

पॉलिसी नंबर/ **Policy Number:**  
**30020011231000798**

व्यवसाय स्रोत/Business Source: 910275

जारीकर्ता कार्यालय/Issuing Office

कार्यालय कोड /Office Code: 300200

कार्यालय पता /Office Address: AHMEDABAD  
DIVISION II Eighth Floor, Span Trade  
Centre, Opposite Kochrab Ashram, Paldi, -  
380006.

राज्य कोड/State Code: 24, Gujarat

जीएसटीआइन/GSTIN: 24AAACN9967E1Z9

संपर्क संख्या/Contact Number: 79 26579461

मोबाइल नंबर/Mobile Number:

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

ग्राहक का नाम /Customer Name: HARBHOLE COTTON INDUSTRIES	ग्राहक आईडी /Customer ID: 9702315141	पैन /PAN: AAGFH7599K
पता/ Address: S.NO. 220 P/1 & P/2,VILLAGE -DARAN KADI KALYANPURA ROAD TA KADI DIST MEHSANA, शहर/City: MAHESANA - DISTRICT OTHERS, जिला/District: MAHESANA, राज्य/ State: GUJARAT, पिन/PIN: 382715.	आधार /AADHAR:	
सेल/Cell: 9714989898	फोन /Phone: 9714989898	
ई-मेल /E-Mail: pancholi.tejas@gmail.com		
पॉलिसी: 20/03/2024 के 00:00 से 19/04/2024 की मध्य रात्रि तक प्रभावी /Policy Effective from 00:00 hours, on 20/03/2024 to midnight of 19/04/2024		
प्रीमियम/ Premium	₹ 15,000.00 ₹	कवर नोट संख्या और तिथि / Cover Note Number and Date
Less:Digital Discount	₹ 0.00	
Total Premium	₹ 15,000.00	
सीजीएसटी/CGST	₹ 1,350.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date
एसजीएसटी/यूटीजीएसटी / SGST/UTGST	₹ 1,350.00	
आईजीएसटी/IGST	₹ 0.00	
कम:जीएसटी_टीडीएस / Less:GST_TDS	₹ 0.00	
वसूली योग्य योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date
कुल राशि /Total Amount	₹ 17,700.00	पिछली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date
(रूपए/Rupees Seventeen Thousand Seven Hundred केवल/Only.)		
*सरकारी सब्सिडी Government Subsidy: ₹ 0.00		

 Policy Type : Standard  
 Number of Locations : 1

Location Name and Address:1-HARBHOLE COTTON INDUSTRIES, S. NO-220 P/1 &amp; P/2, VILLAGE- DARAN, KADI KALYANPURA ROAD,,TAL-KADI, DIST-MEHSANA,Gujarat,Mahesana,Mahesana - District Others,382715

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
Stock of finished goods	ALL STOCK OF COTTON & OIL MILL WITH PROCESS [AS PER LIST IN REMARKS]		4,00,00,000.00
Total Sum Insured			4,00,00,000.00
Total Sum Insured (in Words)	Rupees Four Crore Only.		
Cover Name	Sum Insured		
Fire Basic Cover	4,00,00,000.00		

Financier Name and Address:

Hypothecation,HDFC BANK LTD,N

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

Standard Excess

- 1) INR 5000 for each and every loss.

पॉलिसी अनुसूची/ Policy Schedule- National Bharat Sookshma Udayam Suraksha Plus	
पॉलिसी नंबर/ <b>Policy Number:</b> <b>300200112310000798</b>	व्यवसाय स्रोत/Business Source: 910275
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड /Office Code: 300200 कार्यालय पता /Office Address: AHMEDABAD DIVISION II Eighth Floor, Span Trade Centre, Opposite Kochrab Ashram, Paldi, - 380006. राज्य कोड/State Code: 24, Gujarat जीएसटीआइन/GSTIN: 24AAACN9967E1Z9 संपर्क संख्या/Contact Number: 79 26579461 मोबाइल नंबर/Mobile Number:	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



**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 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 वारंटियों/ <b>List of Clauses, Endorsements, Warranties</b>
विवरण/Description
<b>EARTHQUAKE DAMAGE, 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: Covered -Total SI - 4,00,00,000/- [1 MONTH POLICY]  
Stock (Finished & Unfinished Goods incl. Raw Material, Packaging Material and Other Items Pertaining to Insured's Trade within Insured Premises as mention as Risk Location)  
Stock of Kala & /or Kapas, &/or cotton Loose &/or Cotton FP Bales,  
&/or on stock of cotton seeds &/or cotton seeds cake &/or cotton seeds washed oil &/or khol &/or packing materials, stock stock in process including raw material finished/ unfinished goods pertain  
ning to insured's ginning & pressing factory and oil mill, whilst stored & or lying in the premises which is known as harbhole cotton industries situated at kadi.  
  
Subject to NIL claim in last 3 years.  
Subject to no known or reported losses till date.  
Subject to compliance of plastic Warranties  
  
Clause  
1. Agreed Bank Clause  
2. Reinstatement Value Clause  
3. Designation of Property Clause  
4. Local Authority Clause  
Coverage, Exclusion, Excess, Terms and Conditions will be as per National Bharat Sookshma Udyam Suraksha Plus Policy attached herewith.  
Excess / Deductible - 5% of claim amount for Each & Every Loss subject to a minimum of INR 10,000/-  
No Coverage for Single Use Plastic Manufacturing &/or Storage.  
No Storage in the Open / Basement is Covered.  
No Kutcha Construction is Covered.  
CD Exclusion Clause/Sanction and Limitation Clause/Cyber Risk Exclusion.  
Specific Conditions:  
1. NO SMOKING ZONE - entire premises  
2. Vehicles allowed inside the premises with spark arresters  
3. No welding/Cutting near to stock  
4. Stacks should not be over 10 feet height and each stack should not be more than 200 MTs  
5. Avoid moisture and have proper ventilation to avoid action of bacteria leading to \*oxidation\*  
6. Stock should be kept with clear spaces and gangways around.  
Warranted that No Plastic Goods Manufacturing / Foam Plastic Manufacturing being carried out at the insured premises.

पॉलिसी अनुसूची/ Policy Schedule- National Bharat Sookshma Udayam Suraksha Plus	
पॉलिसी नंबर/ <b>Policy Number:</b> <b>300200112310000798</b>	व्यवसाय स्रोत/Business Source: 910275
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड /Office Code: 300200 कार्यालय पता /Office Address: AHMEDABAD DIVISION II Eighth Floor, Span Trade Centre, Opposite Kochrab Ashram, Paldi, - 380006. राज्य कोड/State Code: 24, Gujarat जीएसटीआइन/GSTIN: 24AAACN9967E1Z9 संपर्क संख्या/Contact Number: 79 26579461 मोबाइल नंबर/Mobile Number:	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



Warranted that the Plant/Risk is currently operational and has not become insolvent and has not gone to NCLT and not declared NPA by Bank.  
Warranted that all necessary valid licenses from statutory authorities required for normal operation of Plant/Risk being in place during the currency of the policy.  
FEA Warranty - Warranted that fire extinguishers be installed, maintained properly & valid AMC is in force throughout the policy.  
Product:  
National Bharat Sookshma Udyam Suraksha Plus Policy  
(UIN no. IRDAN058RP0009V01202223)

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 वेबसाइट <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 19/March/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'**

इंश्योरेन्सइंडियालिमिटेड ओम्बड्समैन का विवरण/Ombudsman Details: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD - 380 001.  
Tel.: 079 - 25501201/02/05/06  
Email: bimalokpal.ahmedabad@cioins .co.in

स्टॉप ड्यूटी  
Stamp  
Duty:  
(₹ 1.00)

कृते नेशनल इन्श्योरेन्स 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: 30164F3PE0000798

इनवॉयस तिथि/Invoice Date: 19/03/2024

## आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,  
AHMEDABAD DIVISION II Eighth Floor, Span Trade Centre, Opposite Kochrab Ashram, Paldi, - 380006  
राज्य/State : 24, Gujarat  
जीएसटीआएन नंबर/  
GSTIN No : 24AAACN9967E1Z9

## प्राप्तकर्ता का विवरण/Details Of Receiver : HARBHOLE COTTON INDUSTRIES

पता/Address : S.NO. 220 P/1 & P/2, VILLAGE -DARAN KADI KALYANPURA ROAD TA KADI DIST MEHSANA  
शहर/City : MAHESANA - DISTRICT OTHERS,  
जिला/District: MAHESANA,  
राज्य/State: GUJARAT,  
पिन/PIN: 382715.

आपूर्ति का स्थान/Place Of Supply State : Gujarat

राज्य कोड/State Code : 24

जीएसटीआईएन नंबर/GSTIN No : 24AAGFH7599K1ZQ

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	15,000	0%	15,000	9%	1,350	9%	1,350	0%	0	0
<b>TOTAL</b>		15,000		15,000		1,350		1,350		0	0

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (In figures) : ₹ 17,700

कुल इनवॉयस मूल्य (शब्दों में) Total Invoice Value (In words) : रूपए/Rupees Seventeen Thousand Seven Hundred 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

