. A sufficient quantity of water shall always be kept in the tank connected with the hydrant service and at least eight men trained in the operation of fire fighting appliances shall be available on the premises round the clock.Must ensure that One Chemical extinguisher and six fire buckets for each 3000 sq. ft floor area are made available. 2.Warranted that No accumulation of large stock at one place is allowed. There should be a gap of 20 feet between two heaps of cotton. 3.Warranted there is no storage of stocks in the normal passage areas. 4.Warranted that battery operated equipments like forklifts etc shall be used for loading/unloading operations. 5.Warranted proper ventilation in the godowns is maintained to prevent dampness and moisture. 6.Warranted electrical wiring and equipment are installed as per latest industrial type. <p>Subject to:</p> <ol style="list-style-type: none"> 1. No cover for stocks stored in basement . 2. Warranted that go downs/ risks in which stocks are stored to be of Class I construction. 3. CD Exclusion Clause,Cyber exclusion clause. 4 .Value at risk on inception of policy not to exceed 05 Cr. 5. Warranted that premises/risk insured is protected by adequate number of Fire Extinguishers, hydrant and sprinklers, in proper working condition. 6. Electric wirings should be checked regularly and loose wiring if any is to be removed immediately. 7. Housekeeping of the premises should be proper. Floors must be kept clean and free of loose and/ or waste materials. 8. Activities not associated and/ or not related to the declared manufacturing activity should not be carried out. 9. It is warranted that the finished goods should be removed from the process area on a regular basis. 10. It is warranted that proper books of accounts like stock registers and other accounting records should be maintained and kept in a safe and secured place. Wherever there are multiple ownerships and/ or multiple occupancies there should be segregation and occupancy wise and occupant wise record to be maintained by the insured at a safe and secured place. 11. Warranted that all statutory licenses/ approvals are obtained from the appropriate authority and maintained at all times during the currency of the policy period. <p>All other terms, conditions, exclusions and excess as per NBSUS policy, available at company's official website</p>
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जिसकी गवाही में दनि/ माह /वर्ष को उपरोक्त उल्लेखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवित अधिकृत किया जा रहा है उसके हाथ नरिधारित किए जाएं। यह अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शर्तों, जो कंपनी वेबसाईट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रुप में एक साथ पढा जाए तथा कोई भी शब्द या अभिव्यक्ति जिसके लिए यह विशिष्ट अर्थ पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ वहन करेगा चाहे जहाँ भी उल्लेखित हो। यह आश्वासन दिया जाता है कि प्रीमियम चेक के अस्वीकृति के मामले में, यह दस्तावेज स्वतः प्राथमिकता नरिस्त हो जाएगी। **IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 21/February/2024.This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

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	<p>कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free Number: 1800 345 0330</p> <p>ईमेल/ email:customer.support@nic.co.in</p>

इन्श्योरेंस इंडिया लिमिटेड



कृते नेशनल इन्श्योरेंस कंपनी
For and on behalf of National Insurance
Company Limited

अधिकृत हस्ताक्षरकर्ता/ **Authorized Signatory**

TAX INVOICE

Invoice Serial No: 30878F3PE0000319

Invoice Date: 21/02/2024

Details of Supplier:

National Insurance Company Limited.,
DEWAS DIVISION 2-TARANI COLONY, A.B ROAD,, - 455001
State : 23 , Madhya Pradesh
GSTIN No : 23AAACN9967E1ZB

Details Of Receiver : DADI MAA FIBRES

Address : MANAWAR ROAD, SINGHANA, DISTT- DHAR
City : MANAWAR,
District: DHAR,
State: MADHYA PRADESH,
PIN: 454446.

Place Of Supply State : Madhya Pradesh
State Code : 23
GSTIN No : 23AAGFD0006R3ZK

सैक कोड/ SAC Code	सेवा का विवरण/ Description of Service	कुल/Total(₹)	छूट/ Discount	टैक्स योग्य/ मूल्य/Taxable Value(₹)	सीजीएसटी की राशि/ CGST		एसजीएसटी/यूटीजीएसटी/ SGST/UTGST		आईजीएसटी/IGST		केरला बाढ़ उपकर/Kerala Flood Cess
					दर/Rate	राशि/ Amount(₹)	दर/Rate	राशि/ Amount(₹)	दर/Rate	राशि/ Amount(₹)	राशि/Amount(₹)
997137	Other property insurance services	26,251	0%	26,251	9%	2,363	9%	2,363	0%	0	0
TOTAL		26,251		26,251		2,363		2,363		0	0

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (In figures) :
₹ 30,976

कुल इनवॉयस मूल्य (शब्दों में) Total Invoice Value (In words) : रूपए/Rupees
Thirty Thousand Nine Hundred Seventy Six
केवल/Only.

रिवर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No

E.&.O.E

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/ For
and on behalf of National Insurance Company Limited

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

