

पॉलिसी अनुसूची/ Policy Schedule- National Bharat Laghu Udayam Suraksha Plus	
पॉलिसी नंबर/ <b>Policy Number:</b> <b>321000112410000018</b>	व्यवसाय स्रोत/Business Source: 910275
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड /Office Code: 321000 कार्यालय पता /Office Address: KHANDWA DIVISION First Floor, Zaid Plaza, Above Dainik Bhaskar Office,79, Padava, Khandwa, Dist- Nimar- East,Madhya Pradesh - 450001. राज्य कोड/State Code: 23 , Madhya Pradesh जीएसटीआइन/GSTIN: 23AAACN9967E1ZB संपर्क संख्या/Contact Number: 733 2230193 मोबाइल नंबर/Mobile Number: 0	विक्रय चैनल विवरण/Sales Channel Details: विक्रय चैनल कोड /Sales Channel Code: 91027500000001 नाम /Name: JAINUINE INSURANCE BROKERS PVT LTD - INDORE संपर्क संख्या/ 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



नेशनल इन्श्योरेंस  
National Insurance

ग्राहक का नाम /Customer Name: RIDDHI SIDDHI FIBERS	ग्राहक आईडी /Customer ID: 9702309724	पैन /PAN: AAJFR1040C
पता/ Address: RIDDHI SIDDHI FIBERS GUT NO-309 AT POST-TURKABAD TAL-GANGAPUR DIST- AURANGABAD, शहर/City: AURANGABAD - MAHARASHTRA - DIS, जिला/District: AURANGABAD - MAHARASHTRA, राज्य/State: MAHARASHTRA, पिन/PIN: 431133. सेल/Cell: 8055565559	आधार /AADHAR: फोन /Phone: 8055565559  ई-मेल /E-Mail: azizuddin4786@gmail.com	
पॉलिसी: 08/04/2024 के 20:00 से 07/06/2024 की मध्य रात्रि तक प्रभावी /Policy Effective from 20:00 hours, on 08/04/2024 to midnight of 07/06/2024		
प्रीमियम/ Premium	₹ 18,750.00 ₹	कवर नोट संख्या और तिथि / Cover Note Number and Date
Less:Digital Discount	₹ 0.00	
Total Premium	₹ 18,750.00	
सीजीएसटी/CGST	₹ 0.00	
एसजीएसटी/यूटीजीएसटी / SGST/UTGST	₹ 0.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date
आईजीएसटी/IGST	₹ 3,375.00	8800240408072007 दिनांक/Dt. 08/04/2024
कम:जीएसटी टैडीएस / Less:GST_TDS	₹ 0.00	
वसूली योग्य योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date
		321000812410000114 दिनांक/Dt. 08/04/2024
कुल राशि /Total Amount	₹ 22,125.00	पिछली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date
		लागू नहीं /NA
(रूपए/Rupees Twenty Two Thousand One Hundred Twenty Five केवल/Only.)		
*सरकारी सब्सिडी Government Subsidy:	₹ 0.00	

Policy Type : Standard  
Number of Locations : 1

Location Name and Address:1-Riddhi siddhi Fibers, Gut No-309 At Post-Turkabad Tal-Gangapur Dist-Aurangabad,TAL GANGAPUR,Maharashtra,Aurangabad - Maharashtra,Aurangabad - Maharashtra - Dis,431133

Occupancy Code	2063	Occupancy Description	Cotton Gin and Press Houses
संपत्ति का प्रकार Type of property	ब्लॉक में संपत्ति का विवरण Description of the property in the block		बीमा राशि Sum Insured
Other Contents	On stock of Raw cotton in Loose &/or in Heaps in Open as per policy condition Lint,Bondri,Cotton Seeds and Cotton FP Bales with Iron strip &/or plastic strip,Bardan & Packing Material,Tarpolien & Such other Goods Pertaining to insured's Trade whilst Stored &/or Lying within factory compound		2,50,00,000.00
Total Sum Insured			2,50,00,000.00
Total Sum Insured (in Words)	Rupees Two Crore Fifty Lakh Only.		
Cover Name	Sum Insured		
Fire Basic Cover	2,50,00,000.00		
Financier Name and Address:	Hypothecation,AXIS BANK LTD,.		

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**Excess Clause as applicable for each and every Loss:**

**Standard Excess**

- 1) 5% of claim amount subject to a minimum of INR 10,000/-

**Excess Imposed(Higher):** NA

**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 which ever is higher will be applicable**

**Excess for Terrorism**

- 1) Industrial Risk: 5% of claim amount subject to a minimum of INR 1,00,000/- and a maximum of INR 25,00,000/-
- 2) 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/ <b>List of Clauses, Endorsements, Warranties</b>	
	विवरण/Description
<b>IMPACT DAMAGE; OMISSION TO INSURE; DESIGNATION OF PROPERTY, REINSTATEMENT VALUE AND AGREED BANK CLAUSE ATTACHED HERETO</b>	

**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**

Remarks: Warranties for Raw Kappas and Fully Pressed cotton Bales

- 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 gowns is maintained to prevent dampness and moisture.
- 6.Warranted electrical wiring and equipment are installed as per latest industrial type.

Subject to:

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 50 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.

All other terms, conditions, exclusions and excess as per NBLUS Plus policy, available at company's official website

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जारीकर्ता कार्यालय/ <b>Issuing Office</b> कार्यालय कोड /Office Code: 321000 कार्यालय पता /Office Address: KHANDWA DIVISION First Floor, Zaid Plaza, Above Dainik Bhaskar Office,79, Padava, Khandwa, Dist- Nimar- East,Madhya Pradesh - 450001. राज्य कोड/State Code: 23 , Madhya Pradesh जीएसटीआइन/ <b>GSTIN:</b> 23AAACN9967E1ZB संपर्क संख्या/Contact Number: 733 2230193 मोबाइल नंबर/Mobile Number: 0	<b>विक्रय चैनल विवरण/Sales Channel Details:</b> विक्रय चैनल कोड /Sales Channel Code: 91027500000001 नाम /Name: JAINUINE INSURANCE BROKERS PVT LTD - INDORE संपर्क संख्या/ 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



जिसकी गवाही में दिन/ माह /वर्ष को उपरोक्त उल्लिखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवत अधिकृत किया जा रहा है उसके हाथ निर्धारित किए जाएं। यह अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों, जो कंपनी वेबसाईट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा 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 उल्लिखित हो। यह आश्वासन दिया जाता है कि प्रीमियम चेक की अस्वीकृति के मामले में, यह दस्तावेज स्वतः आरंभ से ही निरस्त मानी जाएगी। **IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 09/April/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'**

इंश्योरेंसईंडियालिमिटेड ओम्बड्समैन का विवरण/Ombudsman Details: Office of the Insurance Ombudsman,Janak Vihar Comp lex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003.  
Tel.: 0755 - 2769201 / 2769202  
Email: bimalokpal.bhopal@cioins.co.in

स्टॉप ड्यूटी  
Stamp  
Duty:  
(₹ 1.00)

कृते नेशनल इंश्योरेंस कंपनी लिमिटेड/  
**For and on behalf of National  
Insurance Company Limited**  
अधिकृत हस्ताक्षरकर्ता/ **Authorized Signatory**

## टैक्स इनवॉयस/TAX INVOICE

इनवॉयस क्र.सं./Invoice Serial No: 30882F4PE0000018

इनवॉयस तिथि/Invoice Date: 09/04/2024

## आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,  
KHANDWA DIVISION First Floor, Zaid Plaza, Above Dainik Bhaskar Office,79, Padava, Khandwa, Dist- Nimar- East,Madhya Pradesh - 450001  
राज्य/State : 23 , Madhya Pradesh  
जीएसटीआएन नंबर/  
GSTIN No : 23AAACN9967E1ZB

## प्राप्तकर्ता का विवरण/Details Of Receiver : RIDDHI SIDDHI FIBERS

पता/Address : RIDDHI SIDDHI FIBERS  
GUT NO-309 AT POST-TURKABAD TAL-GANGAPUR DIST-AURANGABAD  
शहर/City : AURANGABAD - MAHARASHTRA - DIS,  
जिला/District: AURANGABAD - MAHARASHTRA,  
राज्य/State: MAHARASHTRA,  
पिन/PIN: 431133.

आपूर्ति का स्थान/Place Of Supply State : Maharashtra

राज्य कोड/State Code : 27

जीएसटीआईएन नंबर/GSTIN No : 27AAJFR1040C2ZN

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		Kerala Flood Cess
					दर/Rate	राशि/Amount(₹)	दर/Rate	राशि/Amount(₹)	दर/Rate	राशि/Amount(₹)	राशि/Amount(₹)
997137	Other property insurance services	18,750	0%	18,750	0%	0	0%	0	18%	3,375	0
<b>TOTAL</b>		18,750		18,750		0		0		3,375	0

कुल इनवॉयस मूल्य (अंकों में )Total Invoice Value (In figures) : ₹ 22,125

कुल इनवॉयस मूल्य (शब्दों में)Total Invoice Value (In words) : रूपए/Rupees Twenty Two Thousand One Hundred Twenty Five केवल/Only.

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

## E.&amp;.O.E

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/

For and on behalf of National Insurance Company Limited

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

