

Ref. No.: SCPL-SAC/2024 – 25/I QPR/ 216

Date: 15-07-2024

To,

The Chairman,  
Real Estate Regulatory Authority,  
6<sup>th</sup> Floor, Bihar State Building Construction Corporation Campus,  
Hospital Road, Shastri Nagar, Patna – 800023

Sub: Quarterly Progress Report for the quarter ending **June, 2024**.  
Ref.: RERA Registration No. **BRERAP00027-2/233/R-96/2018**,  
Name of the Project: **Saakaar's Aquacity**.

Sir,

In the light of Bihar Real Estate Regulatory Authority (General) Regulations (Amendment), 2022 Notification, vide No. 01-Bihar/ RERA 2022/ General Regulation Amendment 2022 and in reference to RERA registration cited above, Quarterly Progress Report for the quarter ending **June, 2024** i.e., QPR for the 1<sup>st</sup> quarter of FY: 2024 – 25 (period from 01-04-2024 to 30-06-2024) in respect of our project: Saakaar's Aquacity located at Usari Makhdumpur Road, Sandalpur, Khagaul, Danapur, Distt.: Patna is enclosed in the newly prescribed format as well as following annexures:-

1.	NOC for Environment	Annexure – 'A'
2.	Fire NOC	Annexure – 'B'
3.	Water Supply Permission	Annexure – 'C'
4.	NOC from Airport Authority of India	Annexure – 'D'
5.	Patna Metropolitan Area Authority	Annexure – 'E'
6.	Labour Licence	Annexure – 'F'
7.	Bihar Building and Other Construction Welfare Board license	Annexure – 'G'
8.	Pollution NOC	Annexure – 'H'
9.	Employees Compensation Insurance	Annexure – 'I'
10.	Risk Assumption Insurance_Kotak Fire Secure	Annexure – 'J'
11.	Chartered Accountant's Certificate	Annexure – 'K'
12.	Engineer's Certificate	Annexure – 'L'
13.	Architect's Certificate	Annexure – 'M'
14.	Schedule versus Actual Progress of the Project (Milestone Chart)	Annexure – 'N'

For Saakaar Constructions Pvt. Ltd.

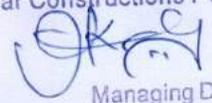


Managing Director



Secondly, Geo-tagged photographs, being attached as desired, have been arranged in the following manners: -

S. N.	Cluster	Tower	No. of Story
1	ATLANTIS	Tower-1	LB+UB+G+21
2	PACIFIC	Tower-2	LB+UB+G+13
		Tower-3	LB+UB+G+12
		Tower-4	LB+UB+G+11
		Tower-5	LB+UB+G+10
3	AMAZON	Tower-6	UB+G+13
		Tower-7	UB+G+12
		Tower-8	UB+G+11
		Tower-9	UB+G+11
4	NEPTUNE	Tower-11A	UB+G+13
		Tower-11B	UB+G+12
		Tower-12	UB+G+12
5	AQUARIUS	Tower-13	UB+G+12
6	VICTORIA	Tower-14	LB+UB+G+11
		Tower-15	LB+UB+G+12
		Tower-16	LB+UB+G+13
7	NIAGRA	Tower-17	LB+UB+G+13
		Tower-18	UB+G+11
8	THAMES	Tower-19	UB+G+12
		Tower-20	UB+G+13
		Tower-21	UB+G+13
9	RAINBOW	Tower-21	UB+G+13



Above-all, our project is ON TIME considering the delay due to COVID and including subsequent extension of 9 (nine) months' time.

Thanks and Regards.

For Saakaar Constructions Pvt. Ltd.

  
Managing Director  
Managing Director

Encl.:

1. Duly filled form – 7 [Regulation – 9]
2. Annexures as stated above.
3. Geo-tagged photographs of Front, Rear and Side views and of each floor

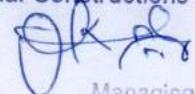
**FORM-7**  
**[REGULATION-9]**

Quarterly progress report for quarter ending March/ June /sept/December of 2024 (year)

<b>I. PARTICULARS OF PROMOTERS</b>			
Promoter's Registration Number/CIN No/Partnership deed no/LLP Details/Any other registration with MSME Or Govt. Bodies	CIN No.: <b>U00502BR1996PTC007493</b>	Name of Firm	<b>Saakaar Constructions Pvt. Ltd.</b>
Firm Address:	<b>5th Floor, Sone Bhawan, R-Block, Birchand Patel Marg, Patna - 800001</b>		
Total Experience of promoter in Real Estate sector	<b>28 Years</b>		
Total Experience in Real Estate after Implementation of RERA	<b>7 Years</b>		
No of Project done Before Implementation of RERA	1. Residential 2. Commercial 3. Residential- cum Commercial 4. Plotted project	<b>02 (Residential)</b>	- Saakaar's Kalpataru & Saakaar's Silver Residency.
No of Project done After Implementation of RERA	1. Residential 2. Commercial 3. Residential- cum Commercial 4. Plotted project	<b>01 (On going - Saakaar's Aqua City) - Group Housing.</b>	

<b>II. PARTICULARS OF PROJECT</b>			
Project Registration Number	<b>BRERAP00027-2/233/R-96/2018</b>	Name of Project/Phase of Registered Project	<b>Saakaar's Aqua City</b>
Name of Promoter	1. <b>Ravi Talwar</b> 2. <b>Vishnu Kr. Choudhary,</b> 3. <b>Jitendra Nath Gupta,</b> 4. <b>Ravi Bhushan,</b> 5. <b>Smita Choudhary,</b> 6. <b>Supriya Kumar</b>	Project Address	<b>Usari, Makdhumpur Road, Sandalpur, Khagaul, Danapur, Patna</b>
Name of Co-promoter	<b>-N/A-</b>		
Project Registration is valid up to	<b>15-03-2025</b> (including 9 months due to Corona Pandemic - common notification of the Govt.)		
Starting date of Project or Phase of the Project	<b>07-08-2018</b>		
Type of Project or Phase of the Project	1. Residential 2. Commercial 3. Residential-cum-Commercial 4. Plotted project	<b>Residential / Group Housing</b>	
Period of validity of map by the Competent Authority	<b>02-02-2024 (Already filed completion with PMAA)</b>		

For Saakaar Constructions Pvt. Ltd.



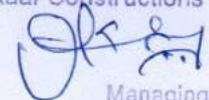
Managing Director

<b>III. DISCLOSURE OF SOLD/BOOKED INVENTORY OF APARTMENTS</b>					
Building /Block Number	Apartment Type	Carpet Area (in SFT)	Total Number of sanctioned apartments	Total Number of Apartments in Promoter's share - <b>1402</b>	Total Number of Apartments in Landowner's share - <b>159</b>
	EWS	2584	196	Booked / Allotted - <b>961</b>	Booked / Allotted - <b>159</b>
	LIG	646	182	Sold- <b>0</b>	Sold- <b>0</b>
	2 BHK	0	132	Percentage of booking - <b>68%</b>	Percentage of booking - <b>100%</b>
	2.5 BHK	0	84		
	3 BHK	7300	713		
	4BHK	2984	95		
	Store Room	0	31		
	<b>Total</b>	<b>13514</b>	<b>1433</b>		
	Studio	0	75		
	Shop	0	34		
	Poly Clinic	0	1		
	Coaching	0	1		
	Bank	0	1		
	Food Court	0	1		
	Play School	0	1		
	Assisted Living	0	10		
	Club House	0	1		

Residential / Group Housing

<b>IV. DISCLOSURE OF SOLD / BOOKED INVENTORY OF GARAGES</b>					
Building / Block Number	Type	Total Number of Sanctioned Garages	Total Number of Garages:	1. Booked / Allotted	2. Sold
	EWS	196		120	0
	LIG	182		176	0
	2BHK, 2.5BHK, 3BHK, 4BHK, Store Room	1266		911	0
	Studio, Shop, Poly Clinic, Coaching, Bank, Food Court, Play School, Assisted Living, Club House	84		0	0

For Saakaar Constructions Pvt. Ltd.



Managing Director

<b>V. DETAILS OF BUILDING APPROVALS</b>					
(If already filed along with Registration Application, then there is no need of further filing)					
S. No.	Name of the Approval / N.O.C./ Permission / Certificate	Issuing Authority	Applied Date	Issuance Date	Enclosed as Annexure No.
1.	NOC for Environment	Ministry of Environment, Forest and Climate Change, Govt. of India, New Delhi		23-04-2018	Annexure – 'A'
2.	Fire N.O.C.	State Fire Officer-cum-Director, Bihar, Patna		30-11-2017	Annexure – 'B'
3.	Water Supply Permission	Central Gound Water Authority, Dept. of Water Resources, River Development & Ganga Rejuvenation, Ministry of Jal Shakti, GoI		20-10-2021 Application No. 21-4/347/BR/INF/2018. (Validity from 20-10-2021 to 19-10-2026)	Annexure – 'C'
4.	NOC from Airport Authority of India	General Manager, AAI, Regional Headquarter, Eastern Region, NSCB Airport, Kolkata – 700052		05-12-2017 (Valid up to 04-12-2025)	Annexure – 'D'
5.	Other Approval(s), if any, required for the Project.				
5.1	Patna Metropolitan Area Authority	PMAA		03-05-2018 & 11-02-2022	Annexure – 'E'
5.2	Labour Licence	Registering Officer, Dept. of Labour, GOB		31-03-2019 & 03-02-2021	Annexure – 'F'
5.3	Bihar Building and Other construction Welfare Board	Govt. of Bihar		02-12-2022	Annexure – 'G'
5.3.	Pollution NOC	Bihar State Pollution Control Board		01-12-2020	Annexure – 'H'
5.4	Employees Compensation Insurance	HDFC Ergo General Insurance Co. Ltd.		26-08-2023	Annexure – 'I'
5.5	Risk Assumption Insurance	Kottak General Insurance		22-12-2023	Annexure – 'J'

For Saakaar Constructions Pvt. Ltd.

  
Managing Director







7.	Community Buildings		NO	N/A	
8.	Treatment and Disposal of Sewage and Sullage Water		YES	NOT STARTED	15/12/2024
9.	Solid Waste Management & Disposal		YES	NOT STARTED	15/12/2024
10.	Water Conservation / Rain Water Harvesting		YES	75%	31/08/2024
11.	Energy Management		YES	NOT STARTED	15/12/2024
12.	Fire Protection and Fire Safety Requirements		YES	75%	15/10/2024
13.	Covered Parking		YES	90%	15/09/2024
14.	Open Parking		YES	30%	15/10/2024
15.	Electrical Meter Room, Sub- Station, Receiving Station		YES	NOT STARTED	30/11/2024
16.	Others (Option to Add More)				

For Sakaar Constructions Pvt. Ltd.



Managing Director

**VIII. A EXTERNAL AND INTERNAL DEVELOPMENT WORKS IN CASE OF PLOTTED DEVELOPMENT - NOT APPLICABLE.**

		PROPOSED YES/NO.	PERCENT AGE OF ACTUAL WORK DONE (As on date of certificate)	Expected Completion date in (dd/mm/yy) Format
1.	Internal Roads and foot paths			
2.	Water Supply			
3.	Sewerage Chambers Septic Tank			
4.	Drains			
5.	Parks, Land Scaping and Tree Planting			
6.	Street Lighting			
7.	Disposal of sewage & sullage water			
8.	Water conservation/Rain Water Harvesting			
9.	Energy Management			

For Saakaar Constructions Pvt. Ltd.



Managing Director

<b>IX. GEO TAGGED AND DATE PHOTOGRAPH OF (EACH BLOCK) OF THE PROJECT</b>			
(A)	Sr. No.		
	1.	Front Elevation	Photograph - A
	2.	Rear Elevation	
	3.	Side Elevation	
(B)		Photograph of each floor	Photograph - B

<b>X. FINANCIAL PROGRESS OF THE PROJECT</b>			
S. No.	Particulars	Amount (In Rs.)	
(1)	(2)	(3)	
1.	Project Account No.	37579411555	
2.	Estimated Cost of the Project including land cost at the start of the Project	4,64,17,64,789	
3.	Estimated Development Cost of the Project at the start of the Project. (Excluding Land Cost)	4,51,00,00,000	
4.	Any Variation in Development Cost which is declared at the start of the Project.	50,00,00,000	
5.	Amount received during the Quarter	14,97,21,715	
6.	Actual Cost Incurred during the Quarter	13,03,67,218	
7.	Net amount at end of the Quarter	1,93,54,497	
8.	Total expenditure on Project <b>till date</b>	3,35,11,95,039	
9.	Cumulative fund collected till the end of Quarter in question	4,38,00,55,700	
10.	Cumulative expenditure done till the end of Quarter in question	3,35,11,95,039	

<b>XI. DETAILS OF MORTGAGE OR CHARGE IF ANY CREATED</b>	
	Rs. 17,60,00,000

For Saakaar Constructions Pvt. Ltd.

  
Managing Director

<b>XII. MISCELLANEOUS</b>		
<b>A</b>	List of Legal Cases (if any) – On Project / Promoter	
1.1	Case No.	RERA/CC/63/2024
1.2.	Name of Parties	Dr. Mrs. Akanksha vs M/s Saakaar Constructions Pvt. Ltd.
2.1	Case No.	RERA/CC/79/2022
	Name of Parties	Mr. Gautam Kumar vs M/s Saakaar Constructions Pvt. Ltd.
3.	No of Execution Cases against this project Case No. Name of Parties	0
4.	No of Suo - Moto cases against this project Case No. Name of Parties	0
5.	No of Certificate cases /PDR cases against this project Case No. Name of Parties	0
<b>B</b>	Sale/Agreement for Sale during the Quarter	
1.	Sale Deed	0
2.	Agreement for Sale	26
3.	No. of possessions given to allottees	0
<b>XIII. PERCENTAGE OF WORK ALONG WITH MILESTONE CHART</b>		
Weather the project in progress is as per time schedule or lagging behind?		

**Undertaking:**

I/we solemnly affirm, declare and undertake that all the details stated above are true to the best of my knowledge and nothing material has been concealed here from. I am/we are executing this undertaking to attest to the truth of all the foregoing and to apprise the Authority of such facts as mentioned as well as for whatever other legal purposes this undertaking may serve.

For Saakaar Constructions Pvt. Ltd.



Managing Director

Signature of Promoter

Name: VISHNU KUMAR CHOUDHARY

Date: 15-07-2024

F. No.21-363/2017-IA-III  
Government of India  
Ministry of Environment, Forest and Climate Change  
(IA.III Section)

Indira Paryavaran Bhawan,  
Jor Bagh Road, New Delhi - 3

Date: 23<sup>rd</sup> April, 2018

To,

**Shri Sudip Kumar, Managing Director**  
**M/s Saakaar Constructions Pvt Ltd.,**  
5<sup>th</sup> Floor, Sone Bhawan, Beer Chand Patel Marg,  
R Block, Patna- 800001.

Phone: 9431024229  
Email: sudip@saakar.com

**Subject: Proposed Group Housing Aqua City Phase 1 at Danapur Patna, Bihar  
by M/s Saakaar Constructions Pvt Ltd.- Environmental Clearance -  
reg.**

Sir,

This has reference to your online proposal No. IA/BR/NCP/72364/2017 dated 18<sup>th</sup> January, 2018, submitted to this Ministry for grant of Environmental Clearance (EC) in terms of the provisions of the Environment Impact Assessment (EIA) Notification, 2006 under the Environment (Protection) Act, 1986.

2. The proposal for grant of environmental clearance to the project 'Proposed Group Housing Aqua City Phase 1 at Danapur Patna, Bihar promoted by M/s Saakaar Constructions Pvt Ltd., was considered by the Expert Appraisal Committee (Infra-2) in its 29<sup>th</sup> meeting held on 20<sup>th</sup> March, 2018. The details of the project, as per the documents submitted by the project proponent, and also as informed during the above meeting, are as under:-

- (i) M/s Saakaar Constructions Pvt Ltd proposed Group Housing Aqua City Phase-1 at Danapur Patna, Bihar on a total plot area of 50,216.89 sqm and total built up area is 2,37,003.90 sqm.
- (ii) ToR was granted to the project by MoEF&CC vide letter No. 21-363/2017-IA-III dated 23.02.2018.
- (iii) Proposed project is construction of multi-storeyed group housing project. A total of 7,282 sqm is to be developed as landscape area. The project envisages construction of 23(21+1+1) blocks i.e. 21 Residential Towers + 1 Commercial Project + 1 Temple of 2B+G/PO+21 floors. Total population of the proposed project will be 9889 which includes the population of 7775 residents & 2114 floating.
- (iv) The total water requirement for the project has been estimated to be 770 KLD. This includes domestic water requirement flushing, Car wash/ Street Wash and landscaping. The total fresh water requirement is 544 KLD which includes domestic water requirement. Domestic water requirement will be met through municipal/ground water. The water requirement for flushing, Car wash/ street wash and landscaping will be met through treated water from STP.

- (v) Total waste water generated is 606 KLD which will be treated in onsite STP of 730 KLD. The 226 KLD treated water will be recycled and re-used for flushing, Car Wash/ Street Wash and landscaping & excess treated water of 258 KLD will be used in nearby construction sites/ discharge into Public Sewer.
- (vi) The total electrical load demand has been estimated to be 8810 KVA for the proposed project. The source of power will be from Patna State Electricity Board (PSEB).
- (vii) In case of power failure, DG sets of total capacity of 4200 KVA (7X600) for the proposed project will be provided as power back-up.
- (viii) The domestic solid waste will be generated by the residents of the hospital and people coming to community area will pertain to the Bio-degradable & Non-biodegradable Waste. It is estimated that maximum solid waste generation would be about 4.21 TPD for the proposed project and 480.3 kg of sludge will be generated from the proposed project.
- (ix) Parking facility for four wheelers is proposed to be provided (according to local norms).
- (x) Sanjay Gandhi Biological Park is 7.15 KM/East from the project site.
- (xi) No Court case is pending against the project.
- (xii) Investment Cost of the project is Rs. 270 Crores.
- (xiii) Employment Potential: During operational phase of the project, persons will get employment opportunities as staff for management, maintenance and security. As an estimate, during operation phase, persons will get marginal employment opportunities, who would work as domestic helpers.
- (xiv) Benefit of the Project: This will help in improving the quality of life of economically weaker sections of the local area.

3. The project/activity is covered under category 'B' of item 8(b) 'Townships and Area Development Projects' of the Schedule to the EIA Notification, 2006, and requires appraisal at SEIAA/SEAC, Bihar. However, due to non-availability of SEIAA/SEAC in Bihar, proposal considered at Central level by EAC (Infra-2) in the Ministry.

4. The EAC, in its meeting held on 20<sup>th</sup> March, 2018, after detailed deliberations on the proposal, has recommended for grant of Environmental Clearance to the project. As per recommendations of the EAC, the Ministry of Environment, Forest and Climate Change hereby accords Environmental Clearance to the project Proposed Group Housing Aqua City Phase 1 at Danapur Patna, Bihar promoted by M/s Saakaar Constructions Pvt Ltd., under the provisions of the EIA Notification, 2006 and amendments/circulars issued thereon, and subject to the specific and general conditions as under:-

#### **PART A – SPECIFIC CONDITIONS:**

- (i) The project proponent shall obtain all necessary clearance/ permission from all relevant agencies including town planning authority before commencement of work. All the construction shall be done in accordance with the local building byelaws.

- (ii) Consent to Establish/Operate for the project shall be obtained from the State Pollution Control Board as required under the Air (Prevention and Control of Pollution) Act, 1981 and the Water (Prevention and Control of Pollution) Act, 1974.
- (iii) NOC/necessary approval from Sanjay Gandhi Biological Park Authority shall be obtained before commencement of work
- (iv) The approval of the Competent Authority shall be obtained for structural safety of buildings due to earthquakes, adequacy of firefighting equipment etc as per National Building Code including protection measures from lightning etc.

#### **Topography and natural Drainage**

- (v) The natural drain system should be maintained for ensuring unrestricted flow of water. No construction shall be allowed to obstruct the natural drainage through the site, on wetland and water bodies. Check dams, bio-swales, landscape, and other sustainable urban drainage systems (SUDS) are allowed for maintaining the drainage pattern and to harvest rain water. Buildings shall be designed to follow the natural topography as much as possible. Minimum cutting and filling should be done.

#### **Water requirement, Conservation, rain water Harvesting, and Ground Water Recharge**

- (vi) As proposed, fresh water requirement from Municipal/Ground water shall not exceed 544 KLD.
- (vii) At least 20% of the open spaces as required by the local building bye-laws shall be pervious. Use of Grass pavers, paver blocks with at least 50% opening, landscape etc. would be considered as pervious surface.
- (viii) Installation of dual pipe plumbing for supplying fresh water for drinking, cooking and bathing etc and other for supply of recycled water for flushing, landscape irrigation, car washing, thermal cooling, conditioning etc. shall be done.
- (ix) Use of water saving devices/ fixtures (viz. low flow flushing systems; use of low flow faucets tap aerators etc) for water conservation shall be incorporated in the building plan.
- (x) A certificate shall be obtained from the local body supplying water, specifying the total annual water availability with the local authority, the quantity of water already committed the quantity of water allotted to the project under consideration and the balance water available. This should be specified separately for ground water and surface water sources, ensuring that there is no impact on other users.
- (xi) Separation of grey and black water should be done by the use of dual plumbing system. In case of single stack system separate recirculation lines for flushing by giving dual plumbing system be done.
- (xii) Water demand during construction should be reduced by use of pre-mixed concrete, curing agents and other best practices referred.
- (xiii) The local bye-law provisions on rain water harvesting should be followed. If local bye-law provision is not available, adequate provision for storage and recharge should be followed as per the Ministry of Urban Development Model

## ANNEXURE-'A'

Building Byelaws, 2016. As proposed 15 nos. of rain water harvesting recharge pts shall be provided.

- (xiv) Any ground water dewatering should be properly managed and shall conform to the approvals and the guidelines of the CGWA in the matter. Formal approval shall be taken from the CGWA for any ground water abstraction or dewatering.
- (xv) The quantity of fresh water usage, water recycling and rainwater harvesting shall be measured and recorded to monitor the water balance as projected by the project proponent. The record shall be submitted to the Regional Office, MoEF&CC along with six monthly Monitoring reports.

### **Solid Waste Management**

- (xvi) The provisions of the Solid Waste (Management) Rules, 2016, e-Waste (Management) Rules, 2016, and the Plastics Waste (Management) Rules, 2016 shall be followed.
- (xvii) Disposal of muck during construction phase shall not create any adverse effect on the neighboring communities and be disposed taking the necessary precautions for general safety and health aspects of people, only in approved sites with the approval of competent authority.
- (xviii) Separate wet and dry bins must be provided in each unit and at the ground level for facilitating segregation of waste. Solid waste shall be segregated into wet garbage and inert materials. Wet garbage shall be composted in Organic Waste Converter. As proposed 200 sqm area shall be provided for solid waste management within the premises which will include area for segregation, composting. The inert waste from group housing project will be sent to dumping site.
- (xix) Any hazardous waste generated during construction phase, shall be disposed off as per applicable rules and norms with necessary approvals of the State Pollution Control Board.
- (xx) A certificate from the competent authority handling municipal solid wastes, indicating the existing civic capacities of handling and their adequacy to cater to the M.S.W. generated from project shall be obtained

### **Sewage Treatment Plant**

- (xxi) Sewage shall be treated in the STP based on MBBR Technology with tertiary treatment i.e. Ultra Filtration. The treated effluent from STP shall be recycled/re-used for flushing, gardening, car and street washing and excess treated water shall be used for nearby construction site/discharge to municipal sewer with prior permission.
- (xxii) No sewage or untreated effluent water would be discharged through storm water drains.
- (xxiii) The installation of the Sewage Treatment Plant (STP) shall be certified by an independent expert and a report in this regard shall be submitted to the Ministry before the project is commissioned for operation. Periodical monitoring of water quality of treated sewage shall be conducted. Necessary measures should be made to mitigate the odour problem from STP.

- (xxiv) Sludge from the onsite sewage treatment, including septic tanks, shall be collected, conveyed and disposed as per the Ministry of Urban Development, Central Public Health and Environmental Engineering Organization (CPHEEO) Manual on Sewerage and Sewage Treatment Systems, 2013.
- (xxv) The project/activity shall be dove tailed with the sewerage collection and disposal facilities to be created by the Municipal Corporation/Competent State Authorities so that all sewage generated in the construction and operation phases is disposed accordingly. Necessary permission from the Municipal Authority shall be obtained

### Energy

- (xxvi) A certificate of adequacy of available power from the agency supplying power to the project along with the load allowed for the project shall be submitted.
- (xxvii) Compliance with the Energy Conservation Building Code (ECBC) of Bureau of Energy Efficiency shall be ensured. Buildings in the States which have notified their own ECBC, shall comply with the State ECBC. Outdoor and common area lighting shall be LED. Concept of passive solar design that minimize energy consumption in buildings by using design elements, such as building orientation, landscaping, efficient building envelope, appropriate fenestration, increased day lighting design and thermal mass etc. shall be incorporated in the building design. Wall, window, and roof u-values shall be as per ECBC specifications.
- (xxviii) Energy conservation measures like installation of CFLs/ LED for the lighting the area outside the building should be integral part of the project design and should be in place before project commissioning. Used CFLs, TFL and LED shall be properly collected and disposed off/sent for recycling as per the prevailing guidelines/rules of the regulatory authority to avoid mercury contamination.
- (xxix) Solar, wind or other Renewable Energy shall be installed to meet electricity generation equivalent to 1% of the demand load or as per the state level/ local building bye-laws requirement, whichever is higher.
- (xxx) Solar based electric power shall be provided to each unit for at least two bulbs/light and one fan. As proposed, central lighting and street lighting shall also be based on solar power.
- (xxxi) Solar power shall be used for lighting in the apartment to reduce the power load on grid. Separate electric meter shall be installed for solar power. Solar water heating shall be provided to meet 20% of the hot water demand of the commercial and institutional building or as per the requirement of the local building bye-laws, whichever is higher. Residential buildings are also recommended to meet its hot water demand from solar water heaters, as far as possible.
- (xxxii) Use of environment friendly materials in bricks, blocks and other construction materials, shall be required for at least 20% of the construction material quantity. These include Fly Ash bricks, hollow bricks, AACs, Fly Ash Lime Gypsum blocks, Compressed earth blocks, and other environment friendly materials. Fly ash should be used as building material in the construction as per the provision of Fly Ash Notification of September, 1999 and amended as

## ANNEXURE-'A'

on 27<sup>th</sup> August, 2003 and 25<sup>th</sup> January, 2016. Ready mixed concrete must be used in building construction.

### Air Quality and Noise

- (xxxiii) A management plan shall be drawn up and implemented to contain the current exceedance in ambient air quality at the site
- (xxxiv) Construction site shall be adequately barricaded before the construction begins. Dust, smoke & other air pollution prevention measures shall be provided for the building as well as the site. These measures shall include screens for the building under construction, continuous dust/ wind breaking walls all around the site (at least 3 meter height). Plastic/tarpaulin sheet covers shall be provided for vehicles bringing in sand, cement, murrum and other construction materials prone to causing dust pollution at the site as well as taking out debris from the site. Sand, murrum, loose soil, cement, stored on site shall be covered adequately so as to prevent dust pollution. Wet jet shall be provided for grinding and stone cutting. Unpaved surfaces and loose soil shall be adequately sprinkled with water to suppress dust.
- (xxxv) All construction and demolition debris shall be stored at the site (and not dumped on the roads or open spaces outside) before they are properly disposed. All demolition and construction waste shall be managed as per the provisions of the Construction and Demolition Waste Rules, 2016. All workers working at the construction site and involved in loading, unloading, carriage of construction material and construction debris or working in any area with dust pollution shall be provided with dust mask.
- (xxxvi) The diesel generator sets to be used during construction phase shall be low sulphur diesel type and shall conform to Environmental (Protection) prescribed for air and noise emission standards.
- (xxxvii) The gaseous emissions from DG set shall be dispersed through adequate stack height as per CPCB standards. Acoustic enclosure shall be provided to the DG sets to mitigate the noise pollution. Low sulphur diesel shall be used. The location of the DG set and exhaust pipe height shall be as per the provisions of the Central Pollution Control Board (CPCB) norms.
- (xxxviii) For indoor air quality the ventilation provisions as per National Building Code of India.
- (xxxix) Ambient noise levels shall conform to Commercial standards both during day and night as per Noise Pollution (Control and Regulation) Rules, 2000. Incremental pollution loads on the ambient air and noise quality shall be closely monitored during construction phase. Adequate measures shall be made to reduce ambient air and noise level during construction phase, so as to conform to the stipulated standards by CPCB / SPCB.

### Green Cover

- (xi) A minimum of 1 tree for every 80 sqm of land should be planted and maintained. The existing trees will be counted for this purpose. Preference should be given to planting native species. Where the trees need to be cut, compensatory plantation in the ratio of 1:3 (i.e. planting of 3 trees for every 1 tree that is cut) shall be done and maintained. As proposed 7282 sqm area shall be provided for green belt development.

**Top Soil preservation and Reuse**

- (xli) Topsoil should be stripped to a depth of 20 cm from the areas proposed for buildings, roads, paved areas, and external services. It should be stockpiled appropriately in designated areas and reapplied during plantation of the proposed vegetation on site.

**Transport**

- (xlii) A comprehensive mobility plan, as per MoUD best practices guidelines (URDPFI), shall be prepared to include motorized, non-motorized, public, and private networks. Road should be designed with due consideration for environment, and safety of users. The road system can be designed with these basic criteria.
- Hierarchy of roads with proper segregation of vehicular and pedestrian traffic.
  - Traffic calming measures
  - Proper design of entry and exit points.
  - Parking norms as per local regulation
- (xliii) A detailed traffic management and traffic decongestion plan shall be drawn up to ensure that the current level of service of the roads within a 02 kms radius of the project is maintained and improved upon after the implementation of the project. This plan should be based on cumulative impact of all development and increased habitation being carried out or proposed to be carried out by the project or other agencies in this 02 Kms radius of the site in different scenarios of space and time and the traffic management plan shall be duly validated and certified by the State Urban Development department and the P.W.D./ competent authority for road augmentation and shall also have their consent to the implementation of components of the plan which involve the participation of these departments.
- (xliv) Vehicles hired for bringing construction material to the site should be in good condition and should have a pollution check certificate and should conform to applicable air and noise emission standards be operated only during non-peak hours.
- (xlv) A dedicated entry/exit and parking shall be provided for the commercial activities

**Environment management Plan**

- (xlii) An environmental management plan (EMP) as prepared and submitted along with EIA Report shall be implemented to ensure compliance with the environmental conditions specified above. A dedicated Environment Monitoring Cell with defined functions and responsibility shall be put in place to implement the EMP. The environmental cell shall ensure that the environment infrastructure like Sewage Treatment Plant, Landscaping, Rain Water Harvesting, Energy efficiency and conservation, water efficiency and conservation, solid waste management, renewable energy etc. are kept operational and meet the required standards. The environmental cell shall also keep the record of environment monitoring and those related to the environment infrastructure.

## ANNEXURE-'A'

### Others

- (xlvii) Provisions shall be made for the housing of construction labour within the site with all necessary infrastructure and facilities such as fuel for cooking, mobile toilets, mobile STP, safe drinking water, medical health care, creche etc. The housing may be in the form of temporary structures to be removed after the completion of the project.
- (xlviii) A First Aid Room shall be provided in the project both during construction and operations of the project.
- (xlix) The company shall draw up and implement corporate social Responsibility plan as per the Company's Act of 2013.

### **PART B - GENERAL CONDITIONS**

- (i) A copy of the environmental clearance letter shall also be displayed on the website of the concerned State Pollution Control Board. The EC letter shall also be displayed at the Regional Office, District Industries centre and Collector's Office/ Tehsildar's office for 30 days.
- (ii) The funds earmarked for environmental protection measures shall be kept in separate account and shall not be diverted for other purpose. Year-wise expenditure shall be reported to this Ministry and its concerned Regional Office.
- (iii) Officials from the Regional Office of MoEF&CC, Ranchi who would be monitoring the implementation of environmental safeguards should be given full cooperation, facilities and documents/data by the project proponents during their inspection. A complete set of all the documents submitted to MoEF&CC shall be forwarded to the APCCF, Regional Office of MoEF&CC, Ranchi.
- (iv) In the case of any change(s) in the scope of the project, the project would require a fresh appraisal by this Ministry.
- (v) The Ministry reserves the right to add additional safeguard measures subsequently, if found necessary, and to take action including revoking of the environment clearance under the provisions of the Environmental (Protection) Act, 1986, to ensure effective implementation of the suggested safeguard measures in a time bound and satisfactory manner.
- (vi) All other statutory clearances such as the approvals for storage of diesel from Chief Controller of Explosives, Fire Department, Civil Aviation Department, the Forest Conservation Act, 1980 and the Wildlife (Protection) Act, 1972 etc. shall be obtained, as applicable by project proponents from the respective competent authorities.
- (vii) These stipulations would be enforced among others under the provisions of the Water (Prevention and Control of Pollution) Act, 1974, the Air (Prevention and Control of Pollution) Act 1981, the Environment (Protection) Act, 1986, the Public Liability (Insurance) Act, 1991 and the EIA Notification, 2006.
- (viii) The project proponent shall advertise in at least two local Newspapers widely circulated in the region, one of which shall be in the vernacular language informing that the project has been accorded Environmental Clearance and copies of clearance letters are available with the State Pollution Control Board and may also be seen on the website of the Ministry of Environment, Forest and Climate Change at <http://www.envfor.nic.in>. The advertisement shall be

- made within Seven days from the date of receipt of the Clearance letter and a copy of the same shall be forwarded to the Regional Office of this Ministry at Ranchi.
- (ix) Any appeal against this clearance shall lie with the National Green Tribunal, if preferred, within a period of 30 days as prescribed under Section 16 of the National Green Tribunal Act, 2010.
- (x) A copy of the clearance letter shall be sent by the proponent to concerned Panchayat, Zilla Parisad/Municipal Corporation, Urban Local Body and the Local NGO, if any, from whom suggestions/ representations, if any, were received while processing the proposal. The clearance letter shall also be put on the website of the company by the proponent.
- (xi) The proponent shall upload the status of compliance of the stipulated EC conditions, including results of monitored data on their website and shall update the same periodically. It shall simultaneously be sent to the Regional Office of MoEF&CC, the respective Zonal Office of CPCB and the SPCB. The criteria pollutant levels namely; SPM, RSPM, SO<sub>2</sub>, NO<sub>x</sub> (ambient levels as well as stack emissions) or critical sectoral parameters, indicated for the project shall be monitored and displayed at a convenient location near the main gate of the company in the public domain.
- (xii) The environmental statement for each financial year ending 31<sup>st</sup> March in Form-V as is mandated to be submitted by the project proponent to the concerned State Pollution Control Board as prescribed under the Environment (Protection) Rules, 1986, as amended subsequently, shall also be put on the website of the company along with the status of compliance of EC conditions and shall also be sent to the respective Regional Offices of MoEF&CC by e-mail.
5. This issues with the approval of the Competent Authority.



(Kushal Vashist)  
Director

**Copy to:**

- 1) The Principal Secretary, Environment and Forest Department, Government of Bihar, Secretariat, Patna-800015.
- 2) Addl. Principal Chief Conservator of Forests (C), Ministry of Environment, Forests and Climate Change, Regional Office (ECZ, Bungalow No. A-2, Shyamali Colony, Ranchi-834002.
- 3) The Chairman, Central Pollution Control Board Parivesh Bhavan, CBD-cum-Office Complex, East Arjun Nagar, New Delhi - 110 032.
- 4) Member Secretary, Bihar Pollution Control Board, Bihar State Pollution Control Board, Parivesh Bhawan, Plot No. NS-B/2 Paliputra Industrial Area, Patliputra, Patna (Bihar) - 800 023, E-MAIL - bspcb@yahoo.com.
- 5) Monitoring Cell, MoEF&CC, Indira Paryavaran Bhavan, New Delhi.
- 6) Guard File/ Record File/ Notice Board.



(Kushal Vashist)  
Director

Letter No... 4240/

OFFICE OF THE STATE FIRE OFFICER-CUM-DIRECTOR, BIHAR, PATNA.

From,

Upendra Prasad Singh,  
State Fire Officer,  
Bihar, Patna.

Annexure - 'B'

To,

Ar. Vishnu Kumar Choudhary,  
Regd. No. -AR/88/15,  
Choudhary Kumar Consultants Pvt. Ltd,  
Pandooi, Place, Boring Road, Patna.

Patna Dt. 30.11.2017.

Sub :-

The views regarding proposed fully residential building of above 15 mtr. in height to be constructed at Mauza-Usari, Nashirpur &amp; Sadalpur, Dist- Patna.

Sir,

Please refer to your letter no.-F/021/17-18 dt. - 13/11/2017 through which this aforesaid plan has been sent to us for examination, which was examined by the Fire Service committee.

During examination of the plan it was found that a 21 nos. of Towers from (UB+G+10) to (UB+B+13), (UB+G+21), (Stilt + 15), (LB+UG+G+10) to (LB+UG+G+13), fully residential building, shall be constructed on 120 feet wide road belongs to Saakaar Construction Pvt. Ltd., Through Its Director:- Sudip Kumar, on having Plot no.-255,256,257,258,259,260,261,262,263,264,336,341, 342, 343,344,345,346,359,360, 364. 163,164,165,166,167,168,169,170,171,172,173,174,176,278, 178, 179, 180, 8 & 17 at Mauza - Usari, Nashirpur & Sadalpur, Dist- Patna.

We clear the plan after giving following advice/suggestions/ recommendations based on NBC guideline, local building by laws & the local circumstances which must be followed by the concerned Architect / Developer/ Land owner as the case may be.

i) **Construction :**

- The whole construction of the proposed building shall be carried out as per approved plan drawing conforming the relevant building rules of local Municipal Corporation as per Building Bye laws Bihar, 2014.
- The floor area exceeds 750 m<sup>2</sup> shall be suitably compartmented by separation walls up to ceiling level having at least two hours Fire resisting capacity.
- The interior finish decoration of the building shall be made low flame spread materials conforming I.S. specifications.
- Provision of ventilation at the crown of the central core-duct of the building shall be provided.
- Arrangements shall have to be made for sealing all the vertical ducts by the materials of adequate Fire resisting capacity.

ii) **Open Space & Approach :**

- The open space surrounding the building shall conform the relevant building rules as well as permit the accessibility and maneuverability of Fire appliance with turning facility 3.60 m/s (minimum).
- The approach roads shall be sufficiently strong to withstand the load of Fire Engine weighting up to 20 M.T.
- The width and height of the access gates into the premises shall not be less than 4.5 M and 5M respecting abutting the road.

iii) **Stair Case :-**

- The Staircase of the building shall be enclosed type. Entire construction shall be made of brick / R.C.C. type having Fire resisting capacity not less than 4 hours respectively marked in the plan.
- The Staircase of the building shall have permanent vents at the top equal to 5% of the cross sectional area of the staircase enclosures and openable sashes at each floor level equal to 15% of the said cross section are shall have to be provided in the external wall of the building.
- All the Staircase of the building shall be negotiable to each other in each floor without entering into any room and shall be extended up to respective terrace. The roof of the Stair wall shall be 1M above the surrounding roof area.
- The width of the Staircases and corridor and travel distance of different categories of occupancies shall have to confirm the relevant building rules.
- In case of two staircase, one must be on outer wall.
- Both staircase are not went down to basement floor, for approach to basement, there should be another staircase for approach.

## ANNEXURE-'B'

### iv) LIFT:-

- a) The walls of the Lift enclosure of the building shall be at least two hours Fire resisting type respectively marked in the plan with the event at top of area not less than  $0.2 \text{ m}^2$ .
- b) The lift of the building shall be designed at high speed "Fire Lift" and conspicuously indicated marked in the plan.
- c) In case of failure of normal electric supply, it shall automatically trip over to alternate supply. For apartment houses these change over of supply could be done through manually operated change over switch. Alternatively, the lift shall be so wired that in case of power failure, it comes down at the ground level and comes to stand still with door open.
- d) Arrangement shall be provided for extraction of smoke in all the lift shaft by incorporation smoke venting system designed to permit 30 Air changes per hour in case of Fire and shall be of such design as to operate on actuation of sprinkler or Fire Alarm. In case of failure of normal electric supply. It shall automatically trip to alternate supply.
- e) All other requirements shall conform the I.S. specification including the communication facility in the lift cars connecting with the Fire Control Room of the building.
- v) That the basement should be equipped with automatic sprinkler's installation & must have two separate exits.
- vi) That active Fire protection system such as down comer system with landing valve and hose reel at each floor incorporated with 900 LPM pump each blocks provided at Terrace level, ISI marked Fire extinguishers as per I.S 2190/1992 & relevant specification, F.R. check door, manual call alarm point, Fire safety luminescent sign & other Fire precautionary measures as mentioned in NBC be provided before occupancy.
- vii) That an underground water static tank of not less than 1,00,000 Ltrs. capacity with automatic refilling arrangements preferably on front side where Fire Brigade vehicles can reach easily & overhead water static tank of not less than 10,000 Ltrs. Capacity each blocks should be made available before occupancy.
- viii) That there should be a clear passage of 3.66 Mtr. or above, all around of the both blocks of the building with a clear height of 5 Mts to facilitate the movement of Fire vehicles at the time of emergency.
- ix) That a refuge area of  $15\text{M}^2$  above 8<sup>th</sup> floor be made available as per NBC norms.
- x) That the internal finishing shall be non-combustible or class - I surface spread of flame.
- xi) That electric cables must be shield at each floor with intumescent coating.
- xii) That Fire exit drill be carried out regularly at least twice in a year after occupation.
- xiii) That the building must be constructed on at least 40 feet wide road and it is responsibility of the concerned Architect to be ensure the road width because he is the passing authority.
- xiv) That AMC should be given to a qualified firm or person for the maintenance of above recommended Fire equipments.
- xv) That the setback shall be checked by the Architect / Passing authority as per the established rule. If any thing wrong, the Architect / Passing authority shall be held responsible.
- xvi) It is hereby made clear that in case of any legal dispute arising in future, in which above recommendations have not been complied, the responsibility will fall entirely upon the Developers/ Architect/ Landowner as the case may be and not on the recommending Govt. authority ( i.e. the office of the State Fire Office, Bihar).
- xvii) It is hereby made also clear that this office (i.e. the office of the State Fire Officer-cum-Director, Bihar, Patna) is not responsible for any legal dispute of the land upon which the proposed building shall be constructed.

This shall be treated as provisional. On compliance of all the above Fire and Life Safety recommendations, this office shall be approached for necessary inspection and testing of the installation, Final in favor of the occupancy shall be issued on being satisfied with the tests and performances of safety aspects of installation of the building.

N.B. - Any deviation and changes the nature of use of the building in respect of the approved plan drawing without obtaining prior permission from this office, this provisional will be treated as cancelled.

The maps are being returned with sign and stamp.

Encl - As Above

Yours faithfully,

(Upendra Prasad Singh)

State Fire  
Patna

We clear the plan after giving following advice/suggestions/ recommendations based on NBC guideline, local building by laws & the local circumstances which must be followed by the concerned Architect / Developer/ Land owner as the case may be.

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  - That the internal finishing shall be non-combustible or class - I surface spread of flame.
  - That electric cables must be shield at each floor with intumescent coating.
  - That Fire exit drill be carried out regularly at least twice in a year after occupation.
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  - That the setback shall be checked by the Architect / Passing authority as per the established rule. If any thing wrong, the Architect / Passing authority shall be held responsible.
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  - It is hereby made also clear that this office (i.e. the office of the State Fire Officer-cum-Director, Bihar, Patna) is not responsible for any legal dispute of the land upon which the proposed building shall be constructed.

8/11/14  
State Fire Officer  
Bihar, Patna



भारत सरकार  
जल शक्ति मंत्रालय  
जल संसाधन, नदी विकास  
और गंगा संरक्षण विभाग  
केन्द्रीय भूमि जल प्राधिकरण  
Government of India  
Ministry of Jal Shakti  
Department of Water Resources,  
River Development & Ganga Rejuvenation  
Central Ground Water Authority

(भूजल निकासी हेतु अनापत्ति प्रमाण पत्र)

**NO OBJECTION CERTIFICATE (NOC) FOR GROUND WATER ABSTRACTION**

Project Name:	Saakaar Constructions Pvt. Ltd.
Project Address:	Proposed Group Housing Project Aqua City Phase 1 At Danapur, Patna, Bihar
Town:	Dinapur Nizamat (nagar Parishad) Block: Dinapur
District:	Patna State: Bihar
Pin Code:	
Communication Address:	5th Floor, Sone Bhawan, Beer Chand Patel Marg, R Block, Patna – 800 001, 2nd And 3rd Floor, Pandooi Place, Boring Road, Patna - 800001, Dinapur, Patna, Bihar - 800001
Address of CGWB Regional Office :	Central Ground Water Board Mid Eastern Region, 6th & 7th Floor, Lok Nayak Jai Prakash Bhawan, Frazer Road Dak Banglow, Patna, Bihar - 800011

1. <b>NOC No.:</b>	CGWA/NOC/INF/ORIG/2021/13414											
2. Application No.:	21-4/347/BR/INF/2018	3. Category:	Semi Critical (GWRE 2020)									
4. Project Status:	New Project	5. NOC Type:	New									
6. <b>Valid from:</b>	20/10/2021	7. <b>Valid up to:</b>	19/10/2026									
8. Ground Water Abstraction Permitted:												
	Fresh Water		Saline Water									
	Dewatering		Total									
	m <sup>3</sup> /day	m <sup>3</sup> /year	m <sup>3</sup> /day									
	m <sup>3</sup> /day	m <sup>3</sup> /year	m <sup>3</sup> /day									
	m <sup>3</sup> /day	m <sup>3</sup> /year	m <sup>3</sup> /day									
	688.00	251120.00										
9. Details of ground water abstraction /Dewatering structures												
	<b>Total Existing No.:7</b>						<b>Total Proposed No.:0</b>					
	DW	DCB	BW	TW	MP	MPu	DW	DCB	BW	TW	MP	MPu
Abstraction Structure*	0	0	7	0	0	0	0	0	0	0	0	0
*DW- Dug Well; DCB-Dug-cum-Bore Well; BW-Bore Well; TW-Tube Well; MP-Mine Pit;MPu-Mine Pumps												
10. Ground Water Abstraction/Restoration Charges paid (Rs.):							753360.00					
11. Number of Piezometers(Observation wells) to be constructed/ monitored & Monitoring mechanism.	No. of Piezometers						Monitoring Mechanism					
							Manual	DWLR**	DWLR With Telemetry			
**DWLR - Digital Water Level Recorder	2						0	1	1			

(Compliance Conditions given overleaf)

This is an auto generated document &amp; need not to be signed.

18/11, जामनगर हाउस, मानसिंह रोड, नई दिल्ली - 110011 / 18/11, Jamnagar House, Mansingh Road, New Delhi-110011

Phone: (011) 23383561 Fax: 23382051, 23386743

Website: cgwa-noc.gov.in

पानी बचाये - जीवन बचाये  
SAVE WATER - SAVE LIFE

ANNEXURE-1  
ANNEXURE-1 C

Validity of this NOC shall be subject to compliance of the following conditions:

**Mandatory conditions:**

- 1) Installation of tamper proof digital water flow meter with telemetry on all the abstraction structure(s) shall be mandatory for all users seeking No Objection Certificate and intimation regarding their installation shall be communicated to the CGWA within 30 days of grant of No Objection Certificate.
- 2) Proponents shall mandatorily get water flow meter calibrated from an authorized agency once in a year.
- 3) Construction of purpose-built observation wells (piezometers) for ground water level monitoring shall be mandatory as per Section 14 of Guidelines. Water level data shall be made available to CGWA through web portal. Detailed guidelines for construction of piezometers are given in Annexure-II of the guidelines.
- 4) Proponents shall monitor quality of ground water from the abstraction structure(s) once in a year. Water samples from bore wells/ tube wells / dug wells shall be collected during April/May every year and analysed in NABL accredited laboratories for basic parameters (cations and anions), heavy metals, pesticides/ organic compounds etc. Water quality data shall be made available to CGWA through the web portal.
- 5) In case of mining projects, additional key wells shall be established in consultation with the Regional Director, CGWB for ground water level monitoring four (4) times a year (January, May, August and November) in core as well as buffer zones of the mine.
- 6) In case of mining project the firm shall submit water quality report of mine discharge/ seepage from Govt. approved/ NABL accredited lab.
- 7) The firm shall report compliance of the NOC conditions online in the website ([www.cgwa-noc.gov.in](http://www.cgwa-noc.gov.in)) within one year from the date of issue of this NOC.
- 8) Industries abstracting ground water in excess of 100 m<sup>3</sup> /d shall undertake annual water audit through certified auditors and submit audit reports within three months of completion of the same to CGWA. All such industries shall be required to reduce their ground water use by at least 20% over the next three years through appropriate means.
- 9) Application for renewal can be submitted online from 90 days before the expiry of NOC. Ground water withdrawal, if any, after expiry of NOC shall be illegal & liable for legal action as per provisions of Environment (Protection) Act, 1986.
- 10) This NOC is subject to prevailing Central/State Government rules/laws/norms or Court orders related to construction of tube well/ground water abstraction structure / recharge or conservation structure/discharge of effluents or any such matter as applicable.

**General conditions:**

- 11) No additional ground water abstraction and/or de-watering structures shall be constructed for this purpose without prior approval of the Central Ground Water Authority (CGWA).
- 12) The proponent shall seek prior permission from CGWA for any increase in quantum of groundwater abstraction (more than that permitted in NOC for specific period).
- 13) Proponents shall install roof top rain water harvesting in the premise as per the existing building bye laws in the premise.
- 14) The project proponent shall take all necessary measures to prevent contamination of ground water in the premises failing which the firm shall be responsible for any consequences arising thereupon.
- 15) In case of industries that are likely to contaminate the ground water, no recharge measures shall be taken up by the firm inside the plant premises. The runoff generated from the rooftop shall be stored and put to beneficial use by the firm.
- 16) Wherever feasible, requirement of water for greenbelt (horticulture) shall be met from recycled / treated waste water.
- 17) Wherever the NOC is for abstraction of saline water and the existing wells (s) is /are yielding fresh water, the same shall be sealed and new tubewell(s) tapping saline water zone shall be constructed within 3 months of the issuance of NOC. The firm shall also ensure safe disposal of saline residue, if any.
- 18) Unexpected variations in inflow of ground water into the mine pit, if any, shall be reported to the concerned Regional Director, Central Ground Water Board.
- 19) In case of violation of any NOC conditions, the applicant shall be liable to pay the penalties as per Section 16 of Guidelines.
- 20) This NOC does not absolve the proponents of their obligation / requirement to obtain other statutory and administrative clearances from appropriate authorities.
- 21) The issue of this NOC does not imply that other statutory / administrative clearances shall be granted to the project by the concerned authorities. Such authorities would consider the project on merits and take decisions independently of the NOC.
- 22) In case of change of ownership, new owner of the industry will have to apply for incorporation of necessary changes in the No Objection Certificate with documentary proof within 60 days of taking over possession of the premises.
- 23) This NOC is being issued without any prejudice to the directions of the Hon ble NGT/court orders in cases related to ground water or any other related matters.
- 24) Proponents, who have installed/constructed artificial recharge structures in compliance of the NOC granted to them previously and have availed rebate of upto 50% (fifty percent) in the ground water abstraction charges/ground water restoration charges, shall continue to regularly maintain artificial recharge structures.
- 25) Industries which are likely to cause ground water pollution e.g. Tanning, Slaughter Houses, Dye, Chemical/ Petrochemical, Coal washeries, pharmaceutical, other hazardous units etc. (as per CPCB list) need to undertake necessary well head protection measures to ensure prevention of ground water pollution as per Annexure III of the guidelines.
- 26) In case of new infrastructure projects having ground water abstraction of more than 20 m<sup>3</sup>/day, the firm/entity shall ensure implementation of dual water supply system in the projects.
- 27) In case of infrastructure projects, paved/parking area must be covered with interlocking/perforated tiles or other suitable measures to ensure groundwater infiltration/harvesting.
- 28) In case of coal and other base metal mining projects, the project proponent shall use the advance dewatering technology (by construction of series of dewatering abstraction structures) to avoid contamination of surface water.
- 29) The NOC issued is conditional subject to the conditions mentioned in the Public notice dated 27.01.2021 failing which penalty/EC/cancellation of NOC shall be imposed as the case may be.
- 30) This NOC is issued subject to the clearance of Expert Appraisal Committee (EAC) (if applicable).

**(Non-compliance of the conditions mentioned above is likely to result in the cancellation of NOC and legal action against the proponent.)**



Sudip Kumar

Saakaar Constructions Pvt.Ltd. 2nd  
Floor Pandooi Place Boring Road  
Patna-1

Date: 05-12-2017

Valid Upto: 04-12-2025

**No Objection Certificate for Height Clearance**

1. This NOC is issued by Airports Authority of India (AAI) in pursuance of responsibility conferred by and as per the provisions of Govt. of India (Ministry of Civil Aviation) order GSR751 (E) dated 30th Sep. 2015 for Safe and Regular Aircraft Operations.

2. This office has no objection to the construction of the proposed structure as per the following details:

NOC ID :	PATN/EAST/B/112717/263971
Applicant Name*	Abhishek Kumar
Site Address*	. 255,256,257,258,259,260,261,262,263,264,336,341 ,342, ,343,344,345,346 , 359 ,360 , 364 , 368, 163,164,165,166,167,168,169,170,171,172, 173, 174,176,278,178,179 ,180, 8 , 17,Usri/Nashirpur/Sandalpur/Danapur/Patna,Patna,Bihar
Site Coordinates*	85 01 07.12-25 35 57.50, 85 01 10.55-25 35 59.73, 85 01 17.24-25 35 55.94, 85 01 21.16-25 35 58.47, 85 01 21.84-25 35 54.16, 85 01 24.42-25 35 53.96, 85 01 25.77-25 36 0.73, 85 01 28.43-25 36 0.03,
Site Elevation in mtrs AMSL as submitted by Applicant*	45 M
Permissible Top Elevation in mtrs Above Mean Sea Level(AMSL)	135M

\*As provided by applicant

3. This NOC is subject to the terms and conditions as given below:

a. Permissible Top elevation has been issued on the basis of Site coordinates and Site Elevation submitted by Applicant. AAI neither owns the responsibility nor authenticates the correctness of the site coordinates & site elevation provided by the applicant. If at any stage it is established that the actual data is different, this NOC will stand null and void and action will be taken as per law. The office in-charge of the concerned aerodrome may initiate action under the Aircraft (Demolition of Obstruction caused by Buildings and Trees etc.) Rules, 1994"

b. The Structure height (including any superstructure) shall be calculated by subtracting the Site elevation in AMSL from the Permissible Top Elevation in AMSL i.e. Maximum Structure Height = Permissible Top Elevation minus (-) Site Elevation.

c. The issue of the 'NOC' is further subject to the provisions of Section 9-A of the Indian Aircraft Act, 1934 and any notifications issued there under from time to time including the Aircraft (Demolition of Obstruction caused by Buildings and Trees etc.) Rules,1994.

क्षेत्रीय मुख्यालय पूर्वी क्षेत्र, नेताजी सुभाष चन्द्र बोस अंतराष्ट्रीय हवाई अड्डा -700052 दूरभाष संख्या: 91-33-2511 9 616

Regional headquarter Eastern Region, Netaji Subhash Chandra Bose International Airport - 700052, Tel : 91-33-25119616



भारतीय विमानपत्तन प्राधिकरण  
AIRPORTS AUTHORITY OF INDIA

- d. No radio/TV Antenna, lighting arresters, staircase, Mumtee, Overhead water tank and attachments of fixtures of any kind shall project above the Permissible Top Elevation of 135M, as indicated in para 2.
- e. Only use of oil fired or electric fired furnace is permissible, within 8 KM of the Aerodrome Reference Point.
- f. The certificate is valid for a period of 8 years from the date of its issue. One time revalidation without assessment may be allowed, provided construction work has commenced, subject to the condition that such request shall be made within the validity period of the NOC and the delay is due to circumstances which are beyond the control of the developer.
- g. No light or a combination of lights which by reason of its intensity, configuration or colour may cause confusion with the aeronautical ground lights of the Airport shall be installed at the site at any time, during or after the construction of the building. No activity shall be allowed which may affect the safe operations of flights
- h. The applicant will not complain/claim compensation against aircraft noise, vibrations, damages etc. caused by aircraft operations at or in the vicinity of the airport.
- i. Day markings & night lighting with secondary power supply shall be provided as per the guidelines specified in chapter 6 and appendix 6 of Civil Aviation Requirement Series 'B' Part I Section 4, available on DGCA India website: [www.dgca.nic.in](http://www.dgca.nic.in)
- j. The applicant is responsible to obtain all other statutory clearances from the concerned authorities including the approval of building plans. This NOC for height clearances is to ensure the safe and regular aircraft operations and shall not be used as document for any other purpose/claim whatsoever, including ownership of land etc.
- k. This NOC has been issued w.r.t. the Civil Airports. Applicant needs to seek separate NOC from Defence, if the site lies within their jurisdiction.
- l. In case of any discrepancy/interpretation of NOC letter, English version shall be valid.
- m. In case of any dispute w.r.t site elevation and/or AGL height, top elevation in AMSL shall prevail.

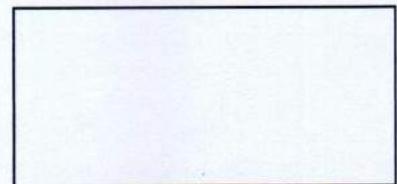
Chairman NOC Committee

Region Name: EAST

Address: General Manager Airports  
Authority of India, Regional  
Headquarter, Eastern Region,  
N.S.C.B.I Airport,  
Kolkata-700052

Email ID: [gmatmer@aai.aero](mailto:gmatmer@aai.aero)

Contact No: 033-25111293



क्षेत्रीय मुख्यालय पूर्वी क्षेत्र, नेताजी सुभाष चन्द्र बोस अंतराष्ट्रीय हवाई अड्डा -700052 दूरभाष संख्या: 91-33-2511 9 616

Regional headquarter Eastern Region, Netaji Subhash Chandra Bose International Airport - 700052, Tel : 91-33-25119616

## पटना महानगर क्षेत्र प्राधिकार

(बिहार सरकार का उपक्रम)

पाँचवाँ तल्ला, बिहार राज्य भवन निर्माण निगम लिमिटेड,  
शास्त्रीनगर, पटना- 800023

सं०सं०-प०मह०क्ष०प्रा०/पु०वै०-18/2021 - 89

पटना, दिनांक- 11.02.2022

प्रेषक,

प्रभारी निदेशक,  
पटना महानगर क्षेत्र प्राधिकार,  
बिहार, पटना।

सेवा में,

श्री सुदीप कुमार, (निदेशक)  
SAAKAAR CONSTRUCTION PVT. LTD.  
बोरिंग कैनल रोड, थाना-बुद्धा कॉलोनी,  
जिला-पटना (बिहार)

विषय:- प्लान केस नं०- PMAA/PRN/<sup>Usari, Sarari</sup>/<sub>Makhdumpur, Bandh</sub>/No. of Tower-21, (UB+G+10), (UB+B+13), (UB+G+21), (STILT+15), (LB+UG+G+10) To (LB+UG+13) / 39/ 2017 के द्वारा स्वीकृत नक्शा को पुनः विधिमान्यकरण (Revalidation) के संबंध में।

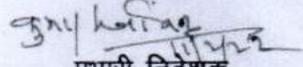
प्रसंग:- इस कार्यालय के पत्रांक-10, दिनांक-03.05.2018

महाशय,

उपर्युक्त प्रसंगाधीन विषय के संबंध में कहना है कि आवेदित प्लान केस नं०- PMAA/PRN/<sup>Usari, Sarari</sup>/<sub>Makhdumpur, Bandh</sub>/No. of Tower-21, (UB+G+10), (UB+B+13), (UB+G+21), (STILT+15), (LB+UG+G+10) To (LB+UG+13) / 39/ 2017 को पत्रांक-10, दिनांक-03.05.2018 को भवन स्वीकृति संबंधी पत्र एवं भवन का नक्शा निर्गत किया गया था। उक्त नक्शा की अवधि 03 (तीन) वर्ष तक अर्थात् 03.05.2018 से 02.05.2021 तक विधिमान्य थी। इस अवधि के बीच में आपके द्वारा आवेदित प्रोजेक्ट को पूर्ण नहीं किया गया है।

यह आवेदन तीन वर्ष की अवधि समाप्त होने के पश्चात् प्राप्त हुआ है, परन्तु नगर विकास एवं आवास विभाग के आदेश पत्रांक-596, दिनांक-17.11.2021 के आलोक में नक्शा की स्वीकृति की अवधि 09 माह के लिये विस्तारित की गई है। उक्त तिथि के आलोक में नक्शा की स्वीकृति की अवधि दिनांक-02.02.2022 तक मान्य है।

आपके द्वारा दिनांक-18.06.2021 को पुनः विधिमान्यकरण (Revalidation) हेतु आवेदन दिया गया है। निदेशानुसार आवेदन के आधार पर बिहार भवन उपविधि, 2014 के उपविधि(9) के आलोक में स्वीकृत नक्शा को अगले दो वर्षों की अवधि अर्थात् दिनांक-02.02.2024 तक के लिए पुनः विधिमान्यकरण (Revalidation) किया जाता है।

  
प्रभारी निदेशक,

पटना महानगर क्षेत्र प्राधिकार।

**FORM II**  
**[See Rule 18(1)]**  
**CERTIFICATE OF REGISTRATION**  
**Government of Bihar, Office of the Registering Officer**

Registration Number : P.T./EECLPE/2018/00318

A Certificate of Registration containing the following particulars is hereby granted under the sub-section (2) of the Section 7 of the Contract Labour (Regulation and Abolition) Act, 1970, and rules framed there under to, **SAAKAR CONSTRUCTIONS PVT LTD 5TH FLOOR, SONE BHAWAN, BEERCHAND PATEL MARG, R BLOCK, PATNA, 800001**

Name of work carried on in the establishment :

S. No.	Name of Contractor	Address of Contractor	Nature of work in which contract labour is employed or is to be employed in the establishment	Maximum no of contract labour Proposed to be employed on any day through each contractor
1.	AMEER INFRASTRUCTURE	VARANASI	CONSTRUCTIONS	200
2.	KANHAIYA KUMAR	PATNA	CONSTRUCTIONS	60
3.	MANOJ KUMAR	MALDA	CONSTRUCTION	60
4.	MOSA KALIMULLAH	MALDA	CONSTRUCTIONS	60
5.	MS CONTRACTOR	KOLKATA	CONSTRUCTIONS	500
6.	PRADIP KUMAR	PATNA	CONSTRUCTIONS	60
7.	RAMAKANT THAKUR	PATNA	CONSTRUCTIONS	60
8.	RAMRATAN PANDIT	PATNA	CONSTRUCTIONS	60
	RAPEL BUILDWELL			

Note: This is a Digitally Signed Certificate and does not require physical signature.

Reference No: EECLPE/2018/00318 To View: <http://serviceonline.gov.in/JIRvi> Token No: C6988FBB

ANNEXURE-F

126

9. CONSTRUCTIONS | LUCKNOW | CONSTRUCTIONS

300

Other particulars relevant to the employment of contract labour : SAAKAAR CONSTRUCTIONS PVT LTD 5TH FLOOR, SONE BHAWAN, BEERCHAND PATEL MARG, R BLOCK, PATNA 800001

Date 26/10/2018

Rajeev Ranjan

Signature of the Registering Officer with seal

ANNEXURE-

ANNEXURE-'F'

125

Digitally signed by RAJIV RANJAN  
Date: 2018.10.26 18:46:02 IST

Note: This is a Digitally Signed Certificate and does not require physical signature.

Reference No: EECLPE/2018/00318 To View: <http://servicesonline.gov.in/IRvi> Token No: C6988F8B

FORM II  
[See Rule 18(1)]  
CERTIFICATE OF REGISTRATION  
Government of Bihar, Office of the Registering Officer

(137)

**ANNEXURE-F**

Registration Number : P.T./EECLPE/2018/00318 (System Reference No - AROEECL/2021/00002 )

A Certificate of Registration containing the following particulars is hereby granted under the sub-section (2) of the Section 7 of the Contract Labour (Regulation and Abolition) Act, 1970, and rules framed there under to **SAAKAAR CONSTRUCTIONS PVT LTD., 5TH FLOOR, SONE BHAWAN, BEERCHAND PATEL MARG, R BLOCK, PATNA.**

Name of work carried on in the establishment :

S. No.	Name of Contractor	Address of Contractor	Nature of work in which contract labour is employed or is to be employed in the establishment	Maximum no of contract labour Proposed to be employed on any day through each contractor
1.	M/S PROSTRUCTION	6D, SAKAAR ORCHID GREEN, ASHOPUR, DANAPUR, PATNA - 801105	CONSTRUCTIONS	50

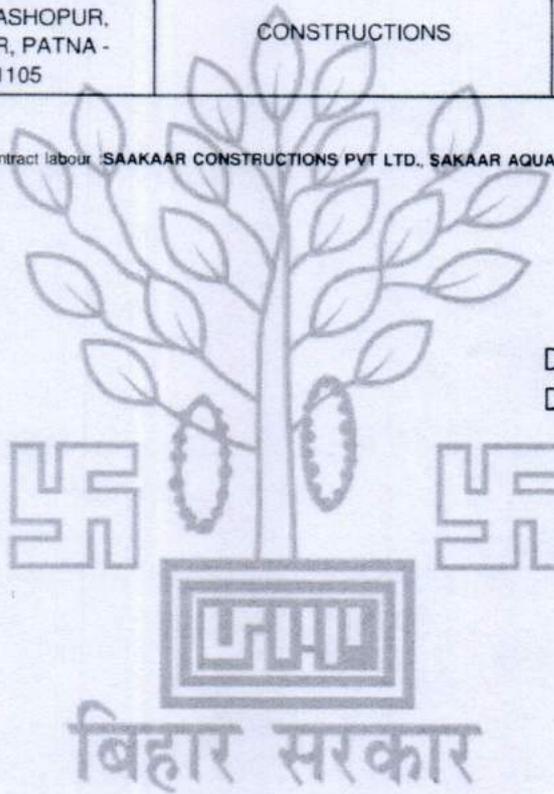
Other particulars relevant to the employment of contract labour : **SAAKAAR CONSTRUCTIONS PVT LTD., SAKAAR AQUACITY, SARARI MAKHDUMPUR, KHAGAUL ROAD, DANAPUR, PATNA**

Date: 03/02/2021

DIWAKAR  
DUBEY

Digitally signed by DIWAK  
DUBEY  
Date: 2021.02.03 21:15:56

Signature of the Registering Officer with seal



**ANNEXURE-F**

**Bihar Building and other construction workers****(Regulation of employment and conditions of service) Rules 2005****Form - II****[See rule 24(1)]**Licence No. - BHR / P.T. /  
BB\_REG/2022/00095**Government of Bihar**

Date: -02/12/2022

**Office of the Registering Officer**

A Certificate of Registration is hereby granted under Sub-Section(3) of Section 7 of the Building and the other Construction Work (Regulation of Employment and Conditions of Service) Act, 1996 and the rules made there under, to M/s **Saakaar's Aqua City** having the following particulars subject of conditions laid down in the Annexure.

- |   |   |
|---|---|
| 1. Postal Address/Location where building or other construction work is to be carried on the employer : | Saakaar's Aqua City, Near Usari Bandh, Sandalpur-Makhdumpur Road, Khagaul, Danapur, Patna - 801105, Bihar, Daanpaur |
| 2. Name of employer including location of the building and other construction work:                     | Saakaar's Aqua City   |
| 3. Address of employer including location of the building and other construction work:                  | Saakaar's Aqua City, Near Usari Bandh, Sandalpur-Makhdumpur Road, Khagaul, Danapur, Patna - 801105, Bihar, Daanpaur |
| 4. Name of the establishment:   | Saakaar's Aqua City   |
| 5. Address of the establishment:  | Saakaar's Aqua City, Near Usari Bandh, Sandalpur-Makhdumpur Road, Khagaul, Danapur, Patna - 801105, Bihar PATNA     |
| 6. Nature of work in which building workers are employed or are to be employed:                         | Real Estate Development   |
| 7. Maximum number of building workers to be employed on any day by the employer:                        | 203   |
| 8. Probable date of commencement and completion of work:  | 01/11/2022 - 15/03/2025   |
| 9. Other particulars relevant to the employment of Building workers:-                                   |   |

**Diwakar Dubey**Digitally signed by Diwakar  
Dubey  
Date:.....

Signature of Registering Officer With Seal

**Annexure**The registration granted herein above is subject to the following conditions namely :-

- The certificate of registration shall be non-transferable
- The number of workmen employed or building workers in the establishment shall not, on any, exceed the maximum number specified in the the certificate of registration
- Save or provided in these rules, the fees paid for the grant of registration certificate shall be non-refundable
- The rates of wages payable to building workers by the employer shall not be less than the rates prescribed under the



# BIHAR STATE POLLUTION CONTROL BOARD

Parivesh Bhawan, NSB-2, Patliputra Industrial Area  
Patliputra, Patna - 800 010

ANNEXURE-<sup>H</sup> 6

Ref. No.

Patna, dated:-

**'CONSENT-TO-ESTABLISH' (NOC)  
NOC UNDER SECTIONS 25/26 OF THE WATER (PREVENTION AND  
CONTROL OF POLLUTION) ACT, 1974 AND 21 OF THE AIR (PREVENTION  
& CONTROL OF POLLUTION) ACT, 1981**

Reference application ID. 3981159, dated 22.10.2020 of M/s Saakaar Constructions Pvt. Ltd., Sri Sudip Kumar, Fifth Floor, Sone Bhawan, Birchand Patel Marg, Dist.- Patna-800001 for establishment of Construction unit at Khata no.- 255, to 264, 336, 341 to 346, 359,360,364,368,163 to 174, 176,278,178, to180, Khesra no.- 255, to 264, 336, 341 to 346, 359,360,364,368,163 to 174, 176,278,178, to180, Mauza- Danapur, Proposed Group Housing Aqua City (Phase-1) Danapur, Dist.- Patna with capacity as details given below:-

(a) Total plot area – 50,216.89 sqm. and Built up area

Total investment shall be Rs. 45100Lakhs.

**AFTER CONSIDERING**

- (i) The facts stated in their application;
- (ii) Bihar State Pollution Control Board's Notification No. 26 dated 08.11.2003;
- (iii) Provisions of the Water (Prevention and Control of Pollution) Act, 1974 and the Air (Prevention and Control of Pollution) Act, 1981.
- (iv) As per affidavit submitted by the Proponent.

**SUBJECT TO THE FOLLOWING CONDITIONS:**

**GENERAL CONDITIONS:-**

- (i) The proponent shall obtain 'Consent-to-Operate' under sections 25 & 26 of the Water Act, 1974 and Section 21 of the Air Act, 1981 prior to commissioning of the plant from this Board;
- (ii) The effluent (domestic or trade) and emission, if any, shall conform to the standard prescribed by the Board;
- (iii) Diesel generator sets, if any, shall have acoustic enclosures and should conform to the Environment (Protection) Rules, 1986 prescribed for air and noise emission standards. Ambient noise levels should conform to residential standards both during day and night.
- (iv) The height of the stack of the D.G. Set should be as per norms of CPCB
- (v) Adequate storm water drainage shall be provided in the premises to prevent sudden discharge of excessive volumes of storm water to the receiving waters thus reducing the shock load on the drainage system.
- (vi) All mandatory approvals and permissions such as fire Department, Airport Authority, Health and Safety for users should be obtained.
- (vii) Provision of effective Controls of Building Management Systems such as Automatic Fire Alarm and Fire Detection and Suppression System etc, must be ensured.
- (viii) The proponent should abide by the Solid Wastes Management Rules, 2016. They will insure segregation of waste facilitation of segregated waste in separate streams, handover recyclable material to either authorised waste pickers or recyclers. The bio-degradable waste shall be processed, treated and disposed off through composting or bio methnation in their premises as far as possible the residual waste shall be given to waste collector or agency as directed by the local body.
- (ix) Ground water should not be abstracted without prior permission of the competent authority.
- (x) The unit should follow the provisions of the Construction and Demolition Waste Management Rules, 2016.
- (xi) Construction work shall be done in covered shed and step will be taken to minimize fugitive emission, during carriage, Loading and unloading of construction materials

Page 1 of 2


**BIHAR STATE POLLUTION CONTROL BOARD**

 Parivesh Bhawan, NSB-2, Patliputra Industrial Area  
 Patliputra, Patna - 800 010

**SPECIFIC CONDITIONS:-**

- (i) The unit shall carry out construction activity with adequate green cover/mesh to arrest dust particles. The cover should be of minimum 10-15 feet height of G.I. sheet along with green cover mesh cover to completely cover the construction activity
- (ii) The unit shall make adequate arrangement of water spraying and use dust suppressants regularly.
- (iii) The unit shall carry/store construction material/debris only under cover.
- (iv) That they shall have to construct at full-fledged Sewage/ Effluent Treatment Plant (ETP/STP) to treat the waste water generated in the premises. The quality of treated effluent shall meet the standards prescribed for the reuse of water at least for irrigation purpose.
- (v) Treated waste water shall be fully reused for irrigation of its own land, car washing etc.
- (vi) Adequate measures shall be adopted for water conservation during construction and operation stage. Use of efficient irrigation equipment, evaporative cooling unit in air conditioning system etc should be considered.
- (vii) The proponent shall provide different colored bins for different categories of waste and ensure complete segregation of biodegradable and non-biodegradable wastes. The solid waste from different collection and storage bins should be finally collected at transfer stations. Further segregation will be done at transfer stations to collect recyclables such as plastic, polythene, glass, metals, textiles, rubbers, leathers, paper etc. Separate compartments shall be provided for each type of recyclables
- (viii) Water meter conforming to ISO standards shall be installed at the inlet point of water uptake to monitor the daily water consumption. Use of water efficient devices / fixtures and appliance should be promoted. Installation of dual flushing system should be considered to conserve water.
- (ix) The proponent must practice rainwater harvesting on regular basis.
- (x) That, they shall resort to solar energy at least for street lighting, water heating, garden/Park area.
- (xi) That, tree plantation shall be done in space available in the campus.
- (xii) They shall submit compliance report of above conditions along with the evidence in the form of photographs bills of procurement etc.

**NOTE:**

1. Bihar State Pollution Control Board reserves the option to revise or add other conditions, if necessary, for protection of Environment in general and for Pollution Control in particular;
2. The present NOC should not be construed as an assurance for the grant of 'Consent-to-Operate' to the proposed plant which shall be subject to compliance of all the conditions indicated above and those in the EC.
3. The NOC, granted, shall be valid for a period of four years from the date of issue.

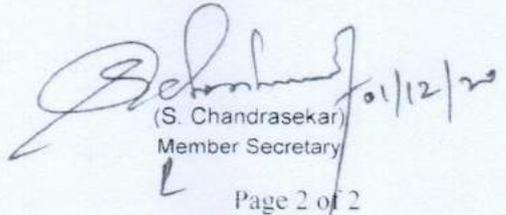
Sd/-

(S. Chandrasekar)

Member Secretary

Patna, dated:- 01/12/2020

Memo No. :- 4724

 Copy forwarded to: **M/s Saakaar Constructions Pvt. Ltd., Sri Sudip Kumar, Fifth Floor, Sone Bhawan, Birchand Patel Marg, Dist.- Patna- 800001/RO, Patna for favour of information and necessary action.**

 (S. Chandrasekar)  
 Member Secretary

Page 2 of 2

## HDFC ERGO General Insurance Company Limited



August 26, 2023

SAAKAAR CONSTRUCTION PVT LTD

5H FLOOR SONE BHAWAN,  
BIRCHAND PATEL MARG,  
PATNA COLLECTORIATE,  
PATNA,  
BIHAR,800001.



Dear Customer,

**Sub: Employees Compensation Insurance Policy No: 3114205649313000000**

We thank you for having preferred us for your *Insurance* requirements. We at HDFC ERGO General Insurance believe "*Insurance*" as not only to be an assurance to indemnify in the event of unfortunate circumstances, but one that signifies protection and support, which you can count on when you need it most.

The Insurance Policy enclosed herewith is a written agreement providing confirmation of our responsibility towards you that puts insurance coverage into effect against stipulated perils.

Please note that the policy has been issued based on the information contained in the proposal form and / or documents received from you or your representative / broker.

Name of the Intermediary : MUKESH KUMAR

Intermediary Code : 202066557937

Where the proposal form is not received, information obtained from you or your representative /broker, whether orally or otherwise, is captured in the policy document.

If you wish to contact us in reference to your existing policy and /or other general insurance solutions offered by us, you may write to our correspondence address as mentioned below. Alternatively, you may visit our website [www.hdfcergo.com](http://www.hdfcergo.com) . To enable us to serve you better, you are requested to quote your Policy Number in all correspondences.

Thanking you once again for choosing HDFC ERGO General Insurance Company Limited and looking forward to many more years of association.

Yours sincerely,

Authorised Signatory

3114205649313000000

Page 1 of 17

HDFC ERGO General Insurance Company Limited (Formerly HDFC General Insurance Limited)

UIN : IRDAN125RP0017V02201112| IRDAI Reg No. 146 | CIN : U68030MH2007PLC177117

Registered & Corporate Office:  
1st Floor, HDFC House, 165 - 166 Backbay Reclamation,  
H. T. Parekh Marg, Churchgate, Mumbai - 400 020

Customer Service Address:  
D-301, 3rd Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West), Mumbai - 400 078

Toll Free Number: 1800 2700 700  
Telephone : +91 22 6638 3600 Fax: 91 22 6638 3699  
Email : care@hdfcergo.com

## HDFC ERGO General Insurance Company Limited



Certificate of Insurance cum Policy Schedule

Policy No. 3114205649313000000

Employees Compensation Insurance



<b>Insured Name</b>	SAAKAAR CONSTRUCTION PVT LTD (PAN Number:AAFCS5899D)		<b>Business</b>	Construction and Engineering
<b>Correspondence Address</b>	5H FLOOR SONE BHAWAN,BIRCHAND PATEL MARG,PATNA,PATNA COLLECTORIATE,PATNA,BIHAR,800001.			
<b>Mobile</b>		<b>Phone</b>	<b>E Mail</b>	RAJAT.BUXI@GMAIL.CO M
			<b>Policy Issuance Date</b>	26/08/2023
<b>Period of Insurance</b>	<b>From Date &amp; Time</b>	31/08/2023 00:01 AM	<b>To Date &amp; Time</b>	30/08/2024 Midnight

<b>Business Description</b>	Construction and Engineering
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## LAW

The Policy covers Liability of the Insured under the following Law(s) shown as covered, subject to claim being otherwise admissible as per terms, conditions and exclusions of the Policy and subject to Limit of Indemnity as stipulated against each Law:

Sr. No.	Law	Limit of Indemnity
a.	Employee's Compensation Act, 1923 and subsequent amendments thereof prior to the date of issue of this Policy	Subject otherwise, to the terms, conditions & Exclusions of the Policy, the amount of liability incurred by the Insured
b.	Common Law	Subject otherwise, to the terms, conditions & Exclusions of the Policy, the amount of liability incurred by the Insured, but not exceeding:- a) Limit Per Employee for any number of accidents during Period of Insurance ₹.is as per actuals b) Limit Per Accident for any number of Employees ₹.is as per actuals c) Aggregate Limit for all accidents and claims arising there from during the Period of Insurance ₹.is as per actuals

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## Details of Employees Covered

Description of work done by Employees	Declared Number of Employees	Declared Wages during the Period of Insurance	Place/Places of Employment
Builders,All employees engaged in shop or yard or in construction/demolition of buildings and other civil construction like dams, bridges etc. incl. excavation,Excl. blasting and tunneling,35	35	5250000.00	All Various Insured Locations in India,KHAGAULUSRI DANAPUR PATNA BIHAR KHAGAUL,KHAG AULUSRI DANAPUR PATNABIHAR,All Various Insured Locations in India,
Builders,All employees engaged in shop or yard or in construction/demolition of buildings and other civil construction like dams, bridges etc. incl. excavation,Excl. blasting and tunneling,25	25	6150000.00	All Various Insured Locations in India,KHAGAULUSRI DANAPUR PATNA BIHAR KHAGAUL,KHAG AULUSRI DANAPUR PATNABIHAR,All Various Insured Locations in India,
Builders,All employees engaged in shop or yard or in construction/demolition of buildings and other civil construction like dams, bridges etc. incl. excavation,Excl. blasting and tunneling,300	300	28800000.00	All Various Insured Locations in India,KHAGAULUSRI DANAPUR PATNA BIHAR KHAGAUL,KHAG AULUSRI DANAPUR PATNABIHAR,All Various Insured Locations in India,
Builders,All employees engaged in shop or yard or in construction/demolition of buildings and other civil construction like dams, bridges etc. incl. excavation,Excl. blasting and tunneling,200	200	24000000.00	All Various Insured Locations in India,KHAGAULUSRI DANAPUR PATNA BIHAR KHAGAUL,KHAG AULUSRI DANAPUR PATNABIHAR,All Various Insured Locations in India,

## Premium Details ( ₹ )

Basic Premium	593220.00
Integrated Tax 18%	106780.00
<b>Total Premium</b>	<b>700000.00</b>
GST Registration No: 22AABCL5045N1ZI. The contract will be cancelled ab intio in case; the consideration under the policy is not realized.	

I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

This is with reference to the KYC norms prescribed by the Authority, whereby this policy is being issued relying on the undertaking / power of attorney / letter of authorisation / Board resolution provided by the authorized signatory of your Entity. Should the signatory be not authorized to provide such a declaration, please inform the Company within 15 days from the date of receipt of this policy.

## List of Endorsements

Endt No	Description	Effective Date
EC_12_0003	Contractors Employees	31 August 2023
WC-02-0008	Tariff Endorsement	31 August 2023
EC-13-0006	Insurance Contract	31 August 2023
EC-13-0005	Policy Schedule	31 August 2023
WC-02-0010	Medical Expenses Exclusion clause	31 August 2023
EC-13-0007	Communicable Disease Exclusion	31 August 2023

Subject to terms and Conditions of Employees Compensation Insurance Policy attached herewith.

Mentioned are four special conditions for EC policy with context to the policy wordings.

1. Subrogation condition no.14 does not apply to this policy.
2. Average condition no. 9 does not apply to this policy. However, this is subject to adjustment of premium on the basis of actual number of employees and their wages at the time of claims.
3. This policy is issued to cover employer's legal liability for accidents to employees under - The Fatal Accidents Act, 1855.
4. The Wages declared is estimated wages for the Coming Year. Any Increase or Decrease in wages will be declared at the End of Policy & Subject to that Premium will be charged or refunded

Note: The stamp duty of Rs. 296.61 (Rupees Two Hundred Ninety-Six And Sixty-One Paise Only) is paid by Demand Draft as consolidated stamp duty, vide Receipt/Challan no LOA/CSD/547/2022/5450/22 dated 22/12/2022 as prescribed in Government Notification Revenue and Forest Department No Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004

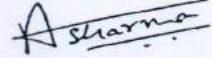
## HDFC ERGO General Insurance Company Limited

**HDFC  
ERGO**

Invoice No	205649313000000	GSTN No	10AAFCS5899D1ZB
Place of Supply	BIHAR	HSN Code	997139
Policy Issuance Date	24/08/2023	Branch	Raipur - Chawla Complex

For HDFC ERGO General Insurance Company Ltd.

Agent Name: MUKESH KUMAR



Agent Code : 202066557937

Tel No.: 91 8084666444

Duly Constituted Attorney

## HDFC ERGO General Insurance Company Limited

EMPLOYEES COMPENSATION INSURANCEPOLICY WORDINGS

WHEREAS the **Insured** by a Proposal which shall be the basis of this Contract and deemed to be incorporated herein, has applied to HDFC ERGO General Insurance Company Limited (hereinafter called "the Company") for the insurance hereinafter contained for the **Business** described in the **Schedule** and has paid or agreed to pay the premium stated in the **Schedule** as consideration for such insurance.

NOW THIS **POLICY** WITNESSETH, subject to the terms exceptions and conditions contained herein or endorsed hereon, that if at any time during the **Period of Insurance** any **Employee or Employees** of the **Insured** shall sustain **Injury** by accident arising out of and in the course of his employment in the **Business**, for which the **Insured** is liable to pay compensation under any Law(s) specified in the **Schedule**, then the Company shall indemnify the **Insured** up to the **Limit of Indemnity** against all sums for which the **Insured** shall be so liable, including costs and expenses for defending any such claim incurred with the Company's consent.

PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation therefore, this **Policy** shall remain in force but the liability of the Company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.

DEFINITIONS

This Policy, the **Schedule** and any Clauses thereon shall be considered one document and any word or expression to which a specific meaning has been attached in Definitions bears that specific meaning wherever it appears in this Policy in bold typeface.

**Business** means the Business of the **Insured** as specified in the **Schedule** in respect of which this Policy is issued.

**Injury** means physical bodily injury including death resulting from such injury arising out of an accident but does not include any mental sickness, disease, **Occupational Disease**, unless caused by such physical bodily injury.

**Insured** means the person or organization specified in the Policy **Schedule** but does not include their Contractors or Sub Contractors.

**Occupational Disease** means any occupational disease or illness including but not limited to the diseases listed under Schedule III of the Employees' Compensation Act, 1923 contracted by an **Employee** due to employment in the **Business**.

**Wages** means the remuneration payable to an **Employee** by the **Insured** for the employment in the **Business** and includes any privilege or benefit which is capable of being estimated in money other than a travelling allowance or the value of any travelling concession or a contribution paid by the employer of an employee towards any pension or provident fund or a sum paid to an employee to cover any special expenses entailed on him by the nature of his employment;

**Employee or Employees** means such person or persons in direct employment under the **Insured** in the **Business**, but shall not include any person employed under a Contractor or Sub-Contractor of the **Insured** unless specifically shown as covered in the **Schedule** and by an endorsement.

**Schedule** means the Schedule attached to and forming part of this **Policy**.

**Period of Insurance** means the period for which this insurance is availed by the **Insured** as specified in the **Schedule**, unless cancelled earlier.

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# HDFC ERGO General Insurance Company Limited



**Limit of Indemnity** means the maximum amount of indemnity as specified in the **Schedule** that will be provided under this Policy by the Company in respect of

- a) any particular claim by an **Employee** and
- b) all claims arising out of all accidents for any number of **Employees** during the **Period of Insurance**.

## EXCLUSIONS

This Policy shall not cover liability of the **Insured**:

- (a) For **Injury** caused to **Employee** by accident directly or indirectly caused by or arising from or in consequence of or attributable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, mutiny, insurrection, rebellion, revolution or military or usurped power, nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- (b) Accident occurring at any other place than the Place or Places of Employment specified in the **Schedule**, unless the **Employee** was at such other place whilst on duty for the purpose of the **Business** and on the directions of the **Insured** or any of its official authorized to exercise control and supervision over the **Employee**.
- (c) For **Occupational Diseases** contracted by an **Employee**.
- (d) For interest and/or penalty imposed on the **Insured** under any law or otherwise.
- (e) Under any Law for medical expenses in connection with treatment of any **Injury** sustained by an **Employee**
- (f) For persons employed in the **Business** under a Contractor or Sub-Contractor of the **Insured** unless specifically covered in the **Schedule**
- (g) For **Injury** sustained by person whilst in the employ of the **Insured** otherwise than in the **Business** and/or who has is not declared for insurance under this Policy.
- (h) Assumed by agreement which would not have attached in the absence of such agreement.
- (i) For any sum which the **Insured** would have been entitled to recover from any party but for an agreement between the **Insured** and such party.
- (j) For any accident occurring whilst the **Employee** is under the influence of intoxicating liquor or drugs.
- (k) For any incapacity or death of an **Employee** resulting from his/her deliberate self-injury or the deliberate aggravation of an accidental **Injury**.

## CONDITIONS

1. **The Contract:** This **Policy** and the **Schedule** shall be read together as one contract and any word defined herein and shown in bold shall bear such specific meaning wherever it may appear in the **Policy** or the **Schedule**.
2. **Due Observance:** The due observance and fulfilment of the terms, conditions and endorsements of this **Policy** so far as they relate to anything to be done or not to be done by the **Insured** shall be condition precedent to any liability of the Company to make any payment under this **Policy**.
3. **Mis-representation/Non-Disclosure:** This **Policy** shall be void in the event of any mis-representation or non-disclosure in the Proposal and the **Insured** is deemed to warrant the truth and accuracy of the statements and answers in the Proposal which form the basis of this **Policy**.
4. **Written Communication:** Every notice or communication to be given or made under this **Policy** shall be delivered in writing to the Company.
5. **Safeguards:** The **Insured** shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations, manufacturer's recommendations and other safety regulations in conduct of the **Business**.

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6. **Claim Intimation:** In the event of any occurrence which may give rise to a claim under this **Policy** the **Insured** shall as soon as possible, and in any case within a period of thirty days of such occurrence, give notice thereof to the Company in writing with full particulars. Every letter claim writ summons and process shall be notified to the Company immediately on receipt. Notice shall also be given to the Company immediately the **Insured** shall have knowledge of any impending prosecution inquest or fatal enquiry in connection with any such occurrence as aforesaid.
7. **Company's Rights After Loss:** No admission offer promise or payment shall be made by or on behalf of the **Insured** without the consent of the Company which shall be entitled, without being obliged to do so, if it so desires to take over and conduct in his name the defence or settlement of any claim or to prosecute in his name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the **Insured** shall give all such information and assistance as the Company may require.
8. **Declaration of Employees and Wages:** It is clearly agreed and Understood that the **Insured** shall be bound at all times to declare all **Employees** and **Wages** payable in respect of such **Employees** on the basis of which the Premium for this Policy is calculated.

In case of increase in **Employees** or **Wages** subsequent to insurance, **Insured** shall keep the Company intimated and obtain Endorsement by payment of necessary additional premium.

The **Insured** shall as and when require by the Company permit inspection of its records to verify the **Wages** and **Employees** and shall also provide duly authenticated copies thereof if so required the Company.

9. **Average:** Notwithstanding anything contained hereinabove,
- (i) a) If the number of **Employees** (whether on duty or otherwise) employed by the **Insured** on the date of accident is higher than the number covered under this Policy, the Company shall indemnify **Insured's** liability arising out of such accident, only in such proportion that the number of **Employees** covered bears to the **Employees** found employed on the date of accident.
- b) If the amount of **Wages** declared for this insurance for all **Employees** is less than the actual **Wages** paid until date of accident, the Company shall be liable to indemnify on any claim only in proportion that the **Wages** declared bears to the **Wages** paid. For the purpose of this clause, the **Wages** declared shall be calculated proportionately for the period from commencement of Policy until date of accident for comparison with the actual **wages** paid during such period to determine applicability of this clause.
- c) If the liability of the **Insured** for any claim by an **Employee** is determined on the basis of **Wages** higher than covered under this Policy, the Company shall be liable to indemnify only in proportion that the **Wages** covered under the Policy for the **Employee/Employees** bears to the **Wages** on the basis of which **Insured** is held liable. For the purpose of this clause, the **Wages** covered in respect of any **Employee** shall be deemed to be the average wage per **Employee** in the category under which the **Employee** falls as specified in the **Schedule**, unless actual **Wages** paid at the time of accident is substantiated by submission of documentary evidence to the Company.
- (ii) If more than one of the above clauses is found applicable in respect of a claim, only such clause under which the liability of the Company is least shall be applied.
10. **Maintenance of record of Employees/Wages:** The **Insured** undertakes to maintain an accurate record of the **Employees** and **Wages** in respect of the **Business** throughout the **Period of Insurance**, in compliance with all statutory requirements or otherwise, and allow the **Company** to inspect such records during or upon expiry of this **Policy**.

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## HDFC ERGO General Insurance Company Limited



11. **Contribution:** If at the time of the happening of an accident covered by this **Policy** there shall be any other insurance covering the same risk in respect of the **Employee** whether or not effected by the **Insured**, then the Company shall not be liable to contribute more than its rateable proportion of the amount that would otherwise be payable under this Policy.
12. **Cancellation:** The **Insured** may cancel this **Policy** by sending at least 15 days written notice to the **Company** and in such event the premium shall be adjusted in accordance with Condition 8 above.
- Company** also reserves the right to cancel this **Policy** immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non-cooperation by or on behalf of the **Insured**; the **Company** is not obliged to refund the premium already paid under the **Policy**.
- Notice of cancellation will be mailed to the **Insured** last known address. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.
- Company** shall have no obligation to give notice that the **Policy** is due for renewal or renew this **Policy** upon expiration or cancellation.
13. **Forfeiture:** If the **Insured** shall make any claim or connive in the making of any claim, knowing the claim to be false or fraudulent, the **Policy** shall become void and all claims will stand forfeited.
14. **Subrogation:** In the event of any payment under this **Policy**, the **Company** shall be subrogated to the extent of such payment to all the **Insured's** rights of recovery and the **Insured** shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable the **Company** effectively to bring suit in the name of each **Insured**.
15. **Alteration and Assignment:** No change in, modification of, or assignment of interest under this **Policy** shall be effective except when made by a written endorsement to this **Policy** which is signed by an authorised employee of the **Company**.
16. **Premium Payment:** It is hereby agreed that, as a condition precedent to any liability under this **Policy**, any premium due must be paid and actually received by the **Company** in full. However, where the remittance made by the **Insured** is not realised by the **Company** the **Policy** shall be treated as void-ab-inito
17. **Arbitration:**
- If any dispute or difference shall arise as to the quantum to be paid under this **Policy** (liability being otherwise admitted) in respect of any claim, such difference shall independently of all other question be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator to a panel of three arbitrators to be appointed in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The arbitration shall be governed by Indian law. The venue of arbitration shall be within India.
  - It is clearly agreed and understood that no reference to arbitration can be made if the **Company** has either not admitted or has disputed liability in respect of any claim under or in respect of this **Policy**.
  - In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.
  - It is further expressly agreed and declared that if the **Company** shall disclaim liability in respect of any claim and is not within 12 calendar months from the date of such disclaimer be made the subject matter of a suit or proceeding before a Court of law or any other forum, it shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
18. **Law and Jurisdiction:** It is hereby declared and agreed that this contract of insurance and all claims there under shall be governed by Indian Law and any legal proceeding in respect thereof shall be raised a competent court of India. All claims shall be paid in Indian Rupees only.

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**Coverage for Contractors Workers/ Employees***Endorsement*

<i>Policy Period</i>	Effective Date From 00:01 hours : August 31, 2023
	Expiry Date To (Midnight) : August 30, 2024
<i>Effective Date</i>	August 31, 2023
<i>Policy Number</i>	3114205649313000000
<i>Insured</i>	SAAKAAR CONSTRUCTION PVT LTD
<i>Name of Company</i>	HDFC ERGO General Insurance Company Limited
<i>Date Issued</i>	August 26, 2023

**Coverage for Contractors  
Workers/ Employees**

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity herein granted is extended to cover the legal liability of the **Insured** to **Employees** in the employment of Contractors performing work for the **Insured** while engaged in the **Business** in respect of which the within Policy is granted, but only so far as regard claims under the Employees Compensation Act, 1923, and subsequent amendments of said Act prior to the date of the issue of this Policy.

## HDFC ERGO General Insurance Company Limited



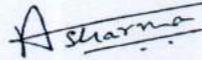
1. Contractor's Name: Details to be provided at time of claim  
Registered Address: Details to be provided at time of claim

Sr. No.	Description of work done by Employees	Declared Number of Employees	Declared Wages/Contract Value during the Period of Insurance	Place/Places of Employment
1	35	35	5250000	All Various Insured Locations in India, KHAGAULU SRI DANAPUR PATNA BIHAR KHAGAUL, KHAG AULUSRI DANAPUR PATNABIHAR, All Various Insured Locations in India,
2	25	25	6150000	All Various Insured Locations in India, KHAGAULU SRI DANAPUR PATNA BIHAR KHAGAUL, KHAG AULUSRI DANAPUR PATNABIHAR, All Various Insured Locations in India,
3	300	300	28800000	All Various Insured Locations in India, KHAGAULU SRI DANAPUR PATNA BIHAR KHAGAUL, KHAG AULUSRI DANAPUR PATNABIHAR, All Various Insured Locations in India,

## HDFC ERGO General Insurance Company Limited



4	200	200	24000000	All Various Insured Locations in India, KHAGAULU SRI DANAPUR PATNA BIHAR KHAGAUL, KHAG AULUSRI DANAPUR PATNABIHAR, All Various Insured Locations in India,
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Authorised Representative

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### Medical Expenses Exclusion

#### Endorsement

<i>Policy Period</i>	Effective Date From 00:01 hours August 31, 2023
	Expiry Date To (Midnight) August 30, 2024
<i>Effective Date</i>	August 31, 2023
<i>Policy Number</i>	3114205649313000000
<i>Insured</i>	SAAKAAR CONSTRUCTION PVT LTD
<i>Name of Company</i>	HDFC ERGO General Insurance Company Limited
<i>Date Issued</i>	August 26, 2023

<b>Medical Expenses Exclusion</b>	This policy does not cover Medical Expenses
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All other terms and conditions remain unchanged.

*Rargotia*

Authorised Representative

WC-02-0010

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## GRIEVANCE REDRESSAL PROCEDURE

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Center ( Toll free helpline )  
1800 2 700 700 (accessible from any Mobile and Landline within India)  
1800 226 226 (accessible from any MTNL and BSNL Lines)
- Emails - grievance@hdfcergo.com
- Designated Grievance Officer in each branch .
- Company Website - www.hdfcergo.com
- Fax : 022 - 66383699
- Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

**The Complaint & Grievance Cell,  
HDFC ERGO General Insurance Company Limited  
D-301,3rd Floor, Eastern Business District (Magnet Mall),LBS Marg,  
Bhandup (West), Mumbai - 400078,  
e-mail: grievance@hdfcergo.com**

In case you are not satisfied with the response / resolution given / offered by the C & G cell, then you can write to the Principal Grievance Officer of the Company at the following address

The Chief Grievance Officer  
HDFC ERGO General Insurance Company Limited  
D-301,3rd Floor, Eastern Business District (Magnet Mall),LBS Marg,  
Bhandup (West), Mumbai - 400078 ,  
e-mail: cgo@hdfcergo.com

You may also approach the nearest Insurance Ombudsman for resolution of your grievance. The contact details of Ombudsman offices are mentioned below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer our website <https://www.hdfcergo.com/customer-care/grievances.html> for detailed grievance redressed procedure.

Ombudsman Offices	
Jurisdiction	Office Details
Gujarat, Dadra & Nagar Haveli, Daman and Diu	AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014. Tel.: 079 -27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in
Orissa	BHUBANESHWAR - Shri. B. N. Mishra Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	CHENNAI - Shri Virander Kumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@gbic.co.in
Madhya Pradesh Chattisgarh	BHOPAL - Shri. R K Srivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	CHANDIGARH - Shri. Manik B. Sonawane Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in
Delhi	DELHI - Smt. Sandhya Baliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23239633 / 23237539 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry	HYDERABAD - Shri. G. Rajeswara Rao Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in
Kerala, Lakshadweep, Mahe-a part of Pondicherry	ERNAKULAM - Shri. P. K. Vijayakumar Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochín Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in
Rajasthan	JAIPUR - Shri. Ashok K. Jain Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	LUCKNOW - Shri. N. P. Bhagat Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in
Karnataka	BENGALURU - Shri. M. Parshad Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in
West Bengal, Bihar, Sikkim, Jharkhand, Andaman & Nicobar Islands	KOLKATA - Shri. K. B. Saha Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	MUMBAI - Shri. A. K. Dasgupta Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	Pune - Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	NOIDA Office of the Insurance Ombudsman, Email: bimalokpal.noida@gbic.co.in

**STATUTORY NOTICE: "INSURANCE IS THE SUBJECT MATTER OF SOLICITATION"**

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Page 16 of 17

HDFC ERGO General Insurance Company Limited (Formerly HDFC General Insurance Limited)

UIN : IRDAN125RP0017/02201112| IRDAI Reg No.146 | CIN : U68030MH2007PLC1771117

Registered & Corporate Office:  
1st Floor, HDFC House, 165 - 166 Backbay Reclamation,  
H. T. Parekh Marg, Churchgate, Mumbai - 400 020

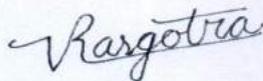
Customer Service Address:  
D-301, 3rd Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West), Mumbai - 400 078

Toll Free Number: 1800 2700 700  
Telephone : +91 22 6638 3600 Fax: 91 22 6638 3699  
Email : care@hdfcergo.com

## EXCLUSION - COMMUNICABLE DISEASE

1. Notwithstanding any provision, clause or term of this Insurance Contract to the contrary, this Insurance Contract excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
  - 1.1. a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and
  - 1.2. a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.
2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
  - 2.1. the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
  - 2.2. the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
  - 2.3. the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
  - 2.4. the disease, substance or agent is such:
    - 2.4.1. that causes or threatens damage or can cause or threaten damage to human health or human welfare,
    - or
    - 2.4.2. that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.



*Authorised Representative*

Ref No.: GEN/WEL/SG/0008.3/4026697200

ANNEXURE-'J'

Date: 22/12/2023

To,  
M/S. Saakaar Constructions Private Limited  
1-8 CLUSTER , SARARI, MAKDUMPUR ROAD,  
USARI, DANAPUR, ALAMPUR, GONPURA  
Patna - 801505  
District: PATNA  
BIHAR, India  
Contact Details 9153965654



Policy number: 4026697200

CKYC ID:

Subject: Risk assumption for Kotak Fire Secure

Dear M/S. Saakaar Constructions Private Limited,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Fire Secure.

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. Please visit <https://www.kotakgeneral.com/customer-support/downloads> or scan above QR code for detailed policy wording.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at [care@kotak.com](mailto:care@kotak.com) within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Kotak Infinity, Building No. 21 Infinity Park, Off Western Express Highway General AK Vaidya Marg, Malad (E) Mumbai - 400 097, India.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void in case of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

In case where premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

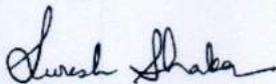
As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

Kotak Mahindra General Insurance Company Limited

CIN: U68000MH2014PLC260291, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

Toll Free: 1800 266 4545 Email: [care@kotak.com](mailto:care@kotak.com) Website: [www.kotakgeneral.com](http://www.kotakgeneral.com) IRDAI Reg. No. 152

ANNEXURE-'J'

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Kotak Fire Secure  
Certificate cum Policy Schedule  
Policy / Certificate No: 4026697200

ANNEXURE-'J'



For any assistance please call 1800 266 4545 or visit [www.kotakgeneral.com](http://www.kotakgeneral.com)

**DETAILS OF INSURED**

Policy No: 4026697200	Previous Policy No: NA
Policy issued at: 4Th Floor Office No 409 N.P.Centre New Dak Bunglow Road Patna Bihar 800001.	
Name: <b>M/S. Saakaar Constructions Private Limited</b>	GSTIN: 10AAFCS5899D1ZB
Correspondence Address: 1-8 CLUSTER , SARARI, MAKDUMPUR ROAD, USARI, DANAPUR, ALAMPUR, GONPURA Patna - 801505 District: PATNA BIHAR(10), India	
Place of Supply: BIHAR	Supply State Code: 10
Risk location address: As per annexure	
Contact details : Email id: INFO@MYBIMASANSAR.COM	Contact No: 9153965654
Policy Term <b>From Time: 00:00 Date: 08/12/2023 to Midnight of 07/12/2024</b>	
Policy issued on: 22/12/2023	Policy Hypothecated: STATE BANK OF INDIA

**DETAILS OF INTERMEDIARY**

Intermediary Code : 3356100000	Intermediary Name : BIMASANSAR INSURANCE BROKING PVT LTD
Intermediary Contact No : 9122955555	Intermediary Email id : PURUSHENDRA@MYBIMASANSAR.COM

Sr. No.	Perils Covered	Sum Insured (₹)
1.	Standard Fire & Special Perils	As per Annexure
2.	Add On Covers	As per Annexure

**PREMIUM DETAILS**

Premium Details	Amount (₹)	Premium Details	Amount (₹)
Net Fire Premium including Add On Covers (A)	7,71,975.00	CGST @ 9% (D)	69,477.75
Terrorism Premium (B)	NA	SGST @ 9% (E)	69,477.75
Taxable value of Services (C)	7,71,975.00	<b>Final Premium (C+D+E)</b>	<b>9,10,931.00</b>

Details of property: As per annexure	No of Location : 1
--------------------------------------	--------------------

**Kotak Mahindra General Insurance Company Limited**

CIN: U60000MH2014PLC260291. **Registered Office:** 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

**Office:** 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: [www.kotakgeneral.com](http://www.kotakgeneral.com) IRDAI Reg. No. 152

**DISCLAIMER**

This Policy Schedule shall be read together with the Policy Wordings (which are also available on the Company website i.e. www.kotakgeneral.com). Any word or expression to which a specific meaning has been assigned in any part of the policy or this schedule shall bear the same meaning wherever it may appear.

**CLAIM DETAILS**

In the event of claims, please send the relevant documents to:

Kotak Mahindra General Insurance Company Limited  
8th Floor, Kotak Infinity, Building No. 21  
Infinity Park, Off Western Express Highway General AK Vaidya Marg, Malad (E)  
Mumbai - 400 097, India.

**ANNEXURE-1**

**TOLL FREE NUMBER: 1800 266 4545 (8 AM to 8 PM)**

Email ID: care@kotak.com

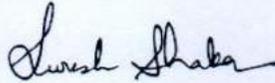
**TAX DETAILS**

Service Tax/GST Registration No.	1 0 A A F C K 7 0 1 6 C 1 Z 8	Category	General Insurance Services
SAC Code	997137	Description	Other property insurance services
Invoice Number	4026697200		

In Witness whereof this Policy has been signed for and behalf of 4Th Floor Office No 409 N.P.Centre New Dak Bunglow Road Patna Bihar 800001. at Mumbai this 22 day of December of 2023

Stamp Duty of ₹ 0.50 is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (528/2022/Validity Period Dt. 21/11/2022 To Dt. 31/12/2023 (O/w.No. 4882)/Date: 16/11/2022).

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

**Kotak Fire Secure**  
 Annexure

ANNEXURE-1

Policy No	4026697200
Policy Period	From: 08/12/2023 00:00 to: Midnight of 07/12/2024
Risk Location Address 1	Saakaar Aqua City, Sarari Makdumpur Road, Usari , Danapur, Khagaul, Patna, Khagaul Patna - 801105 District: Patna Bihar, India

Sum Insured Component	Building	Plinth & Foundation	Plant & Machinery	Furniture, Fixtures & Fittings	Stock	Stock in process	Others	Total Sum Insured	Occupation Description
Sum Insured (INR)	1,00,00,00,000	0	2,50,00,000	0	15,00,00,000	0	0	1,17,50,00,000	Buildings (including flats/houses) in course of construction

**POLICY DEDUCTIBLE**

	Sum Insured	Compulsory Deductible
Compulsory Deductible (Not Applicable to policies covering dwelling with Individual Owner)	1.1 Policies having Sum Insured up to INR 10 crore per location	5% of claim amount subject to a minimum of INR 10,000/-
	1.2 Policies having Sum Insured above INR 10 crore per location up to INR 100 crore per location	5% of claim amount subject to a minimum of INR 25,000
	1.3 Policies having Sum Insured above INR 100 crore and up to INR 1500 crore per location	5% of claim amount subject to a minimum of INR 5 lakhs
	1.4 Policies having Sum Insured above INR 1500 crore and up to INR 2500 crore per location	5% of claim amount subject to a minimum of INR 25 lakhs
	1.5 Policies having Sum Insured above INR 2500 crore per location	5% of claim amount subject to a minimum of INR 50 lakhs.

Risk covered	Standard Fire & Special Perils and Endorsement wording as detailed under Annexure			
Add on Cover	Sr. No.	Perils Covered	Sum Insured (₹)	Deductible
	<b>Basic Covers:</b>			
	1	Standard Fire & Special Perils	1,17,50,00,000	As per policy Deductible
	<b>Add on covers:</b>			
	1	Earthquake (Fire and Shock)	1,17,50,00,000	As per Policy Deductible
Exclusions	<ul style="list-style-type: none"> <li>Standard Fire and Special Perils wordings, clauses and warranties as per policy wordings</li> <li>Communicable Disease Exclusion</li> <li>Cyber Loss Limited Exclusion Clause - LMA5410 (amended)</li> <li>Exclusion Clause for Sanction Crude Oil</li> <li>Nuclear Energy Risks Exclusion Clause (Reinsurance) (1994) NMA 1975(A) with amendments in respect of Cold Zone Coverage</li> <li>Political Risks Exclusion Endorsement</li> <li>Pollution/Contamination Exclusion</li> <li>Radioactive Exclusion</li> <li>Sanction and Embargo Clause</li> <li>Terrorism Exclusion Warranty</li> <li>Testing &amp; Commissioning Clause</li> <li>Total Asbestos Exclusion Clause</li> <li>Transmission and Distribution Line Exclusion</li> <li>War and Civil War Exclusion Clause</li> </ul>			
Subject to clauses	<ul style="list-style-type: none"> <li>As per policy and endorsement wordings</li> <li>72 Hr clause for AOG perils</li> <li>Agreed Bank Clause</li> <li>Architects, Surveyors and Consulting Engineers Fees ( upto 3% of claim amount)</li> <li>Architects, Surveyors and Consulting Engineers Fees - SI - 5,00,00,000/-</li> <li>Designation Property Clause</li> <li>Designation of Property Clause</li> <li>Goods held in trust clause, subject to same included in TSI</li> <li>Impact Damage cover - by insured own vehicle - SI - 5,00,00,000/-</li> <li>Local Authority Clause</li> <li>Reinstatement value clause ( except for stock )</li> <li>Removal of Debris (upto 1% of claim amount)</li> <li>Removal of Debris - SI -5,00,00,000/-</li> <li>Terms subject to nil losses in last 3 years</li> </ul>			
Warranties	<ul style="list-style-type: none"> <li>Its Hereby declared and agreed that there are nil claims in expiring policy</li> <li>Its warranted that there are no known end reported loss till date of quotation</li> <li>Subject to Risk Management Systems (eg. Fire Extinguishers, 24/7 Security, CCTV Cameras) being in Place and Operational</li> <li>Warranted SI of All clusters are considered while considering for Policy SI and Building under course of construction only. In the event of building / property being operational , necessary intimation to be given by insured well in advance for change in occupancy of risk and endorsement will be passed in policy with addl premium .</li> <li>Warranted Stock of materials are NOT kept in OPEN.</li> <li>Warranted that locations having kutcha construction i.e. structures consisting of walls and/or roofs of wooden planks/thatched leaves and or grass/hay/bamboo/plastic/asphalt/cloth/canvas/tarpaulin/ and the like stands excluded under the policy</li> <li>Warranted that pallets are used for storage of stocks.</li> </ul>			

Kotak Mahindra General Insurance Company Limited

CIN: U86000MH2014PLC260291, Registered Office: 27 BKC, C-27, G Block, Bandra Kuria Complex, Bandra East, Mumbai - 400051. Maharashtra, India

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097. India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

- Warranted that the Fire Protection Systems as declared by the insured are functional at all times.
- Warranted that the premises are equipped with functional de-watering / sump pumps.
- Warranted that there is no Kutcha Construction
- Warranted that there is no basement / underground exposure
- Warranted that there is no basement / underground exposure.

**ANNEXURE-'J'**

Condition

- The policy is subject to NIL claims / losses of last 3 years.

**Kotak Mahindra General Insurance Company Limited**CIN: U60000MH2014PLC260291. **Registered Office:** 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.**Office:** 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152

## TAX INVOICE

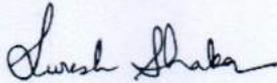
ANNEXURE - J



Details of Receiver (Billed To)		Details of Supplier (billed by)	
GSTIN/UIN	10AAFCS5899D1ZB	Name :	Kotak Mahindra General Insurance Company Limited
Customer ID	1013759653	GSTIN :	10AAFCK7016C1Z8
Customer Name	M/S. SAAKAAR CONSTRUCTIONS PRIVATE LIMITED	Pan Number :	AAFCK7016C
Email ID	INFO@MYBIMASANSAR.COM	CIN:	U66000MH2014PLC260291
Contact No	9153965654	Address:	4Th Floor Office No 409N.P.CentreNew Dak Bunglow RoadPatna Bihar 800001.
Address	1-8 CLUSTER . SARARI, MAKDUMPUR ROAD., USARI, DANAPUR, ALAMPUR,GONPURA, PATNA, 801505, BIHAR, India	Date of Invoice	22/12/2023
IMD Code	3356100000	Invoice No	4026697200
Receipt No	1202401213704	Proposal No	202312150049574
		Partner Application No	PAT0000465
State Code	10	State Code:	10
Place Of Supply Name	BIHAR - 10	State Name	BIHAR
		IRN	

HSN/SAC Description	HSN / SAC Code	Total Value of Supply (Rs.)	Taxable value of Supply (Rs.)	CGST Rate	CGST Amt (Rs.)	SGST Rate	SGST Amt (Rs.)	
Other property insurance services	997137	771975	771975	9%	69,477.75	9%	69,477.75	
<b>Total</b>		771975	771975		69477.75		69477.75	
<b>Total Invoice Value (In Figure)</b>							9,10,931.00	
<b>Total Invoice Value (In Words)</b>							Nine Lakh Ten Thousand Nine Hundred Thirty One	
<b>Whether Tax Payable on a Reverse Basis or Not</b>								No

For : Kotak Mahindra General Insurance Company Limited



Authorized Signatory

"I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."

Kotak Mahindra General Insurance Company Limited

CIN: U66000MH2014PLC260291, Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra, India.

Office: 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400097, India.

Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneral.com IRDAI Reg. No. 152



ANNEXURE-'K'

**BRK & Co.**

Chartered Accountants

Form No.3

[Regulation 3]

CHARTERED ACCOUNTANTS CERTIFICATE

Cost of Real Estate Project RERA Registration Number BRERAP00027-2/233/R-96/2018

Project-Saakaar Aqua City of Saakaar Constructions Pvt Ltd

for the quarter ended on 30th June, 2024

Sr. No	Particulars	Amount (in Rs.)	
		Estimated (Column - A)	Incurred & Paid (Column - B)
I			
i	<b>Land Cost:</b>		
a	Acquisition Cost of Land or Development Rights, lease Premium, lease rent, interest cost incurred or payable on Land Cost and legal cost	131,764,789	131,764,789
b	Amount of Premium payable to obtain development rights, FSI, additional FSI, fungible area and any other incentive under DCR from Local Authority or State Government or any Statutory Authority		
c	Acquisition cost of TDR (if any)		
d	Amounts payable to State Government or competent authority or any other statutory authority of the State or Central Government towards stamp duty, transfer charges, registration fees etc.		
e	Land Premium payable as per annual statement of rates (ASR) for redevelopment of land owned by Public Authorities.		
f	<b>Under Rehabilitation Scheme:</b>		
(i)	Estimated construction cost of rehab building including site development and infrastructure for the same as certified by Engineer (in Column-A)		
(ii)	Actual Cost of construction of rehab building incurred as per the books of accounts as verified by the CA (in Column-B) Note: (for total cost of construction incurred, Minimum of (i) or (ii) is to be considered)		
(iii)	Cost towards clearance of land of all or any encumbrances including cost of removal of legal/illegal occupants, cost for providing temporary transit accommodation or rent in lieu of Transit Accommodation, overhead cost.		
(iv)	Cost of ASR linked premium, fees, charges and security deposits or maintenance deposit, or any amount whatsoever payable to any authorities towards and in project of rehabilitation.		
	<b>Sub-Total of Land Cost</b>	<b>131,764,789</b>	<b>131,764,789</b>
ii	<b>Development Cost/Cost of Construction:</b>		
a (i)	Estimated Cost of Construction as certified by Engineer	5,010,000,000	3,776,700,000
a (ii)	Actual Cost of Construction incurred as per the books of accounts as verified by the CA (Column - B) Note: (for adding to total cost of construction incurred, Minimum of (i) or (ii) is to be considered)		2,641,799,088
a (iii)	On-site expenditure for development of entire project excluding cost of construction as per (i) or (ii) above, i.e. salaries, consultants fees, site overheads, development works, cost of services (including water, electricity, sewerage, drainage, layout roads etc.), cost of machineries and equipment including its hire and maintenance costs, consumables etc. All costs directly incurred to complete the construction of the entire phase of the project registered.		528,862,368
b	Payment of Taxes, cess, fees, charges, premiums, interest etc. to any Statutory Authority.		-
c	Principal sum and interest payable to financial institutions, scheduled banks, non-banking financial institution (NBFC) or money lenders on construction funding or money borrowed for construction.		48,768,794
	<b>Sub-Total of Development Cost</b>	<b>5,010,000,000</b>	<b>3,219,430,250</b>

Patna : 202 Shanti Complex, S.P. Verma Road, Patna-01

Mob. : 8210132867, 9771411261. Email : brkandco@gmail.com, barunptn@gmail.com

# ANNEXURE - 'K'

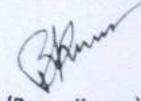
2	Total Estimated Cost of the Real Estate Project (1 (i) + 1 (ii) of Estimated Column -A	5,141,764,789.14
3	Total Cost Incurred and Paid of the Real Estate Project (1 (i) + 1 (ii) of Incurred Column - B	3,351,195,039
4	Percentage of completion of Construction Work (as per Project Architect's Certificate on completion of project)	75.38%
5	Proportion of the Cost incurred on Land Cost and Construction Cost to the Total Estimated Cost.(3/2%)	65.18%
6	Amount which can be withdrawn from the Designated Account Total Estimated Cost *Proportion of cost incurred and paid (Sr. number 2 *Sr. number 5)	3,351,195,039
7	Less: Amount withdrawn till date of this certificate as per the Books of Accounts and Bank Statement	2,727,340,325
8	Net Amount which can be withdrawn from the Designated Bank Account under this certificate.	623,854,714

This Certificate is being issued for RERA compliance for M/s Saakaar Constructions Private Limited (Promotor's Name- Vishnu Kumar Choudhary) and is based on the records and documents produced before me and explanations provided to me by the management of the company

For, B R K & CO.

Chartered Accountants

FRN - 025078C



(Barun Kumar)

M.No. 432289

Partner

Patna,

UDIN : 24432289BKESXR9683

Date:- 13/07/2024

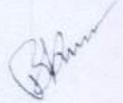


## (ADDITIONAL INFORMATION FOR ONGOING PROJECTS)

1		Estimated Balance Cost to Complete the Real Estate Project (Difference of Total Estimated Project cost less Cost incurred)	1,790,369,750
2		Balance amount of receivables from sold apartments as per Annexure-A to this certificate (as certified by Chartered Accountant as verified from the records And books of Accounts)	485,273,492
3	(i)	Balance Unsold area to be certified by Management and to be verified by CA from the records and books of accounts)	Carpet area in SFT 276,920
	(ii)	Estimated amount of sales proceeds in respect of unsold apartments (Calculated as per ASR multiplied to unsold area as on dated of certificate to be calculated and certified by CA) as per Annexure-A to this certificate.	2,141,338,250
4		Estimated receivables of ongoing project. Sum of 2 + 3 (ii)	2,626,611,742
5		Amount to be deposited in Designated Account - 70% or 100%. If 4 is greater than 1, then 70% of the balance receivables of Ongoing project will be deposited in designated Account. If 4 is lesser than 1, then 100% of the balance receivables of Ongoing project will be deposited in designated Account.	1,838,628,219

This Certificate is being issued for RERA compliance for M/s Saakaar Constructions Private Limited (Promotor's Name- Vishnu Kumar Choudhary) and is based on the records and documents produced before me and explanations provided to me by the management of the company

For, B R K & CO.  
Chartered Accountants  
FRN - 025078C



(Barun Kumar)  
M.No. 432289  
Partner  
Patna,  
UDIN : 24432289BKESXR9683



**Annexure - A**  
**Statement for calculation of Receivables from the Sales of the Ongoing Real Estate Project**  
**Sold Inventory**

(Amount in Rs.)

Sr. No	Flat No	Carpet Area (in Sq. ft.)	Unit Consideration as per Agreement/Letter of Allotment	Received Amount	Balance Receivable
1	SAC	927,454	4,380,055,700	3,894,782,208	485,273,492
<b>Total</b>		<b>927,454</b>	<b>4,380,055,700</b>	<b>3,894,782,208</b>	<b>485,273,492</b>

## (Unsold Inventory Valuation)

Ready Reckoner Rate as on date of certificate  
of the Residential/commercial premises Rs per sm.  
(Amount in Rs.)

Sr. No	Flat/Bungalow/Office No	Carpet Area (in Sq. ft.)	Unit Consideration as per Agreement/Letter of Allotment
1	SAC	276,920	2,141,338,250
<b>Total</b>		<b>276,920</b>	<b>2,141,338,250</b>

Note: Rate of Unsold Inventory per Sqft

SAC Res	8750
Rainbow	2000
SAC Commercial	9200

**ENGINEER'S CERTIFICATE**

Date: 09.07.2024

To

The Saakaar Constructions Pvt. Ltd.

5th floor, Sone Bhawan, Near Hotel Chanakya,

R Block Patna-800001, Bihar.

**Subject:** Certificate of Cost Incurred for Development of the group housing project "Saakaar Aqua City Phase-I" [State RERA Registration Number: BRERAP00027-2/233/R-96/2018] situated on the Plot bearing final Plot nos.- 255,256,257,258,259,260,261,262,263,264,336,341,342,343,344,345,346,359,360, 364, 368,163,164,165,166,167,168,169,170,171,172,173,174,176,278,178,179,180, 8 & 17 at Mauza-Usari, Nashirpur and Sandalpur, Dist-Patna demarcated by its boundaries (latitude and longitude of the end points) Mauza-Usari part of plot no.- 366 to 277 & others and mauza nashirpur part of plot no.- 116 & 117 and others to the North, Mauza Sandalpur part of plot no.- 8,9,16 & 17 and others and mauza nashirpur part plot no.-173,175,176 & 177 and others and 18.3m wide master plan road to the South, mauza nashirpur part of plot no.-176,181,182,183,184 & 162 and others and 18.3 wide master plan road to the East, 30.5 wide master plan road and mauza usari part plot no. 251 & 252 and others to the West of Division- Danapur, village- Usari, Nashirpur and Sandalpur, District- Patna, PIN-801105 admeasuring 48272.72sqm area are being developed by Saakaar Constructions Pvt. Ltd.

**Ref: State RERA Registration Number: BRERAP00027-2/233/R-96/2018**

Sir,

I Md Sajid Raza, undertaken assignment of certifying Estimated Cost for the Subject Real Estate Project proposed to be registered under State RERA, situated on the plot bearing C.N. No./CTS No./Survey No./Final Plot No.s- 255,256,257,258,259,260,261,262,263,264,336,341,342,343,344,345,346,359,360, 364, 368,163,164,165,166,167,168,169,170,171,172,173,174,176,278,178,179,180, 8 & 17 at Mauza-Usari, Nashirpur and Sandalpur, Dist-Patna of Division- Danapur, village- Usari, Nashirpur and Sandalpur, District- Patna, PIN-801105 admeasuring 48272.72sqm area are being developed by Saakaar Constructions Pvt. Ltd.

**Md. Sajid Raza**  
**AMIE (INDIA)**  
**Mem. No.: AM3102465**

*Sajid*  
09/07/24

- 1) Following technical professionals are appointed by Owner / Promoter: –
- Shri Pawan Prakash as Architect
  - M/s Sudha Technical Consultants as Structural Consultant
  - M/s C TO C Consulting Engineers Pvt. Ltd. as Mechanical / Electrical / Plumbing Consultant (MEP)
  - Shri Md Arman as Quantity Surveyor \*
- 2) We have estimated the cost of Civil, MEP and Allied Works required for completion of the apartments & proportionate completion of internal & external works of the Project as per the specifications mentioned in the Agreement of Sale. Our estimated cost calculations are based on the Drawings/Plans made available to us for the Project under Reference by the Developers / Consultants. The assumption of the cost of material, labour & other inputs made by the Developer, and the Site Inspection carried out by us to ascertain / confirm the above analysis given to us.
- 2) We estimate Total Estimated Cost of completion of the building of the aforesaid project under reference as existing amount Rs 501,00,00,000 (Total of Table A and B). The estimated Total Cost of project is with reference to the Civil, MEP and allied works required to be completed for the purpose of obtaining occupation certificate/completion certificate for the building from the PMAA being the Planning Authority under whose jurisdiction the aforesaid project is being implemented.
- 3) The Cost Incurred till date is calculated as Rs. 377,67,00,000 (Total of Table A and B). The amount of Cost Incurred is calculated on the base of amount of Total Estimated Cost.
- 4) The Balance cost of Completion of the Civil, MEP and Allied works of the Building of the subject project to obtain Occupation Certificate / Completion Certificate from PMAA (Planning Authority) is estimated at Rs. 123,33,00,000 (Total of Table A and B).
- 5) I certify that the Cost of the Civil, MEP and allied work for the aforesaid Project as completed on the date of this certificate is as given in Table A and B are as below:

TABLE – A

S. No.	Particulars	Amount (in Rs)
01	Total Estimated cost of the building as on date of Registration	442,08,00,000
02	Cost incurred as on date (Based on Estimated cost) excluding land cost	356,67,00,000
03	Work done in Percentage (as Percentage of the estimated cost)	80.68%
04	Balance Cost to be Incurred (Based on Estimated Cost)	85,41,00,000

Md. Sajid Raza  
 AMIE (INDIA)  
 Mem. No.: AM3102465

Sajid  
 09/07/24

TABLE - B

S. No.	Common Area and Facilities Amenities	Amount (in Rs)
01	Total Estimated cost of the Internal and External Development Works including amenities and facilities in the layout as on date of Registration is	8,92,00,000
02	Cost Incurred on Additional /Extra Items as on included in the Estimated Cost	50,00,00,000
03	Total Estimated cost of S.No.-1 and 2	58,92,00,000
04	Cost incurred as on (based on the Estimated cost)	21,00,00,000
05	Work done in Percentage (as Percentage of the estimated cost)	35.65%
06	Balance Cost to be Incurred (Based on Estimated Cost)	37,92,00,000

*Sajid*  
09/10/24

Yours Faithfully,  
**Md. Sajid Raza**  
AMIE (INDIA)  
Mem. No.: AM3102465

Md Sajid Raza

**ARCHITECT'S CERTIFICATE**

Date: 09.07.2024

To

The Saakaar Constructions Pvt. Ltd.

5th floor, Sone Bhawan, Near Hotel Chanakya,

R-Block Patna-800001, Bihar.

**Subject:-** Certificate for Percentage of Completion of Construction Work of the Project "Saakaar Aqua City Phase-I" [State RERA Registration Number: BRERAP00027-2/233/R-96/2018] situated on the Plot bearing final Plot no.s 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 336, 341, 342, 343, 344, 345, 346, 359, 360, 364, 368, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 176, 278, 178, 179, 180, 8 & 17 at Mauza-Usari, Nashirpur and Sandalpur, Dist-Patna demarcated by its boundaries (latitude and longitude of the end points) Mauza-Usari part of plot no.-366 to 277 & others and mauza nashirpur part of plot no.- 116 & 117 and others to the North, Mauza Sandalpur part of plot no.- 8,9,16 & 17 and others and mauza nashirpur part plot no.-173,175,176 & 177 and others and 18.3m wide master plan road to the South, mauza nashirpur part of plot no.-176,181,182,183,184 & 162 and others and 18.3 wide master plan road to the East, 30.5 wide master plan road and mauza usari part plot no. 251 & 252 and others to the West of Division- Danapur, village- Usari, Nashirpur and Sandalpur, District- Patna, PIN-801105 admeasuring 48272.72 sq.mts. area is being developed by Saakaar Constructions Pvt. Ltd.

Sir,

I Pawan Prakash, undertaken assignment as Architect of certifying Percentage of Completion of Construction Work of the Project, situated on the plot bearing C.N. No/CTS No./Survey no./Final Plot nos- 255,256,257,258,259,260,261,262,263,264,336,341,342,343,344,345,346,359,360,364,368,163,164, 165,166,167,168,169,170,171,172,173,174,176,278,178,179,180,8 & 17 at Mauza-Usari, Nashirpur and Sandalpur, Dist-Patna of Division- Patna Sadar, village- Rajbanshi nagar District- Patna, PIN-801105 admeasuring 48272.72 sq.mts. area are being developed by Saakaar Constructions Pvt. Ltd.

**PAWAN PRAKASH**  
**ARCHITECT**  
**REG. No.-CA/2012/50093**

*Pawan Prakash*  
09/07/2024

Following technical professionals are appointed by Owner / Promoter: —

- (i) Shri Pawan Prakash as Architect
- (ii) M/s Sudha Technical Consultants as Structural Consultant
- (iii) M/s C TO C Consulting Engineers Pvt. Ltd. as Mechanical / Electrical / Plumbing Consultant (MEP)
- (iii) Shri Ketan Prabhakar as Site Supervisor

Based on Site Inspection, with respect to each of the Building of the aforesaid Real Estate Project, I certify that as on date of this certificate, the Percentage of Work done for the building of the Real Estate Project as registered vide number BRERAP00027-2/233/R-96/2018 under state RERA is as per table A herein below. The percentage of the work executed with respect to each of the activity of the entire project is detailed in Table A and B.

**Table - A**

Sl. No.	Tasks / Activity	Percentage of work done
01	Initial Site Preparation work (Boundary wall, Sample Flat, Labour hutment in temporary construction etc.)	100%
02	Foundation (Substructure) Work	100%
03	Super Structure (Structural work)	100%
04	Brickwork and Internal Plaster	96%
05	Floorings within Flats/ Premises, Doors and Windows to each of the Flat/ Premises	63%
06	Sanitary Fittings within the Flat/Premises, Electrical Fittings within the Flat/Premises	30%
07	Staircases, Lifts Wells and Lobbies at each Floor level connecting Staircases and Lifts, Overhead and Underground Water Tanks	99%
08	The external plumbing and external plaster, elevation, completion of terrace with water proofing of the Building / wing.	80%
09	Installation of lifts, water pumps, Fire Fighting Fittings and Equipment as per CFO NOC, Electrical fittings to Common Areas, electro, mechanical equipment, compliances to conditions of environment /CRZ NOC, Finishing to entrance lobby, plinth protection, paving of area appurtenant to Building /Wing, Compound Wall and all other requirements as may be required to Obtain Occupation / Completion Certificate.	35%

PAWAN PRAKASH  
ARCHITECT  
REG. No. CA/2012/50093  
09/07/21

Table - B

Internal &amp; External Development Works in Respect of the entire Registered Phase

S.No.	Common Area and Facilities Amenities	Proposed (Yes/No)	Percentage of work done	Remarks
01	Internal Roads & Footpaths	Yes	60%	
02	Water Supply	Yes	NA	Existing Tubewells available
03	Sewerage (chamber, lines, Septic Tank, STP)	Yes	75%	
04	Storm Water Drains	Yes	65%	
05	Landscaping & Tree Planting	Yes	5%	
06	Street Lighting	Yes	Nil	
07	Community Buildings	No	Nil	NA
08	Treatment and disposal of sewage and sullage water/STP	Yes	75%	
09	Solid Waste management & Disposal	Yes	Nil	
10	Water conservation, Rainwater harvesting	Yes	75%	
11	Energy management	Yes	Nil	
12	Fire protection and fire safety requirements	Yes	75%	
13	Electric Meter Room. Sub-station, Receiving Station	Yes	Nil	

Total overall percentage completion of Construction work including initial site preparation work (Total of Table A and B)= 80%

Yours Faithfully

**PAWAN PRAKASH**  
**ARCHITECT**  
 REG. NO. CA/2012/56093  
 10/07/2024

Pawan Prakash

Saakaar Aqua City Progress update (Planned Vs Actual upto 1st April to 30th June 2024)						
Sl. No.	Activity Descriptions	Duration	Planned Schedule		Actual Progress update	
			Start	Finish	Status	% Complete
2	<b>CONSTRUCTION OF AQUA CITY (TOWER-6,7,8,9,11A,11B,12,18)</b>	1636 days	01-06-2018	02-11-2023		
3	<b>Initial Site Development work</b>	25 days	01-06-2018	29-06-2018	completed	100%
4	Soil dressing/Boundary wall etc.	25 days	01-06-2018	29-06-2018	completed	100%
5	<b>Structural Work</b>	865 days	02-07-2018	14-05-2021	completed	100%
6	Foundation	210 days	02-07-2018	16-03-2019	completed	100%
7	Basement Slab	200 days	15-01-2019	10-09-2023	completed	100%
8	Ground Floor- Column/Beam/Slab	45 days	12-09-2019	09-11-2019	completed	100%
9	1st Floor- Column/Beam/Slab	40 days	12-11-2019	27-12-2019	completed	100%
10	2nd Floor- Column/Beam/Slab	30 days	30-12-2019	03-02-2020	completed	100%
11	3rd Floor- Column/Beam/Slab	30 days	05-02-2020	11-03-2020	completed	100%
12	4th Floor- Column/Beam/Slab	30 days	13-03-2020	16-04-2020	completed	100%
13	5th Floor- Column/Beam/Slab	30 days	18-04-2020	23-05-2020	completed	100%
14	6th Floor- Column/Beam/Slab	30 days	26-05-2020	29-06-2020	completed	100%
15	7th Floor- Column/Beam/Slab	30 days	01-07-2020	04-08-2020	completed	100%
16	8th Floor- Column/Beam/Slab	30 days	06-08-2020	10-09-2020	completed	100%
17	9th Floor- Column/Beam/Slab	30 days	12-09-2020	21-10-2020	completed	100%
18	10th Floor- Column/Beam/Slab	30 days	26-10-2020	28-11-2020	completed	100%
19	11th Floor- Column/Beam/Slab	30 days	01-12-2020	05-01-2021	completed	100%
20	12th Floor- Column/Beam/Slab	30 days	07-01-2021	11-02-2021	completed	100%
21	13th Floor- Column/Beam/Slab	30 days	13-02-2021	20-03-2021	completed	100%
22	Terrace floor- Structural work	45 days	23-03-2021	14-05-2021	completed	100%
23	<b>Civil Work</b>	464 days	19-05-2020	30-11-2021		
24	Ground Floor- Brickwork/Plastering	30 days	19-05-2020	22-06-2020	Under Progress	60%
25	1st Floor- Brickwork/Plastering	30 days	24-06-2020	28-07-2020	Under Progress	90%
26	2nd Floor- Brickwork/Plastering	30 days	30-07-2020	03-09-2020	Under Progress	95%
27	3rd Floor- Brickwork/Plastering	30 days	05-09-2020	13-10-2020	completed	100%
28	4th Floor- Brickwork/Plastering	30 days	15-10-2020	21-11-2020	completed	100%
29	5th Floor- Brickwork/Plastering	30 days	24-11-2020	28-12-2020	completed	100%
30	6th Floor- Brickwork/Plastering	30 days	30-12-2020	04-02-2021	completed	100%
31	7th Floor- Brickwork/Plastering	30 days	06-02-2021	13-03-2021	completed	100%
32	8th Floor- Brickwork/Plastering	30 days	16-03-2021	19-04-2021	completed	100%
33	9th Floor- Brickwork/Plastering	30 days	21-04-2021	26-05-2021	completed	100%
34	10th Floor- Brickwork/Plastering	30 days	28-05-2021	01-07-2021	completed	100%
35	11th Floor- Brickwork/Plastering	30 days	03-07-2021	06-08-2021	completed	100%
36	12th Floor- Brickwork/Plastering	30 days	09-08-2021	11-09-2021	completed	100%
37	13th Floor- Brickwork/Plastering	30 days	14-09-2021	22-10-2021	completed	100%
38	Terrace Floor- Brickwork/Plastering	30 days	27-10-2021	30-11-2021	completed	100%
39	<b>Finishing Works</b>	589 days	21-05-2021	29-04-2023		
40	Ground Floor- Carpentry/Flooring/Painting	30 days	21-05-2021	24-06-2021	Under Progress	40%
41	1st Floor- Carpentry/Flooring/Painting	30 days	26-06-2021	30-07-2021	Under Progress	80%
42	2nd Floor- Carpentry/Flooring/Painting	30 days	02-08-2021	04-09-2021	Under Progress	80%
43	3rd Floor- Carpentry/Flooring/Painting	30 days	07-09-2021	14-10-2021	Under Progress	85%
44	4th Floor- Carpentry/Flooring/Painting	30 days	16-10-2021	23-11-2021	Under Progress	85%
45	5th Floor- Carpentry/Flooring/Painting	30 days	25-11-2021	29-12-2021	Under Progress	85%
46	6th Floor- Carpentry/Flooring/Painting	30 days	31-12-2021	05-02-2022	Under Progress	85%
47	7th Floor- Carpentry/Flooring/Painting	30 days	08-02-2022	16-03-2022	Under Progress	85%
48	8th Floor- Carpentry/Flooring/Painting	30 days	18-03-2022	21-04-2022	Under Progress	85%
49	9th Floor- Carpentry/Flooring/Painting	30 days	23-04-2022	27-05-2022	Under Progress	85%
50	10th Floor- Carpentry/Flooring/Painting	30 days	30-05-2022	02-07-2022	Under Progress	82%
51	11th Floor- Carpentry/Flooring/Painting	30 days	05-07-2022	08-08-2022	Under Progress	75%
52	12th Floor- Carpentry/Flooring/Painting	30 days	10-08-2022	14-09-2022	Under Progress	70%
53	13th Floor- Carpentry/Flooring/Painting	30 days	16-09-2022	26-10-2022	Under Progress	75%
54	Terrace Floor- Carpentry/Flooring/Painting	30 days	28-10-2022	01-12-2022	Under Progress	40%
55	Ground Floor- Plumbing/Electricals	30 days	18-10-2021	24-11-2021	Yet to be start	20%
56	1st Floor- Plumbing/Electricals	30 days	26-11-2021	30-12-2021	Under Progress	70%
57	2nd Floor- Plumbing/Electricals	30 days	03-01-2022	07-02-2022	Under Progress	70%
58	3rd Floor- Plumbing/Electricals	30 days	09-02-2022	17-03-2022	Under Progress	75%
59	4th Floor- Plumbing/Electricals	30 days	19-03-2022	22-04-2022	Under Progress	75%
60	5th Floor- Plumbing/Electricals	30 days	25-04-2022	28-05-2022	Under Progress	75%

Saakaar Aqua City Progress update (Planned Vs Actual upto 1st April to 30th June 2024)						
Sl. No.	Activity Descriptions	Duration	Planned Schedule		Actual Progress update	
			Start	Finish	Status	% Complete
61	6th Floor- Plumbing/Electricals	30 days	31-05-2022	04-07-2022	Under Progress	75%
62	7th Floor- Plumbing/Electricals	30 days	06-07-2022	09-08-2022	Under Progress	75%
63	8th Floor- Plumbing/Electricals	30 days	11-08-2022	15-09-2022	Under Progress	75%
64	9th Floor- Plumbing/Electricals	30 days	17-09-2022	27-10-2022	Under Progress	75%
65	10th Floor- Plumbing/Electricals	30 days	29-10-2022	02-12-2022	Under Progress	75%
66	11th Floor- Plumbing/Electricals	30 days	05-12-2022	07-01-2023	Under Progress	75%
67	12th Floor- Plumbing/Electricals	30 days	10-01-2023	14-02-2023	Under Progress	75%
68	13th Floor- Plumbing/Electricals	30 days	16-02-2023	24-03-2023	Under Progress	75%
69	Terrace Floor- Plumbing/Electricals	30 days	27-03-2023	29-04-2023	Under Progress	75%
70	Final Site development Work	150 days	03-05-2023	02-11-2023	Under Progress	60%
71						
72	<b>CONSTRUCTION OF AQUA CITY (TOWER- EWS/LIG)</b>	937 days	20-02-2019	28-03-2022		
73	Initial Site Development work	25 days	20-02-2019	22-03-2019	completed	100%
74	Soil dressing/Boundary wall etc.	25 days	20-02-2019	22-03-2019	completed	100%
75	<b>Structural Work</b>	596 days	25-03-2019	12-03-2021	Under Progress	99%
76	Foundation	70 days	25-03-2019	14-06-2019	completed	100%
77	Ground Floor- Column/Beam/Slab	45 days	17-06-2019	07-08-2019	completed	100%
78	1st Floor- Column/Beam/Slab	30 days	09-08-2019	13-09-2019	completed	100%
79	2nd Floor- Column/Beam/Slab	30 days	16-09-2019	26-10-2019	completed	100%
80	3rd Floor- Column/Beam/Slab	30 days	29-10-2019	02-12-2019	completed	100%
81	4th Floor- Column/Beam/Slab	30 days	04-12-2019	08-01-2020	completed	100%
82	5th Floor- Column/Beam/Slab	30 days	10-01-2020	13-02-2020	completed	100%
83	6th Floor- Column/Beam/Slab	30 days	15-02-2020	21-03-2020	completed	100%
84	7th Floor- Column/Beam/Slab	30 days	24-03-2020	27-04-2020	completed	100%
85	8th Floor- Column/Beam/Slab	30 days	29-04-2020	03-06-2020	completed	100%
86	9th Floor- Column/Beam/Slab	30 days	05-06-2020	09-07-2020	completed	100%
87	10th Floor- Column/Beam/Slab	30 days	11-07-2020	14-08-2020	completed	100%
88	11th Floor- Column/Beam/Slab	30 days	18-08-2020	21-09-2020	completed	100%
89	12th Floor- Column/Beam/Slab	30 days	23-09-2020	03-11-2020	completed	100%
90	13th Floor- Column/Beam/Slab	30 days	05-11-2020	09-12-2020	completed	100%
91	Terrace floor-Beam/Slab	30 days	11-12-2020	15-01-2021	completed	100%
92	Above Terrace floor- Structural work	45 days	18-01-2021	12-03-2021	Under Progress	99%
93	<b>Civil Work</b>	495 days	04-12-2019	19-07-2021		
94	Ground Floor- Brickwork/Plastering	30 days	04-12-2019	08-01-2020	Yet to be start	25%
95	1st Floor- Brickwork/Plastering	30 days	10-01-2020	13-02-2020	Under Progress	100%
96	2nd Floor- Brickwork/Plastering	30 days	15-02-2020	21-03-2020	Under Progress	100%
97	3rd Floor- Brickwork/Plastering	30 days	24-03-2020	27-04-2020	Under Progress	100%
98	4th Floor- Brickwork/Plastering	30 days	29-04-2020	03-06-2020	Under Progress	100%
99	5th Floor- Brickwork/Plastering	30 days	05-06-2020	09-07-2020	Under Progress	100%
100	6th Floor- Brickwork/Plastering	30 days	11-07-2020	14-08-2020	Under Progress	100%
101	7th Floor- Brickwork/Plastering	30 days	18-08-2020	21-09-2020	Under Progress	100%
102	8th Floor- Brickwork/Plastering	30 days	23-09-2020	03-11-2020	Under Progress	100%
103	9th Floor- Brickwork/Plastering	30 days	05-11-2020	09-12-2020	Under Progress	100%
104	10th Floor- Brickwork/Plastering	30 days	11-12-2020	15-01-2021	Under Progress	100%
105	11th Floor- Brickwork/Plastering	30 days	18-01-2021	22-02-2021	Under Progress	100%
106	12th Floor- Brickwork/Plastering	30 days	24-02-2021	31-03-2021	Under Progress	100%
107	13th Floor- Brickwork/Plastering	30 days	02-04-2021	07-05-2021	Yet to be start	75%
108	Terrace floor-Brickwork/Plastering	30 days	10-05-2021	12-06-2021	Yet to be start	45%
109	Above Terrace Floor- Brickwork/Plastering	30 days	15-06-2021	19-07-2021	Yet to be start	0%
110	<b>Finishing Works</b>	526 days	29-04-2020	24-01-2022		
111	Ground Floor- Carpentry/Flooring/Painting	30 days	29-04-2020	03-06-2020	Yet to be start	0%
112	1st Floor- Carpentry/Flooring/Painting	30 days	05-06-2020	09-07-2020	Under Progress	65%
113	2nd Floor- Carpentry/Flooring/Painting	30 days	11-07-2020	14-08-2020	Under Progress	65%
114	3rd Floor- Carpentry/Flooring/Painting	30 days	18-08-2020	21-09-2020	Under Progress	65%
115	4th Floor- Carpentry/Flooring/Painting	30 days	23-09-2020	03-11-2020	Under Progress	45%
116	5th Floor- Carpentry/Flooring/Painting	30 days	05-11-2020	09-12-2020	Under Progress	45%
117	6th Floor- Carpentry/Flooring/Painting	30 days	04-05-2020	08-06-2020	Under Progress	45%
118	7th Floor- Carpentry/Flooring/Painting	30 days	09-06-2020	14-07-2020	Under Progress	45%
119	8th Floor- Carpentry/Flooring/Painting	30 days	15-07-2020	20-08-2020	Under Progress	45%
120	9th Floor- Carpentry/Flooring/Painting	30 days	21-08-2020	25-09-2020	Under Progress	45%
121	10th Floor- Carpentry/Flooring/Painting	30 days	26-09-2020	07-11-2020	Under Progress	30%
122	11th Floor- Carpentry/Flooring/Painting	30 days	09-11-2020	14-12-2020	Under Progress	15%
123	12th Floor- Carpentry/Flooring/Painting	30 days	15-12-2020	20-01-2021	Under Progress	15%
124	13th Floor- Carpentry/Flooring/Painting	30 days	21-01-2021	26-02-2021	Yet to be start	0%
125	Terrace Floor- Carpentry/Flooring/Painting	30 days	27-02-2021	05-04-2021	Yet to be start	0%
126	Above Terrace Floor- Carpentry/Flooring/Painting	30 days	06-04-2021	12-05-2021	Yet to be start	0%

Saakaar Aqua City Progress update (Planned Vs Actual upto 1st April to 30th June 2024)						
Sl. No.	Activity Descriptions	Duration	Planned Schedule		Actual Progress update	
			Start	Finish	Status	% Complete
127	Ground Floor- Plumbing/Electricals	30 days	05-06-2020	09-07-2020	Yet to be start	0%
128	1st Floor- Plumbing/Electricals	30 days	11-07-2020	14-08-2020	Under Progress	50%
129	2nd Floor- Plumbing/Electricals	30 days	18-08-2020	21-09-2020	Under Progress	50%
130	3rd Floor- Plumbing/Electricals	30 days	23-09-2020	03-11-2020	Under Progress	50%
131	4th Floor- Plumbing/Electricals	30 days	05-11-2020	09-12-2020	Under Progress	50%
132	5th Floor- Plumbing/Electricals	30 days	11-12-2020	15-01-2021	Under Progress	50%
133	6th Floor- Plumbing/Electricals	30 days	18-01-2021	22-02-2021	Under Progress	50%
134	7th Floor- Plumbing/Electricals	30 days	24-02-2021	31-03-2021	Under Progress	50%
135	8th Floor- Plumbing/Electricals	30 days	02-04-2021	07-05-2021	Under Progress	50%
136	9th Floor- Plumbing/Electricals	30 days	10-05-2021	12-06-2021	Under Progress	50%
137	10th Floor- Plumbing/Electricals	30 days	15-06-2021	19-07-2021	Under Progress	50%
138	11th Floor- Plumbing/Electricals	30 days	21-07-2021	24-08-2021	Under Progress	50%
139	12th Floor- Plumbing/Electricals	30 days	26-08-2021	01-10-2021	Under Progress	50%
140	13th Floor- Plumbing/Electricals	30 days	05-10-2021	11-11-2021	Under Progress	50%
141	Terrace Floor Plumbing/Electricals	30 days	13-11-2021	17-12-2021	Under Progress	30%
142	Above Terrace Floor- Plumbing/Electricals	30 days	20-12-2021	24-01-2022	Yet to be start	0%
143	Final Site development Work	50 days	27-01-2022	28-03-2022	Under Progress	30%
144						
145	<b>CONSTRUCTION OF AQUA CITY (Tower-1,2,3,4,5,13,14,15,16 &amp; 17)</b>	1659 days	21-12-2018	15-06-2024		
146	Initial Site Development work	25 days	21-12-2018	19-01-2019	completed	100%
147	Soil dressing/Boundary wall etc.	25 days	21-12-2018	19-01-2019	completed	100%
148	<b>Structural Work</b>	1218 days	21-01-2019	28-01-2023	completed	100%
149	Foundation	350 days	21-01-2019	18-03-2020	complete	100%
150	Lower Basement	190 days	10-05-2019	25-12-2019	complete	100%
151	Upper Basement	280 days	11-09-2019	12-08-2020	complete	100%
152	Ground Floor- Column/Beam/Slab	45 days	14-08-2020	09-10-2020	complete	100%
153	1st Floor- Column/Beam/Slab	30 days	12-10-2020	18-11-2020	complete	100%
154	2nd Floor- Column/Beam/Slab	30 days	20-11-2020	24-12-2020	complete	100%
155	3rd Floor- Column/Beam/Slab	30 days	26-12-2020	01-02-2021	complete	100%
156	4th Floor- Column/Beam/Slab	30 days	03-02-2021	10-03-2021	complete	100%
157	5th Floor- Column/Beam/Slab	30 days	12-03-2021	15-04-2021	complete	100%
158	6th Floor- Column/Beam/Slab	30 days	17-04-2021	22-05-2021	complete	100%
159	7th Floor- Column/Beam/Slab	30 days	25-05-2021	28-06-2021	complete	100%
160	8th Floor- Column/Beam/Slab	30 days	30-06-2021	03-08-2021	complete	100%
161	9th Floor- Column/Beam/Slab	30 days	05-08-2021	08-09-2021	complete	100%
162	10th Floor- Column/Beam/Slab	30 days	10-09-2021	18-10-2021	complete	100%
163	11th Floor- Column/Beam/Slab	30 days	21-10-2021	26-11-2021	complete	100%
164	12th Floor- Column/Beam/Slab	30 days	29-11-2021	03-01-2022	complete	100%
165	13th Floor- Column/Beam/Slab	30 days	05-01-2022	09-02-2022	complete	100%
166	14th Floor- Column/Beam/Slab	30 days	11-02-2022	19-03-2022	complete	100%
167	15th Floor- Column/Beam/Slab	30 days	22-03-2022	25-04-2022	complete	100%
168	16th Floor- Column/Beam/Slab	30 days	27-04-2022	31-05-2022	complete	100%
169	17th Floor- Column/Beam/Slab	30 days	02-06-2022	06-07-2022	complete	100%
170	18th Floor- Column/Beam/Slab	30 days	08-07-2022	11-08-2022	complete	100%
171	19th Floor- Column/Beam/Slab	30 days	13-08-2022	17-09-2022	complete	100%
172	20th Floor- Column/Beam/Slab	30 days	20-09-2022	29-10-2022	complete	100%
173	21st Floor- Column/Beam/Slab	30 days	01-11-2022	05-12-2022	complete	100%
174	Terrace floor- Structural work	45 days	07-12-2022	28-01-2023	complete	100%
175	<b>Civil Work</b>	681 days	13-03-2021	09-06-2023		
176	Ground Floor- Brickwork/Plastering	30 days	13-03-2021	16-04-2021	complete	60%
176	1st Floor- Brickwork/Plastering	30 days	13-03-2021	16-04-2021	complete	100%
177	2nd Floor- Brickwork/Plastering	30 days	19-04-2021	24-05-2021	complete	100%
178	3rd Floor- Brickwork/Plastering	30 days	26-05-2021	29-06-2021	complete	100%
179	4th Floor- Brickwork/Plastering	30 days	01-07-2021	04-08-2021	complete	100%
180	5th Floor- Brickwork/Plastering	30 days	06-08-2021	09-09-2021	complete	100%
181	6th Floor- Brickwork/Plastering	30 days	11-09-2021	20-10-2021	complete	100%
182	7th Floor- Brickwork/Plastering	30 days	22-10-2021	27-11-2021	complete	100%
183	8th Floor- Brickwork/Plastering	30 days	30-11-2021	04-01-2022	complete	100%
184	9th Floor- Brickwork/Plastering	30 days	06-01-2022	10-02-2022	complete	100%
185	10th Floor- Brickwork/Plastering	30 days	12-02-2022	21-03-2022	complete	100%
186	11th Floor- Brickwork/Plastering	30 days	23-03-2022	26-04-2022	complete	100%
187	12th Floor- Brickwork/Plastering	30 days	28-04-2022	01-06-2022	complete	100%
188	13th Floor- Brickwork/Plastering	30 days	03-06-2022	07-07-2022	complete	100%
189	14th Floor- Brickwork/Plastering	30 days	09-07-2022	12-08-2022	complete	100%
190	15th Floor- Brickwork/Plastering	30 days	16-08-2022	19-09-2022	complete	100%
191	16th Floor- Brickwork/Plastering	30 days	21-09-2022	31-10-2022	complete	100%
192	17th Floor- Brickwork/Plastering	30 days	02-11-2022	06-12-2022	complete	100%
193	18th Floor- Brickwork/Plastering	30 days	08-12-2022	11-01-2023	complete	100%
194	19th Floor- Brickwork/Plastering	30 days	13-01-2023	17-02-2023	complete	100%
195	20th Floor- Brickwork/Plastering	30 days	20-02-2023	28-03-2023	complete	100%
196	21st Floor- Brickwork/Plastering	30 days	30-03-2023	04-05-2023	complete	100%
197	Terrace Floor- Brickwork/Plastering	30 days	06-05-2023	09-06-2023	Under Progress	95%

Saakaar Aqua City Progress update (Planned Vs Actual upto 1st April to 30th June 2024)						
Sl. No.	Activity Descriptions	Duration	Planned Schedule		Actual Progress update	
			Start	Finish	Status	% Complete
198	<b>Finishing Works</b>	743 days	01-07-2021	16-12-2023		
199	Ground Floor- Carpentry/Flooring/Painting	30 days	01-07-2021	04-08-2021	Yet to be start	20%
200	1st Floor- Carpentry/Flooring/Painting	30 days	06-08-2021	09-09-2021	Under Progress	50%
201	2nd Floor- Carpentry/Flooring/Painting	30 days	11-09-2021	20-10-2021	Under Progress	60%
202	3rd Floor- Carpentry/Flooring/Painting	30 days	22-10-2021	27-11-2021	Under Progress	60%
203	4th Floor- Carpentry/Flooring/Painting	30 days	30-11-2021	04-01-2022	Under Progress	60%
204	5th Floor- Carpentry/Flooring/Painting	30 days	06-01-2022	10-02-2022	Under Progress	60%
205	6th Floor- Carpentry/Flooring/Painting	30 days	12-02-2022	21-03-2022	Under Progress	60%
206	7th Floor- Carpentry/Flooring/Painting	30 days	23-03-2022	26-04-2022	Under Progress	60%
207	8th Floor- Carpentry/Flooring/Painting	30 days	28-04-2022	01-06-2022	Under Progress	60%
208	9th Floor- Carpentry/Flooring/Painting	30 days	03-06-2022	07-07-2022	Under Progress	55%
209	10th Floor- Carpentry/Flooring/Painting	30 days	09-07-2022	12-08-2022	Under Progress	50%
210	11th Floor- Carpentry/Flooring/Painting	30 days	16-08-2022	19-09-2022	Under Progress	40%
211	12th Floor- Carpentry/Flooring/Painting	30 days	21-09-2022	31-10-2022	Under Progress	30%
212	13th Floor- Carpentry/Flooring/Painting	30 days	02-11-2022	06-12-2022	Under Progress	30%
213	14th Floor- Carpentry/Flooring/Painting	30 days	08-12-2022	11-01-2023	Under Progress	15%
214	15th Floor- Carpentry/Flooring/Painting	30 days	13-01-2023	17-02-2023	Under Progress	15%
215	16th Floor- Carpentry/Flooring/Painting	30 days	20-02-2023	28-03-2023	Under Progress	15%
216	17th Floor- Carpentry/Flooring/Painting	30 days	30-03-2023	04-05-2023	Under Progress	15%
217	18th Floor- Carpentry/Flooring/Painting	30 days	06-05-2023	09-06-2023	Under Progress	15%
218	19th Floor- Carpentry/Flooring/Painting	30 days	12-06-2023	15-07-2023	Under Progress	15%
219	20th Floor- Carpentry/Flooring/Painting	30 days	18-07-2023	22-08-2023	Under Progress	15%
220	21st Floor- Carpentry/Flooring/Painting	30 days	24-08-2023	27-09-2023	Under Progress	15%
221	Terrace Floor- Carpentry/Flooring/Painting	30 days	24-08-2023	27-09-2023	Yet to be start	0%
222	Ground Floor- Plumbing/Electricals	30 days	06-08-2021	09-09-2021	Yet to be start	0%
223	1st Floor- Plumbing/Electricals	30 days	11-09-2021	20-10-2021	Under Progress	70%
224	2nd Floor- Plumbing/Electricals	30 days	22-10-2021	27-11-2021	Under Progress	70%
225	3rd Floor- Plumbing/Electricals	30 days	30-11-2021	04-01-2022	Under Progress	70%
226	4th Floor- Plumbing/Electricals	30 days	06-01-2022	10-02-2022	Under Progress	70%
227	5th Floor- Plumbing/Electricals	30 days	12-02-2022	21-03-2022	Under Progress	70%
228	6th Floor- Plumbing/Electricals	30 days	23-03-2022	26-04-2022	Under Progress	70%
229	7th Floor- Plumbing/Electricals	30 days	28-04-2022	01-06-2022	Under Progress	70%
230	8th Floor- Plumbing/Electricals	30 days	03-06-2022	07-07-2022	Under Progress	70%
231	9th Floor- Plumbing/Electricals	30 days	09-07-2022	12-08-2022	Under Progress	67%
232	10th Floor- Plumbing/Electricals	30 days	16-08-2022	19-09-2022	Under Progress	65%
233	11th Floor- Plumbing/Electricals	30 days	21-09-2022	31-10-2022	Under Progress	65%
234	12th Floor- Plumbing/Electricals	30 days	02-11-2022	06-12-2022	Under Progress	65%
235	13th Floor- Plumbing/Electricals	30 days	08-12-2022	11-01-2023	Under Progress	65%
236	14th Floor- Plumbing/Electricals	30 days	13-01-2023	17-02-2023	Under Progress	65%
237	15th Floor- Plumbing/Electricals	30 days	20-02-2023	28-03-2023	Under Progress	60%
238	16th Floor- Plumbing/Electricals	30 days	30-03-2023	04-05-2023	Under Progress	60%
239	17th Floor- Plumbing/Electricals	30 days	06-05-2023	09-06-2023	Under Progress	60%
240	18th Floor- Plumbing/Electricals	30 days	12-06-2023	15-07-2023	Under Progress	60%
241	19th Floor- Plumbing/Electricals	30 days	18-07-2023	22-08-2023	Under Progress	60%
242	20th Floor- Plumbing/Electricals	30 days	24-08-2023	27-09-2023	Under Progress	60%
243	21st Floor- Plumbing/Electricals	30 days	03-10-2023	10-11-2023	Under Progress	60%
244	Terrace Floor- Plumbing/Electricals	30 days	13-11-2023	16-12-2023	Under Progress	60%
245	Final Site development Work	150 days	19-12-2023	15-06-2024	Under Progress	55%

