

Ref. No. SCPL-SAC/2023 – 24/I QPR/

Date: 14-07-2023

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, 2023**.  
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: 2023 – 24 (period from 01-04-2023 to 30-06-2023) in respect of our project: Saakaar's Aquacity located at Usari Makhdumpur Road, Sandalpur, Khagaul, Danapur, Distt.: Patna is enclosed in the 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.	Pollution NOC	Annexure – 'G'
8.	K-Licence	Annexure – 'H'
9.	Standard Fire and Special Perils Insurance	Annexure – 'I'
10.	Business Suraksha Classik Policy	Annexure – 'J'
11.	Employees Compensation Insurance	Annexure – 'K'
12.	Plant & Machinery Insurance	Annexure – 'L'
13.	Chartered Accountant's Certificate	Annexure – 'M'
14.	Engineer's Certificate	Annexure – 'N'
15.	Architect's Certificate	Annexure – 'O'
16.	Schedule versus Actual Progress of the Project	Annexure – 'P'
17.	Information regarding change in Board of Directors	Annexure – 'Q'

Saakaar Constructions Pvt. Ltd.

**Saakaar Constructions Pvt. Ltd.**

CIN No. : U00502BR1996PTC007493

5<sup>th</sup> Floor, Sone Bhawan, Near Hotel Chankaya, R Block Gola Page 1 of 3 - 800 001

Ph.: 0612-2506506, M : 6202750747

e-mail : info@saakaar.com, website : www.saakaar.com

*Ingufts*  
Director



Secondly, Geo-tagged photographs 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
8	THAMES	Tower-18	UB+G+11
		Tower-19	UB+G+12
		Tower-20	UB+G+13
9	RAINBOW	Tower-21	UB+G+13

Saakar Constructions Pvt. Ltd.

*J. S. A. S.*

Director

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.  
Saakaar Constructions Pvt. Ltd.

*J. Singh*

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 / September / December** of **2023** (Year)

<b>I. PARTICULARS OF PROJECT</b>					
Project Registration Number	BRERAP00027-2/233/R-96/2018	Name of Project/ Phase of Registered Project	SAAKAAR's AQUACITY		
Name of Promoter	Saakaar Constructions Pvt. Ltd.	Project Address	Usari Makhdumpur Rd., Sandaipur, Khagaul, Danapur, Distt. -Patna, Bihar		
Name of Co-promoter	-	-	-		
Project Registration is valid up to	15-03-2025				
Starting date of Project or Phase of the Project	07-08-2018				
Type of Project or Phase of the Project	1. Residential [✓] 2. Commercial 3. Residential-cum-Commercial 4. Plotted Project				
Period of validity of map by the Competent Authority	02-02-2024				
<b>II. DISCLOSURE OF SOLD/BOOKED INVENTORY OF APARTMENTS</b>					
Building / Block Number	Apartment Type	Carpet Area of booked apartment during the quarter (in S.Ft.)	Total Number of sanctioned apartment	Total Number of Apartment	
				Booked / Allotted	Sold
Residential	EWS	1292	196	90*	0
	LIG	0	182	174	0
	2 BHK	0	132	72	0
	2.5 BHK	0	84	39	0
	3 BHK	8781	713	513	0
	4 BHK	0	95	46	0
	Store Room	0	31	16	0
	<b>Total</b>	<b>10073</b>	<b>1433</b>	<b>950</b>	<b>0</b>
Commercial	Studio		75	0	0
	Shop		34	0	0
	Poly Clinic		1	0	0
	Coaching		1	0	0
	Bank		1	0	0
	Food Court		1	0	0
	Play School		1	0	0
	Assisted Living		10	0	0
Club House		1	0	0	

\* During this quarter, EWS apartment booking: 4, cancelled: 1. Hence, actual booked apartment (EWS):3.  
Saakaar Constructions Pvt. Ltd.

*J. S. A. S.*  
Director

### III. DISCLOSURE OF SOLD / BOOKED INVENTORY OF GARAGES

Building / Block Number	Total Number of Sanctioned Garages	Total Number of Garages	
		Booked / Allotted	Sold
EWS	196	90	0
LIG	182	174	0
2 BHK, 2.5 BHK, 3 BHK, 4 BHK, Store Room	1266	872	0
Studio, Shop, Poly Clinic, Coaching, Bank, Food Court, Play School, Assisted living, Club House	84	0	0
<b>Total</b>		<b>1136</b>	<b>0</b>

### IV. DETAILS OF BUILDING APPROVALS

(If already files 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 NOC	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, Gol		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, NSCBI Airport, Kolkata – 700052		05-12-2017	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' & 'F'

5.2	Labour Licence	Registering Officer, Dept. of Labour, GOB		31-03-2019 & 03-02-2021	Annexure - 'G'
5.3	Bihar Building and Other construction Welfare Board	Govt. of Bihar		02-12-2022	Annexure - 'H'
5.3.	Pollution NOC	Bihar State Pollution Control Board		10-08-2018 & 01-12-2020	Annexure - 'I' & 'J'
5.4	K-Licence	District Mining Office, Patna		23-01-2023	Annexure - 'K'
5.6	Business Suraksha Classik Policy	HDFC Ergo General Insurance Co. Ltd.		23-12-2022	Annexure - 'L'
5.7	Contractors Plant & Machinery Insurance Policy	HDFC Ergo General Insurance Co. Ltd.		25-12-2022	Annexure - 'M'
5.8	Employees Compensation Insurance	HDFC Ergo General Insurance Co. Ltd.		26-08-2022	Annexure - 'N'

Saakur Constructions Pvt. Ltd.

*Insults*  
Director

**V. CONSTRUCTION PROGRESS OF THE PROJECT**

1. Building / Wing / Layout Number \_\_\_\_\_ (To beaded for each Building / Wing)

S. No. (1)	Tasks / Activity (2)	Percentage of Actual Work Done (As on date of the Certificate) (3)								
		ATLANTIS CL-1	PACIFIC CL-2	AMAZON CL-3	NEPTUNE CL-4	AQUARIUS CL-5	VICTORIA CL-6	NIAGRA CL-7	THAMES CL-8	SAAKAR CL-9
1.	Excavation (if any)	100%	100%	100%	100%	100%	100%	100%	100%	100%
2.	Basements (if any)	100%	100%	100%	100%	100%	100%	100%	100%	100%
3.	Podiums (if any)	N/A	91%	N/A	N/A	N/A	79%	N/A	N/A	N/A
4.	Plinth	100%	100%	100%	100%	100%	100%	100%	100%	100%
5.	Stilt Floor	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.	Slabs of Super Structure (Including Staircases, Lifts Wells and Lobbies at each Floor level)	100%	100%	100%	100%	100%	100%	100%	100%	90%
7.	Internal walls, Internal Plaster	65%	47%	93%	90%	92%	84%	95%	42%	
8.	Floorings, Doors and Windows within Flats /Premises.	10%	8%	12%	12%	9%	10%	20%	5%	
9.	Sanitary Fittings within the Flat/ Premises, Electrical Fittings within the Flat/Premises	8%	7%	13%	13%	9%	12%	15%	6%	

10.	Overhead and Underground Water Tanks.	25%	40%	90%	90%	80%	70%	50%	95%	0%
11.	External plumbing and external plaster, elevation, completion of terraces with waterproofing of the Building/ Wing.	13%	5%	36%	18%	10%	20%	8%	45%	0%
12.	Installation of Lifts, water pumps, Fire Fighting Fittings and Equipment as per CFO NOC, Electrical fittings, Mechanical Equipment, compliance to conditions of environment/CRZ NOC, Finishing to entrance lobby/s, plinth protection, paving of areas appurtenant to Building/Wing, Compound Wall and all other requirements as may be required to complete project as per specifications in Agreement of Sale. Any other activities.	0%	0%	0%	0%	0%	0%	0%	0%	0%

#### VI. AMENITIES AND COMMON AREA AND EXTERNAL INFRASTRUCTURE DEVELOPMENT WORKS

S. No.	Common Areas and Facilities	Proposed (Yes/No)	Percentage of actual Work Done (As on date of the Certificate)	Details
(1)	(2)	(3)	(4)	(5)
1.	Internal Roads & Footpaths	YES	NOT STARTED	
2.	Water Supply	YES	NOT STARTED	
3.	Sewerage (Chamber, Line, Septic Tank, STP)	YES	30%	Shaktar Constructions Pvt. Ltd.

Shaktar Constructions Pvt. Ltd.

15/08/24

Director

4.	Storm Water Drains	YES	25%
5.	Landscaping & Tree Planting	YES	NOT STARTED
6.	Street Lighting	YES	NOT STARTED
7.	Community Buildings	NO	N/A
8.	Treatment and Disposal of Sewage and Sullage Water	YES	NOT STARTED
9.	Solid Waste Management & Disposal	YES	NOT STARTED
10.	Water Conservation / Rain Water Harvesting	YES	NOT STARTED
11.	Energy Management	YES	NOT STARTED
12.	Fire Protection and Fire Safety Requirements	YES	NOT STARTED
13.	Closed Parking	YES	STRUCTURE WORK COMPLETED
14.	Open Parking	YES	STRUCTURE WORK COMPLETED
15.	Electrical Meter Room, Sub-Station, Receiving Station	YES	NOT STARTED
16.	Others (Option to Add More)		

**VI.A.EXTERNAL AND INTERNAL DEVELOPMENT OF WORKS IN CASE OF PLOTTED DEVELOPMENT**

Not Applicable

Sanskari Constructions Pvt. Ltd.

*[Signature]*

Director

<b>VII. GEO TAGGED AND DATE PHOTOGRAPH OF (EACH BLOCK) OF THE PROJECT</b>			
(A)	S. No.	Particulars	
	1.	Front Elevation.	Enclosed
	2.	Rear Elevation	Enclosed
	3.	Side Elevation	Enclosed
<b>(B)</b>		Photograph of each floor	Enclosed
<b>VIII. 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.	Amount received during the Quarter		8,76,22,925
4.	Actual Cost Incurred during the Quarter		9,97,21,548
5.	Net amount at end of the Quarter		-1,20,98,623
6.	Total expenditure on Project as on 30 <sup>th</sup> Jun., 2023		2,69,86,98,189
7.	Cumulative fund collected till the end of the Quarter in question		3,41,52,25,380
8.	Cumulative expenditure done till the end of the Quarter in question		2,69,86,98,189
<b>IX. Details of Mortgage or Charge, if any, created</b>			
Charge created on the land and the project: Rs. 17,60,00,000			
<b>X. MISCELLANEOUS</b>			
<b>A</b>	List of Legal Cases (if any)		
1.	Case No.	RERA/CC/79/2022	
2.	Name of Parties	Mr. Gautam Kumar, Unit: 7E-T19 (3BHK)	
	Remarks	Unit Cancelled.	
<b>B</b>	Sale/Agreement for Sale during the Quarter		
1.	Sale Deed	0	
2.	Agreement for Sale	9	
<b>C</b>	Information in regard to defaulters under cancelling process due to non payment as per Payment Schedule.		
1.	Unit: 2B-T20 (3BHK), Name of Party: Mrs. Asha Singh & Mr. Niranjana Singh		
2.	Unit: 8C-T6 (3BHK), Name of Party: Mrs. Purnima Gain		
3.	Unit: 820 (1 BHK), Name of the Party: Ms. Sarjana Gautam		
<b>XI. PERCENTAGE OF WORKS ALONG WITH MILESTONE CHART</b>			
Whether the project in progress is as per time schedule or lagging behind? On time (considering the delay due to COVID and including subsequent extension of 9 (Nine) months time). Mile Stone Chart is enclosed as Annexure – 'N'.			

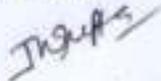
Srikanth Construction Pvt. Ltd.

*J. Gupta*  
Director.

**Undertaking:**

I/we solemnly affirm, declare and undertake that all the details stated above are true to the best of my/our 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.

Saaksh Construction Pvt. Ltd.

  
\_\_\_\_\_  
Director

Signature of Promoter

Name: J N Gupta

Date:

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.



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- (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

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.



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- (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

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**

- (xii) 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**

- (xiii) 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
- (xiii) 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.
- (xiv) 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.
- (xiv) A dedicated entry/exit and parking shall be provided for the commercial activities

**Environment management Plan**

- (xvi) 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.



**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 Parishad/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

Amendment - B/B.173

**Provisional Fire Clearance (Above 15Mtr. Height)**

754

Letter No. 4240  
OFFICE OF THE STATE FIRE OFFICER-CUM-DIRECTOR, BIHAR, PATNA.

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

To, Ar. Vishnu Kumar Choudhary,  
Regd. No. -AR/88/15,  
Choudhary Kumar Consultants Pvt. Ltd.,  
PandoojPlace, 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 & 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 :**

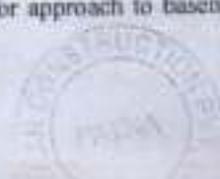
- The whole construction of the proposed building shall be carried out as per approved plan drawing conforming the relevant building rules of local Municipal Corporation as per Building Bye laws Bihar, 2014.
- The floor area exceeds 750 m<sup>2</sup> shall be suitably compartmented by separation walls 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 operable 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 conform 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.



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 corner 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 refugee 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 Officer-cum-Director  
Bihar, Patna

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

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  - a) 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.
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  - d) Provision of ventilation at the crown of the central core-shaft of the building shall be provided.
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  - a) 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).
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  - b) The Staircase of the building shall have permanent vents at the top equal to 5% of the total sectional area of the staircase enclosures and operable windows at each floor level equal to 15% of the total cross section area shall have to be provided in the external wall of the building.
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  - d) The width of the Staircases and corridor and travel distance of different categories of occupancies shall have to conform the relevant building rules.
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  - 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 activation 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.
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- 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 Mtrs to facilitate the movement of Fire vehicles at the time of emergency.
- ix) That a refuge area of 5MP above 8<sup>th</sup> floor be made available as per NBC norms.
- x) That the external finishing shall be non-combustible or class - 1 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 governing authority.
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- 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 Officer, Bihar).
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8/11/17  
 State Fire Officer  
 Bihar, Patna



आम्रमे 'C'/P8-1/22

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 Nizamati (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. NOC No.:	CGWA/NOC/INF/ORIG/2021/13414												
2. Application No.:	21-4/347/BR/INF/2018	3. Category: (GWRE 2020)	Semi Critical										
4. Project Status:	New Project	5. NOC Type:	New										
6. Valid from:	20/10/2021	7. Valid up to:	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> /year	m <sup>3</sup> /day	m <sup>3</sup> /year	m <sup>3</sup> /day	m <sup>3</sup> /year						
688.00	251120.00												
9. Details of ground water abstraction /Dewatering structures													
Total Existing No.:7							Total Proposed No.:0						
	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 & 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 बचाव - जीवन बचाव  
SAVE WATER - SAVE LIFE



Approved - C/P/282

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 information 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 (calcium 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/home 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 premises as per the existing building bye laws in the premises.
- 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) Whenever the NOC is for abstraction of saline water and the existing wells (s) 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 15 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/Judicial 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 charge/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/authority 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/Ecconciliation 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.)**



Annexure-D/P.192



भारतीय विमानपत्तन प्राधिकरण  
AIRPORTS AUTHORITY OF INDIA

Sudip Kumar

Date: 05-12-2017

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

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.

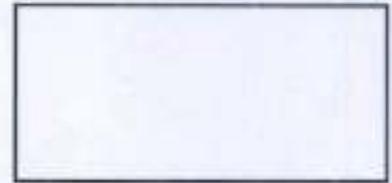
Chairman NOC Committee

Region Name: EAST

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

Email ID: [gmatmcr@aai.aero](mailto:gmatmcr@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



Annexure - 'E' / P. 193.

## पटना महानगर क्षेत्र प्राधिकार

(बिहार सरकार का उपक्रम)

पौचर्वा ताल्ला, बिहार राज्य भवन निर्माण निगम लिमिटेड,  
शारन्नैनगर, पटना- 800023

सं०सं०-प०मह०क्षे०प्रा०/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 कॅनाल रोड, धाना-बुद्धा कॉलोनी,  
जिला-पटना (बिहार)

विषय- प्लान कॅस 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 कॅस 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।



*Jay Lal Singh*  
प्रभारी निदेशक,  
पटना महानगर क्षेत्र प्राधिकार।

## पटना महानगर क्षेत्र प्राधिकार

(बिहार सरकार का उपक्रम)

पौचवा तल्ला, बिहार राज्य भवन निर्माण निगम लिमिटेड,

पटना का मुख्यालय भवन, हॉस्पिटल रोड,

शास्त्री नगर, पटना - 800023

सं०सं०-प०महा०क्षे०प्रा०-

10

पटना, दिनांक-०९/०९/२०१८

प्रेषक,

प्रभारी निदेशक,

पटना महानगर क्षेत्र प्राधिकार।

पटना।

सेवा में,

श्री सुदीप कुमार, (निदेशक),

SAAKAAR CONSTRUCTION PVT. LTD.

बोरिंग कैनल रोड, थाना- बुद्धा कॉलोनी,

जिला- पटना (बिहार)।

विषय- प्लान केस सं०- PMAA/PRN/ USARI SARAR, MAKHDUMPUR BANDH/ 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 की स्वीकृति के संबंध में।

महाशय,

आपके आवेदन सं०- PMAA/PRN/ USARI SARAR, MAKHDUMPUR BANDH/ NO OF Tower 21 (UB+G+10), (UB+B+13), (UB+G+21), (STILT+15), (LB+UG+G+10), TO (LB+UG+13) मंजिले भवन/39/2017 के संदर्भ में श्री सुदीप कुमार, (निदेशक), SAKAAR CONSTRUCTION PVT. LTD. बोरिंग कैनल रोड, थाना- बुद्धा कॉलोनी, जिला- पटना (बिहार) के भवन निर्माण के लिए पटना महानगर क्षेत्र प्राधिकार बिहार शहरी आयोजना तथा विकास अधिनियम, 2012 के अधीन अधिसूचित विकास योजना/पटना महानगर क्षेत्र प्राधिकार आयोजना स्कीम के तहत आवेदित नू-खण्ड जो मौजा- संदलपुर, प्लॉट सं०-8(P), 17(P), मौजा- नसीरपुर, प्लॉट सं०-163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 176, 178, 179, 180, 278, मौजा- उसरी, प्लॉट सं०-255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 336, 341, 342, 343, 344, 345, 346, 359, 360, 364, 368, पटना के बाबत निम्नलिखित शर्तों/निर्बंधों के अध्यापीन एतद् द्वारा अनुमति प्रदान की जाती है।

- (i) भूमि/भवन का उपयोग अनन्य रूप से आवासीय प्रयोजन के लिए किया जाएगा और इस प्राधिकार के पूर्व अनुमोदन के बिना उपयोगों को किसी अन्य उपयोग के लिए परिवर्तित नहीं किया जाएगा।
- (ii) विकास पूर्ण रूप से आवश्यक अनुमति के पृष्ठांकन के साथ संलग्न योजनाओं के अनुसार किया जाएगा।
- (iii) अनुमोदित योजना में दर्शाया गया 55216.20 वर्ग मीटर का पार्किंग स्थान खुला रखा जाएगा और इसके किसी भाग पर निर्माण नहीं किया जाएगा। बेसमेंट में Ventilation हेतु समुचित व्यवस्था बिहार भवन उपनिधि के आलोक में प्रवधान करना होगा।
- (iv) प्रश्नगत भूमि आवेदक के विधिपूर्ण स्वामित्व एवं शांतिपूर्ण कब्जा में अवश्य हो।



- (v) सड़क को मानक चौड़ाई तक और चौड़ी करने के लिए आवेदक, विभिन्न विकास योजना/आयोजना प्राधिकारों/या बिहार शहरी आयोजना तथा विकास अधिनियम, 2012 के अधीन अधिसूचित किसी योजना स्कीम के अधीन आच्छादित सुसंगत आयोजना प्राधिकार/ग्राम पंचायत क्षेत्रों के अधिनस्थ पटना मास्टर प्लान 2031 में प्रस्तावित 18.3m, चौड़ी सड़क हेतु आवेदक द्वारा कुल (1) उत्तर 6.70 मी० (2) दक्षिण 0.00 मी० (3) लम्बाई में पूरब 21.34 मी० एवं (4) पश्चिम 22.37 मी० अर्थात् कुल रकबा 71.48 वर्गमी० भूमि की त्रिकोणीय पट्टी नुपत उपहार के रूप में प्राधिकार को देगा इस पर किसी प्रकार का दावा नहीं होगा और किसी प्रकार का निर्माण नहीं करना होगा।
- (vi) अनुमति (अनुज्ञा) जारी किये जाने की तारीख से तीन वर्षों की अवधि के लिए विधिमान्य होगी।
- (vii) इस उपबन्ध के अधीन दी गयी अनुमति को उस भूखण्ड, जिसके लिए योजना अनुमोदित की गयी हो, के अधिकार, हक, हित की बाबत साक्ष्य नहीं मानी जाएगी।
- (viii) योजना के अनुमोदन के पश्चात् भू-अभिलेख के कारण या अधिकार/हक/हित की बाबत कोई विवाद होने पर विवाद की अवधि के दौरान योजना का अनुमोदन स्वतः रद्द समझी जायेगी।
- (ix) भू-स्वामित्व एवं नक्शा से संबंधित समस्त दस्तावेजों/कागजात के सत्यता की जिम्मेदारी आवेदक की है। भविष्य में इसमें किसी प्रकार की त्रुटि/हेर-फेर/कपटपूर्ण रचना पाये जाने पर नक्शा अस्वीकृत किये जाने के साथ आवेदक के विरुद्ध विधि सम्मत कार्रवाई की जायेगी।
- (x) बिहार भू-सम्पदा (विनियमन और विकास) नियमावली, 2017 की शर्तों के अधीन राज्य में गठित भू-सम्पदा विनियामन प्राधिकरण से इस परियोजना का निबंधन अनिवार्य होगा।
- (xi) निर्माणकर्ता को प्राधिकार के विनिर्देशों के अनुसार मल जल निकास, जल निकास सड़क आदि जैसे संयोजन स्थल पर और स्थल के बाहर आधारभूत संरचना का एवं बिहार भवन उपविधि 8(5) के आलोक में विकास होगा।
- (xii) समय-समय पर सरकार द्वारा निर्गत आदेशों एवं नीतियों का विस्तृत रूप से पालन करना अनिवार्य होगा।
- (xiii) नक्शा में दर्शाया गया S.T.P. एवं Rainwater Harvesting का प्राक्धान निश्चित रूप से करना होगा।
- (xiv) पुरे प्लॉट एरिया का 10% एरिया ग्रीन एरिया के रूप में उपयोग में लाया जाएगा।
- (xv) G.O.I, Ministry of Environment, Forest and Climate change द्वारा निर्गत Proposal No.-1A/BR/NCP/72364/2017 दिनांक-23/04/2018 द्वारा निर्गत आदेश का पालन सुनिश्चित करना होगा।
- (xvi) राज्य में प्रभावी Affordable Housing Policy का अनुपालन सुनिश्चित करना होगा।



विश्वासभाजन

3/5/18  
N-E

प्रभारी निदेशक, अ.ग.क.

सहायक अभियंता पटना महानगर क्षेत्र प्राधिकार  
पटना महानगर क्षेत्र प्राधिकार  
प्रभारी निदेशक, अ.ग.क.  
पटना महानगर क्षेत्र प्राधिकार

**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



minimum wages Act, 1948 (11 of 1948) for such employment where applicable and where the rates have been fixed by agreement, settlement or award not less than the rates so fixed and

(e) The employer shall comply with the provisions of the Act and the rules made there under.

**BIHAR STATE POLLUTION CONTROL BOARD**Parivesh Bhawan, NSB-2, Patliputra Industrial Area  
Patliputra, Patna - 800 010*Annexure-5/Pg-1/23*

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

Annexure - G/Pg. 2 of 3

### 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 a 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/-

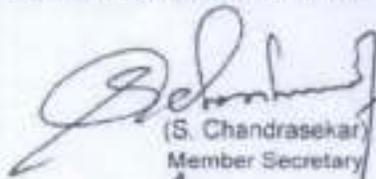
(S. Chandrasekar)

Member Secretary

Memo No. - 4724

Patna, dated: 01/12/2020

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  
L Page 2 of 2

Annexure G/Pg-3/3.



**BIHAR STATE POLLUTION CONTROL BOARD**

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

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. 1466157, dated 05.05.2018 of M/s Saakaar Construction Pvt. Ltd., Prop. Director Sudip Kumar, Danapur, Dist.-Patna for Group Housing Project, at KhataNo.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, Khesra No.- Nil, At- Proposed Group Housing Aqua City (Phase-1) Danapur, Dist.-Patna with capacity as details given below:- (Not applicable as it is Group Housing Project)

Total investment shall be Rs. 28300Lakhs.

**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) Environmental clearance issue vide letter no.-21-363/2017-1A-III, dated: 23.04.2018 by MoEF.

**NOC IN FAVOUR OF THE PROPONENT AT THE SAID SITE IS HEREBY ACCORDED 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. The proponent must develop the Solid Waste Management and Disposal Scheme including storage and segregation of biodegradable and non-biodegradable wastes and solid wastes shall be disposed off in consultation with focal municipal authority.
- (ix) Ground water should not be abstracted without prior permission of the competent authority.
- (x) Construction work shall be done in covered shade and step will be taken to minimize fugitive emission, during carriage, Loading and unloading of construction materials.

Page 1 of 2

Saakaar Construction Pvt. Ltd.  
Signature  
Signature





## BIHAR STATE POLLUTION CONTROL BOARD

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

### SPECIFIC CONDITIONS:-

- (i) That they shall have to construct a 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 dual flushing irrigation purpose.
- (ii) Treated waste water shall be fully reused for irrigation of its own land, car washing etc.
- (iii) 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.
- (iv) 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.
- (v) 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.
- (vi) The proponent must practice rainwater harvesting on regular basis.
- (vii) They shall submit compliance report of above conditions along with the evidence in the form of photographs bills of procurement etc.
- (viii) The proponent shall make arrangement of dual flushing/water reuse overhead tank.
- (ix) The proponent shall make arrangement for decentralized composting unit within premises.
- (x) The proponent shall follow C&D waste Rules, 2016.
- (xi) Tree plantation shall be done as per E.C. condition and plantation should be started from this session.

### 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' the proposed plant but shall be subject to compliance of all the conditions indicated above;
3. The NOC, granted, shall be valid for a period of two years from the date of issue

Memo No.- 3668

Copy forwarded to: M/s Saakaar Construction Pvt. Ltd., Prop. Director Sudip Kumar,  
Danapur, Dist-Patna /Concern AEE, Patna for favour of information and necessary action

Sd/-

(Ajok Kumar)

Member Secretary

Patna, dated- 10.8.18

(Ajok Kumar)

Member Secretary

Page 2 of 2

For Saakaar Constructions Pvt. Ltd.

EPABX & 0612-2261250/2262265, Fax & 0612-2261050

E-mail: bspcb@yahoo.com, Website & <http://bspcb.bih.nic.in>

Authorised Signatory



Annexure-H

**District Mining Office, PATNA**

**License in Form 'K'**

[See Rule 39 (1)]



Renewed Storage License No. : K-PATNA/218/2023

M/s Mr./Mrs. **SAAKAAR CONSTRUCTIONS PVT LTD**, S/O **Kashay Prasad Agrawal**, resident of Village 10 Floor  
Sons Dheewan R Block Patna, P.O. **QPO PATNA**, P.S. **Kotwali**, Dist. **PATNA** is approved person/firm/company to  
stock Minor Minerals **SAND** at the location Vill. **SAAKAAR AQUACITY USARI**, Mouza **Sandalpur**, Mouza Number  
**5202**, Block **DANAPUR P.S. Danapur Dist. PATNA**, having Khata No. **21**, Plot No./Khasra No. **Tranah of 17**, Over on  
Area (in Acre) **0.435** and he/she will abide by provisions of **BIHAR MINERALS (Prevention of Illegal Mining,  
Transportation, Storage & CONCESSION) RULES, 2019**.

Seal and Signature of **Competent officer**  
District Mining Officer of PATNA

*[Handwritten Signature]* 23-01-23

Renewed License will be valid till - 31-Dec-2023

Conditions:

- 1 License holder shall maintain proper Accounts of minor minerals in Register in Form 'H' in which day to day transaction shall be entered.
- 2 License may be renewed on application which shall be accompanied by fee of Rs.2000/- (Two thousand only), if related rules are followed during the license period.
- 3 In case of any dispute by riyat regarding land of license hold area, the license issued may be cancelled.
- 4 License holder shall issue a transport challan in form 'G' or e-challan to every carrier (Truck/Tractor or any vehicles while dispatching minerals from their stocks.
- 5 License holder if fail to maintain a register in form 'H' or issue a challan in form 'G' or e-challan shall be punishable with a simple imprisonment which may extend upto one year or Value of the mineral along with fine which may extend up to Rs. 10,000/- (Ten thousand only) or with both.
- 6 License holder shall submit every month to the Competent Officer a true and correct return for minerals in form-'I' by the 15th day of the following month to which it relates.
- 7 Every License Holder shall give all reasonable facilities to competent officer to inspect/Verify and check the accounts of the minerals.
- 8 JCB Machine will be operated on safe side and far away from overhead Electric wire line.
- 9 License holder shall stock the Minor Mineral away from 50M from metalled road/ Public place.
- 10 On getting information about any mining dues/FIR in future, Storage Licensee treated as Self Cancelled.
- 11 License Holder Shall arrange Parking in his own license hold area. Sand loaded vehicle will not be allowed during No Entry period.
- 12 License holder Shall also have to display a sign board
- 13 License Hold area shall be Properly Fenced/ Earmarked by License holder.
- 14 Storage of mineral shall not be permitted to stack minor mineral below or near the overhead wire line or near any electric pole.
- 15 Minor minerals shall be properly covered from all sides by tarpoline at license holder area.
- 16 Proper arrangement for water spray in and around license hold area through water tanker /water sprinklers shall be made by the license holder.
- 17 License holder shall take all possible precautions for protection of Environment and control of pollution.
- 18 The Department may direct to license holder to sale some proportion of their minor mineral to the BSMC at Prescribed rate of department.
- 19 On cancellation of license, the minor mineral lying on the land of stock holder area shall become the staidue property of the Govt. and shall be sold by the BSMC/mining office.
- 20 Measures shall be taken to prevent dust emission by carrying of stocked mineral during transportation.
- 21 The License Holder will have to obey the directions given by the Department, District Collector or the Mining Officer in the public interest.

Seal and Signature of **Competent officer**  
District Mining Officer of PATNA

*[Handwritten Signature]* 23-01-23



Memo No. 464 Date 23-1-23

Copy To **SAAKAAR CONSTRUCTIONS PVT LTD** **KESHAY PRASAD AGRAWAL** **VIA-PO-10 FLOOR SONS DHEEWAN R BLOCK PATNA** **KOTWALI Dist PATNA**

Seal and Signature of **Competent officer**  
District Mining Officer of PATNA

*[Handwritten Signature]* 23-01-23

Policy No. : 2111 2039 3853 8202 000

Standard Fire and Special Perils Insurance  
(Material Damage)



2111203938538202000

SAAKAR CONSTRUCTION PVT LTD  
1-8 CLUSTER, SARARI, MAKDUMPUR ROAD  
USARI, DANAPUR, BIHAR  
ALAMPUR GONPURA, PATNA,  
BIHAR, 801505  
Contact No.:

27 December, 2022

Dear Customer,

**Sub: Standard Fire and Special Perils Insurance Policy No. 2111203938538202000**

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



Standard Fire and Special Perils Insurance

(Material Damage)



2111203938538202000

SAAKAR CONSTRUCTION PVT LTD 1-8 CLUSTER SARARI, MAKDUMPUR ROAD USARI, DANAPUR, BIHAR ALAMPUR GONPURA, PATNA, BIHAR, 801505 Contact No:	Insured Name : SAAKAR CONSTRUCTION PVT LTD Policy Number : 2111 2039 3853 8202 000 Policy Period Insurance : From 31/12/2022 00:01 hrs To 30/12/2023 Midnight Place Of Supply : Bihar Policy Issuance Date : 27/12/2022 Customer Id : Customer Id 100862624581 Customer PAN : AAFCS5896D GSTIN : 10AAFCS5896D12B Email :
---	--

Intermediary Name	MUKESH KUMAR	Intermediary Code	20206557937
-------------------	--------------	-------------------	-------------

Details of Coverage, Sum Insured & Premium (₹)

Section	Sum Insured	Premium
Premium excl. Terrorism	1,000,000,000.00	799,999.80
Terrorism Damage Cover	0.00	0.00
Net Policy Premium		800,000.00
GST (Rate and amount shown below)		144,000.00
	<b>Total Premium</b>	<b>944,000.00</b>

Details of Add On Cover

Description Of Add On Cover	Sum Insured (₹)
Impact Damage Cover	50,000,000.00
Removal of Debris	97,470,000.00
Architects Surveyor Fees	75,000,000.00
Earthquake	1,000,000,000.00

Details of Property Insured & Location of Risk Covered

Risk Location	Occupancy	Detail of the Property Insured	Sum Insured (₹)
SAAKAR AQUA CITY, 1-8 CLUSTER SARARI MAKDUMPUR ROAD, USARI DANAPUR, KHAGALU, PATNA, BIHAR, PIN-801105.  Invoice No. : 2122700682431, GSTIN : 10AAFCS5896D12B, Premium: 800000, Integrated Tax 18% ( ₹ 144000 ), Place of Supply : Bihar	Building In course of construction	Building Including Compound Wall	1,000,000,000.00
<b>Total Sum Insured</b>			<b>1,000,000,000.00</b>

Excess/Deductibles

Standard Fire and Special Perils Policy (except dwellings with individual owners) 1) Policies having Sum Insured up to INR 10 Cr per location- 5% of claim amount subject to a minimum of Rs 10,000/- 2) Policies having Sum Insured above INR 10 Cr per location up to INR 100 Cr per location- 5% of claim amount subject to a minimum of INR 25,000 3) Policies having Sum Insured above INR 100 Cr and up to INR 1500 Cr per location- 5% of claim amount subject to a minimum of INR 5 lakhs 4) Policies having Sum Insured above INR 1500 Cr and up to INR 2500 Cr per location- 5% of claim amount subject to a minimum of INR 25 lakhs 5) Policies having Sum Insured above INR 2500 Cr per location- 5% of claim amount subject to a minimum of INR 50 lakhs

Clauses & Extensions

1) Designation of Property Clause	4) EARTHQUAKE COVER (FIRE AND SHOCK) STFI PERILS ARE INSURED
2) Local Authorities Clause	5) REMOVAL OF DEBRIS CLAUSE (Upto 1% of the claim amount)
3) SHUT DOWN-START UP CLAUSE	

Special Conditions, Warranties & Exclusions

**Sanction and Embargo Clause**  
 No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**NMA 2015 End B**

1. Electronic Data Exclusion - Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-  
 a) This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.  
 ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.  
 COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagates themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to Trojan Horses, worms and time or logic bombs.  
 b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils - Fire, Explosion

2. Electronic Data Processing Media Valuation - Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-  
 Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

**Communicable Disease Exclusion [Endorsement] Clause**

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 to 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-organisms (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.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
  - 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
  - 3.2 change in consumer behaviour, or
  - 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this [Insurance Contract]

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, decontaminate, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this [Insurance Contract] that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this [Insurance Contract] (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this [Insurance Contract] by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this [Insurance Contract] that would otherwise be excluded through the exclusion set forth in this [Endorsement] Clause.

6. If the [Insurer] alleges that by reason of this [Endorsement] Clause any amount is not covered by this [Insurance Contract] the burden of proving the contrary shall rest in the [Insured].

Warranted that basement (if any) is not to be used for the purpose of Manufacturing or Storage of Stocks.

Fire Section : Warranted that Kutcha Construction (if any) is not covered - Kutcha Construction : Building (s) having walls and / or roofs of wooden planks/ Thatched leaves and / or grass /hay of any kind/ bamboo / plastic / cloth / asphalt

Fire Section : Policy deductible will apply for add-on cover

Fire Section : Warranted Basement is used for car parking &/or housing of utilities only

Fire Section : Warranted that Jewellery Shop(s), valuable and cell phone shops / Showroom(s) is/are excluded from the scope of this insurance.

Terrorism Damage Exclusion Warranty

Reinstatement value clause (applicable for all except Stock of Raw material, Finished goods, Stock in process)

Fire Section : Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)

Fire Section - There will be a waiting period of first 15 days for STPI group of perils under the policy from the date of inception/payment. The same is NOT applicable only for "NO break-in renewals"

**ARCHITECTS, SURVEYORS AND CONSULTING ENGINEERS FEE (IN EXCESS OF 3% OF THE CLAIMS AMOUNT) :** It is hereby declared and understood that the expenses incurred towards Architects, Surveyors and Consulting Engineers fees for plans, specification tenders, quantities and services in connection with the superintendence of the reinstatement for the Building, Machinery, Accessories and equipment insured under this Policy up to 7.5% of the adjusted loss is covered, but it is understood that this does not include any cost in connection with the preparation of the insured's claim or estimate of loss in the event of damage by the insured perils.

**REMOVAL OF DEBRIS (IN EXCESS OF 1% OF THE CLAIM AMOUNT) :** It is hereby declared and understood that the insurance extends to cover costs and expenses necessarily incurred by the Insured.

**REMOVAL OF DEBRIS (IN EXCESS OF 1% OF THE CLAIM AMOUNT) :** It is hereby declared and understood that the insurance extends to cover costs and expenses necessarily incurred by the Insured.

<b>For Queries/Claim Services</b>	<b>Phone</b>	022 - 6234 6234 / 0120 - 6234 6234	<b>E-mail</b>	care@hdfcergo.com	<b>HSN Code</b>	997139
<b>Address</b>	6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri(E), Mumbai 400 058.					

GST Registration No: 22AABCL6045N1Z1. The contract will be cancelled ab initio in case, the consideration under the policy is not realized.  
 \* The stamp duty of ₹ 0.50 paid by Demand Draft, vide Receipt/Challan no. NO.LD/ACSD/477/2022/4252 dated 29/09/2022 as prescribed in Government of Maharashtra Order No. Mudraak-2017/CR.97M-1, dated the 08th January 2018\*, Goods and Services Tax for this invoice is not payable under reverse charge basis.

If 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

**Note:** Where the proposal form is not received, information obtained from insured, whether orally or otherwise, is captured in the policy document. Discrepancies, if any, in the information contained in the policy document may be pointed out by an insured within 15 days from the policy issue date after which information contained in the policy document shall be deemed to have been accepted as correct.

The company may cancel the policy by sending 15 days notice in case of any fraud, misrepresentation, non disclosure of material fact or non cooperation of the insured as per Regulation 11.1.(xii) of IRDA (Protection on Policy Holders interests) Regulations, 2017.

The Company shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.

**Branch :** 3rd floor, chawls complex devendra nagar road, sai nagar, rajpur - nagpur



Policy No. : 2111 2039 3853 8202 000

**Standard Fire and Special Perils Insurance**  
(Material Damage)

Agent Name : MUKESH KUMAR  
Agent Code : 202066557937 Tel No. : 91-8084666444

For HDFC ERGO General Insurance Company Ltd.

*A. Sharma*  
Duly Constituted Attorney

The Policy wording attached herewith includes all the standard coverage offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this policy schedule. For any clarification please call our toll free number.

\*For detailed policy terms and conditions please visit our website: <https://www.hdfcergo.com/download/policy-wordings>\*



STANDARD FIRE AND SPECIAL PERILS POLICY  
 (MATERIAL DAMAGE)

IN CONSIDERATION OF the Insured named in the Schedule hereto having paid to the HDFC ERGO General Insurance Company Limited (hereinafter called the Company) the full premium mentioned in the said schedule, THE COMPANY AGREES, (Subject to the Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) that if after payment of the premium the Property insured described in the said Schedule or any part of such Property be destroyed or damaged by any of the perils specified hereunder during the period of insurance named in the said schedule or of any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of the policy, the Company shall pay to the Insured the value of the Property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such property or any part thereof.

## I Fire

Excluding destruction or damage caused to the property insured by

- a) i) its own fermentation, natural heating or spontaneous combustion.  
 ii) its undergoing any heating or drying process.

b) turning of property insured by order of any Public Authority.

## II Lightning

## III Explosion/Implosion

Excluding loss, destruction of or damage

- a) to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion,  
 b) caused by centrifugal forces.

## IV Aircraft Damage

Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped therefrom excluding those caused by pressure waves.

## V Riot, Strike and Malicious Damage

Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by

- a) total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.  
 b) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.  
 c) Permanent or temporary dispossession of any building or plant or unit of machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.  
 d) Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.

If the Company alleges that the loss/damage is not caused by any malicious act, the burden of proving the contrary shall be upon the insured.

## Terrorism Damage Exclusion Warranty :

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

**VI Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation**

Loss, destruction or damage directly caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood or Inundation excluding those resulting from earthquakes, Volcanic eruption or other convulsions of nature. (Wherever earthquake cover is given as an "add on cover" the words "excluding those resulting from earthquake volcanic eruption or other convulsions of nature" shall stand deleted).

**VII Impact Damage**

Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/ Road vehicle or animal by direct contact not belonging to or owned by

- a) the insured or any occupier of the premises or
- b) their employees while acting in the course of their employment.

**VIII Subsidence and Landslide including Rock slide**

Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide/Rock slide excluding:

- a) the normal cracking, settlement or bedding down of new structures
- b) the settlement or movement of made up ground
- c) coastal or river erosion
- d) defective design or workmanship or use of defective materials
- e) demolition, construction, structural alterations or repair of any property or groundworks or excavations.

**IX Bursting and/or overflowing of Water Tanks, Apparatus and Pipes****X Missile Testing operations****XI Leakage from Automatic Sprinkler Installations**

Excluding loss, destruction or damage caused by

- a) Repairs or alterations to the buildings or premises
- b) Repairs, Removal or Extension of the Sprinkler installation
- c) Defects in construction known to the insured.

**XII Bush Fire**

Excluding loss, destruction or damage caused by Forest Fire.

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the total Sum Insured hereby or such other sum or sums as may be substituted therefor by memorandum hereon or attached hereto signed by or on behalf of the Company.

**(A) GENERAL EXCLUSIONS**

- 1) This Policy does not cover (not applicable to policies covering dwellings)

Excess/Deductible mentioned or typed by the user in the schedule To get printed here.



The Excess shall apply per event per insured.

2) Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.

3) Loss, destruction or damage directly or indirectly caused to the property insured by

a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

b) the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

4) Loss, destruction or damage caused to the insured property by pollution or contamination excluding

a) pollution or contamination which itself results from a peril hereby insured against.

b) any peril hereby insured against which itself results from pollution or contamination

5) Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs.10,000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the policy."

6) Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.

7) Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.

8) Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the Insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.

9) Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

10) Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.

11) Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious and Terrorism Damage cover.

12) Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.

13) Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

#### B) GENERAL CONDITIONS

1) THIS POLICY shall be voidable in the event of mis-representation, mis-description or non-disclosure of any material particular.

2) All insurances under this policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.

PROVIDED such a fall or displacement is not caused by insured perils, loss or damage which is covered by this policy or would be covered if such building, range of buildings or structure were insured under this policy.

Notwithstanding the above, the Company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.

3) Under any of the following circumstances the insurance ceases to attach @ regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the policy by or on behalf of the Company :-

- a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by Insured Perils.
- b) If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than 30 days.
- c) If the interest in the property passes from the insured otherwise than by will or operation of law.
- 4) This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.
- 5) This insurance may be terminated at any time at the request of the insured, in which case the Company will retain the premium at customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days' notice to that effect being given to the insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.
- 6) (i) On the happening of any loss or damage the insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company
  - a) A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.
  - b) Particulars of all other insurances, if any

The insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this policy shall be payable unless the terms of this condition have been complied with

(ii) In no case whatsoever shall the Company be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

- 7) On the happening of loss or damage to any of the property insured by this policy, the Company may
  - a) enter and take and keep possession of the building or premises where the loss or damage has happened.
  - b) take possession of or require to be delivered to it any property of the insured in the building or on the premises at the time of the loss or damage.
  - c) keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
  - d) sell any such property or dispose of the same for account of whom it may Concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.

The insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

8) If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the insured or any one acting on his behalf to obtain any benefit under the policy or if the loss or damage be occasioned by the willful act, or with the connivance of the insured, all benefits under this policy shall be forfeited.

9) If the Company at its option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or Insurer(s) in so doing, the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the sum insured by the Company thereon. If the Company so elect to reinstate or replace any property the insured shall at his own expense furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

10) If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the policy shall be separately subject to this condition.

11) If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

12) The Insured shall at the expense of the Company do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

13) If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions 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 within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

14) Every notice and other communication to the Company required by these conditions must be written or printed.

15) At all times during the period of insurance of this policy the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which upon the settlement of any loss under this policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the insured to the Company.

The additional premium referred above shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the insured subject only to the right of the company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the insured immediately on occurrence of the loss exercises his option not to reinstate the sum insured as above.



**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 Centre : 022-62346234/ 0120-62346234
- Emails - [grievance@hdfcergo.com](mailto:grievance@hdfcergo.com)
- Designated Grievance Officer in each branch.
- Company Website - [www.hdfcergo.com](http://www.hdfcergo.com)
- 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 Ltd.  
D-301, 3rd Floor, Eastern Business District ( Magnet Mall),  
LBS Marg, Bhandup (West), MUMBAI - 400078  
State : Maharashtra, City : Mumbai  
Pincode : 400078

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

To 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  
State : Maharashtra, City : Mumbai  
Pincode : 400078  
e-mail: [cgo@hdfcergo.com](mailto: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



## Ombudsman Offices

Jurisdiction	Office Address
State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu.	AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecol.co.in
State of Karnataka	BENGALURU - Smt. Neerja Shah 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 - 26552048 / 26552049 Email: bimalokpal.bengaluru@ecol.co.in
State of Madhya Pradesh and Chattisgarh	BHOPAL - Shri Guru Saran Shrivastava 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 - 2768203 Email: bimalokpal.bhopal@ecol.co.in
State of Orissa	BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 52, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2506461 / 2506455 Fax: 0674 - 2506429 Email: bimalokpal.bhubaneswar@ecol.co.in
State of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonapat and Bahadurgah), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh	CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2708196 / 2708468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecol.co.in
State of Tamil Nadu and Union territories of Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).	CHENNAI - Shri M. Vasanth Krishna 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@ecol.co.in
Delhi, 4 districts of Haryana viz Gurugram, Faridabad, Sonapat and Bahadurgah)	DELHI - Shri Sudher Krishna Office of the Insurance Ombudsman, 22 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecol.co.in
States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	GUWAHATI - Shri Kirti B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecol.co.in
State of Andhra Pradesh, Telangana and Yanam - a part of Territory of Puducherry	HYDERABAD - Shri I. Suresh Babu 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 - 67504123 / 23312122 Fax: 040 - 23378599 Email: bimalokpal.hyderabad@ecol.co.in
State of Rajasthan	JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Vidya - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecol.co.in
State of Kerala and Union Territory of (a) Lakshadweep, (b) Mahe - a part of Puducherry	ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pullat Bldg.,

Ombudsman Offices	
Jurisdiction	Office Address
State of Kerala and Union Territory of (a) Lakshadweep, (b) Mahe - a part of Puduchery	Opp. Cochin Shipyard, M. G. Road, Emakulam - 682 015. Tel: 0484 - 2358759 / 2359338 Fax: 0484 - 2358336 Email: bimalokpal.emakulam@ecol.co.in
States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands	KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annex, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata@ecol.co.in
Districts of Uttar Pradesh : Lalpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Ahababad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jaisi, Karpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Benarshi, Raebareli, Sravasi, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Mahanagar, Sambharnagar, Azamgarh, Kushnagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandmil, Ballia, Siddharthnagar	LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Naval Kishore Road, Hazratganj, Lucknow - 226 001. Tel: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecol.co.in
State of Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai & Thane	MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annex, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecol.co.in
State of Uttaranchal and the Districts of Uttar Pradesh: Agra, Aligarh, Bagrat, Bareilly, Bijnor, Budoun, Bulandshahr, Etah, Kanoo, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orsiyya, Pilibhit, Etawah, Farukhabad, Ferozabad, Gautambodhanagar, Ghazabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanheranagar, Saharanpur.	NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bani, Sector 15, Dist: Gautam Buddh Nagar, U.P-201301. Tel: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecol.co.in
States of Bihar and Jharkhand	PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samli Road, Bahadurpur, Patna 800 006. Tel: 0612-2680952 Email: bimalokpal.patna@ecol.co.in
State of Maharashtra, Area of Navi Mumbai and Thane but excluding Mumbai Metropolitan Region	PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Dahan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel: 020-41312555 Email: bimalokpal.pune@ecol.co.in

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



**1. DESIGNATION OF PROPERTY CLAUSE**

For the purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.

**2. LOCAL AUTHORITIES CLAUSE**

The insurance by this policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the Building or other Regulations under or framed in pursuance of any act of Parliament or with Bye-laws of any Municipal or Local authority provided that

1) The amount recoverable under this extension shall not include :

- a) the cost incurred in complying with any of the aforesaid Regulations or Bye-laws,
  - i) in respect of destruction or damage occurring prior to the granting of this extension,
  - ii) in respect of destruction or damage not insured by the policy,
  - iii) under which notice has been served upon the insured prior to the happening of the destruction of damage,
  - iv) in respect of undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance by this policy) of that portion of the property destroyed or damaged,
  - b) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations or Bye-laws not arisen,
  - c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-laws.
- 2) The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Insurers may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the Insurer under this extension not being thereby increased.
- 3) If the liability of the company under (any item of) the policy apart from this extension shall be reduced by the application of any of the terms and conditions of the policy then the liability of the insurers under this extension (in respect of any such item) shall be reduced in like proportion.
- 4) The total amount recoverable under any item of the policy shall not exceed the sum insured thereby.
- 5) All the conditions of the policy except in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein."

**3. Shut Down-Start Up Clause- HDE-FI-A00-00-75-V01-14-15**

In consideration of the payment of additional premium, it is hereby agreed and declared that, notwithstanding anything to the contrary in this policy or in any of its conditions, the policy extends to cover actual shut down and start up costs for power and other utilities namely water, electricity, steam, gas and necessarily as well as fuels and combustibles to re establish the plant it was at the time of the damage subject to limit specified. Start up cost due to normal and/or emergency shut down not recoverable.

**4. EARTHQUAKE COVER (FIRE AND SHOCK)**

(when Storm, Tempest, Flood, Inundation perils are insured)

In consideration of the payment by the Insured to the Company of the additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed Exclusions of this Policy to the contrary, this insurance is extended to cover loss or damage (including loss or damage by fire) to any of

the property insured by this Policy occasioned by or through or in consequence of Earthquake including Flood or Overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting therefrom.

Provided always that all the conditions of this Policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this Endorsement.

Special conditions

1. Excess

Excess/ Deductible as appearing in the schedule shall be applicable

2. This extension cover applies only if the entire property in one complex / compound / location covered under this Policy is extended to cover this risk and the Sum Insured for this extension is identical to the Sum Insured against the risk covered under Policy except for the value of the plinth and foundations of the building(s).

3. Onus of proof

In the event of the Insured making any claim for loss or damage under this Policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of Earthquake.

**5. REMOVAL OF DEBRIS CLAUSE (Upto 1% of the claim amount)**

It is hereby agreed and declared that the expenses incurred upto 1% of the claim amount is included in the Sum Insured on:

- (a) Removal of debris from the premises of the Insured;
- (b) dismantling or demolishing;
- (c) shoring up or propping.

Note: 1. (b) & (c) above should be deleted when neither Building nor Machinery are covered.



## TAX INVOICE

## Details of Insured

**Insured Name** : SAAKAR CONSTRUCTION PVT LTD  
**Correspondence Address** : 1-8 CLUSTER, SARARI, MAKDUMPUR ROAD, USARI, DANAPUR, BIHAR PATNA, BIHAR-801505 -801505  
**Billing Address** : SAAKAAR AQUA CITY, 1-8 CLUSTER, SARARI, MAKDUMPUR ROAD, USARI, DANAPUR, KHAGAIL, PATNA, BIHAR, PIN -801105.  
**Place of Supply** : Bihar  
**State Code** : 10  
**PAN** : AAFC5589D  
**GSTIN** : 10AAFC5589D1ZB

## Details of Insurer

**Insurer Name** : HDFC ERGO General Insurance Company Limited  
**Branch Address** : 3RD FLOOR, CHAWLA COMPLEX DEVENDRA NAGAR ROAD, SAI NAGAR, RAPUR- RAPUR, 492001.  
**GSTIN** : 22AABCL5045N1Z  
**Policy No.** : 2111203838538202  
**Certificate No.** : 2111203838538202000  
**Invoice No.** : 2122709882431  
**Policy issue date / Invoice date** : 27/12/2022

## Premium Details (₹)

S.No.	Description of Services	HSN Code	Premium Amount	CGST		SGST		IGST		Total Tax	Stamp Duty	Premium Value with Tax
				Tax %	Amount	Tax %	Amount	Tax %	Amount			
1	Standard Fire And Special Perils Policy	997139	800000	9%	0	9%	0	18%	144000	144000	.5	944000
<b>Total Invoice Value</b>											<b>944000</b>	

**Total Invoice Value (In Words)** : RUPEES NINE LAKHS FORTY-FOUR THOUSAND AND ZERO PAISE ONLY

**Whether Tax is payable on Reverse charge basis** : No

\*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\*

For HDFC ERGO General Insurance Company Ltd



*A. Sharma*

Authorised

## Business Suraksha Classik



2949203921887002000

SAKAAR CONSTRUCTIONS PVT. LTD.  
5TH FLOOR, SOME BHAWAN, BIRCHAND  
PATEL MARG,  
B.C. ROAD,  
BIHAR, PATNA, 800001  
Contact No.:

23 December, 2022

Dear Customer,

**Sub: Business Suraksha Classik Policy No. 2949203921887002000**

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



**Business Suraksha Classik**



SANGAAR CONSTRUCTIONS PVT. LTD, 5TH FLOOR, SONE BHAWAN, BIRCHAND PATEL MARG, B.C. ROAD, BHAR, PATNA, 800001 Contact No.	Insured Name	: SANGAAR CONSTRUCTIONS PVT. LTD.
	Policy Number	: 2949 2039 2188 7002 000
	Policy Period Insurance	: From 31/12/2022 00:01 hrs To 30/12/2023 Midnight
	Policy Issuance Date	: 23/12/2022
	Customer Id	: 102110134485
	Customer PAN	: AAFCS5898D
	Email:	: KUMARDFK1971@GMAIL.COM

Intermediary Name	MUKESH KUMAR	Intermediary Code	20206657907
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**Coverage Details, Sum Insured & Premium**

Sr.No	Section Description	Sum Insured (₹)	Premium (₹)	Excess/Deductible
1	SECTION I: Material Damage (Fire coverage as per HDFC ERGO - Bharat Sookshma Udyam)	50,000,000.00	18,021.00	5000 for each and every claim, Terrorism - Material Damage 1. Non Industrial - 1% of claim amount for each and every claim subject to minimum limit of Rs 25,000/- and maximum limit of Rs 10,00,000/- 2. Industrial - 5% of claim amount for each and every claim subject to minimum limit of Rs 1,00,000/- and maximum limit of Rs 25,00,000/-
2	SECTION II: Burglary and Housebreaking	50,000,000.00	6,486.50	5% of claim amount subject to minimum of Rs.2,500/- for Burglary & 5,000/- for Theft each and every claim

Section	PREMIUM
Premium excl. Terrorism	24,520.00
Terrorism Damage Cover	11,500.00
Total Premium	36,020.00
GST (Rate and amount shown below)	6,484.00
Final Premium Payable	42,504.00

**Details of Inbuilt Cover**

A	Inbuilt Covers	Sum Insured (₹) / Limit of Liability
1	Terrorism	50000000
2	Additions, alterations or extensions	Up to 15% of the sum insured of that item (excluding stocks)
3	Temporary removal of stocks	Up to 10% of the value of the stocks
4	Professional fees	Up to 5% of the claim amount
5	Cost for Removal of debris	Up to 2% of the claim amount
6	Start-Up Expenses	Up to Rs 1 Lakh
7	Cover for Specific Contents	Money up to Rs 50,000, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. up to Rs 50,000, cover for computer programmes, information and data up to ₹ 5 Lakh and cover for personal effects of employees, Directors and visitors up to Rs 15,000 per person for a maximum of 20 persons during the policy period.
8	Costs compelled by Municipal Regulations	Additional cost of reconstruction of property incurred solely for complying with municipal regulations
9	Stocks on floater basis	NA
B	Optional Covers	Sum Insured / Limit of Liability
1	Deduction Policy for stocks	NA

**Details of Add On Covers**

**SECTION I: Fire Cover (Fire coverage as per HDFC ERGO - Bharat Sookshma Udyam)**

Sr.No.	Fire - Inbuilt covers	Sum Insured (₹)
1	Terrorism Damage	50,000,000.00
2	Earthquake	50,000,000.00

**Section II Burglary and housebreaking**

Sr.No.	Description of Add On Cover	Sum Insured (₹)
1	SECTION II: Burglary and Housebreaking	50,000,000.00

*Annexure - J/P*

Details of Add On Covers

Sr.No.	Description of Add On Cover	Sum Insured (₹)
2	Theft	50,000,000.00

Description of Property Insured

Section I: Fire (Material Damage)

Sr.No.	Risk Location	Occupancy	Details of the Property Insured	Sum Insured (₹)
1	SAAKAAR AQUA CITY,, CLUSTER NO 9 ,,SARARI, MAKDUMPUR ROAD, USARI DANAPUR,, PATNA, KHAGAUJ, BIHAR, 801105.  Invoice No. :2122301010951, GSTIN :10AAFCS889D12B , Premium:36020 , Integrated Tax 18% ( ₹6484 ) , Place of Supply : Bihar	Building in course of construction	STOCK RELATED TO INSURED'S TRADE	50,000,000.00

Section II: Burglary and Housebreaking

Sr.No.	Risk Location	Occupancy	Details of the Property Insured	Sum Insured (₹)	Sum Insured First loss basis (₹)
1	SAAKAAR AQUA CITY,, CLUSTER NO 9 ,,SARARI, MAKDUMPUR ROAD, USARI DANAPUR,, PATNA, KHAGAUJ, BIHAR, 801105.  Invoice No. :2122301010951, GSTIN :10AAFCS889D12B , Premium:36020 , Integrated Tax 18% ( ₹6484 ) , Place of Supply : Bihar	Building in course of construction	STOCK RELATED TO INSURED'S TRADE	50,000,000.00	NA

Details of Cover Clauses

Sr.No	Section	Clauses
I	SECTION I: Fire Cover (Fire coverage as per HDFC ERGO - Bharat Sookshma Udyam)	1 Additions, alterations or extensions upto 15% (Excluding stock) 2 EARTHQUAKE (FIRE AND SHOCK) (WHEN STORM, TEMPEST, FLOOD, INUNDATION PERILS ARE COVERED) 3 TERRORISM DAMAGE COVER ENDORSEMENT (MATERIAL DAMAGE ONLY) 4 Removal Of Debris Clause (Upto 2% Of The Claim Amount) 5 Architects, Surveyors And Consulting Engineers Fees (Upto 5% Of The Claim Amount) 6 Under insurance waiver up to 15% 7 Cover for Bush fire, Forest fire and Jungle fire 8 Temporary removal of stocks upto 10% of stock value 9 Designation of Property Clause 10 START UP EXPENSES
II	Burglary and Housebreaking	11 Theft Extension Clause 12 FOOT & STRIKE DAMAGE CLAUSE

Special Conditions

Sanction and Embargo Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

NMA 2915 End B

1. Electronic Data Exclusion - Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

a) This Policy does not insure, loss, damage, destruction, distortion, ensuare, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

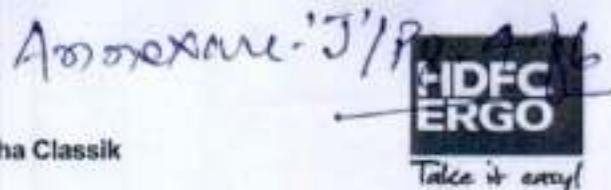
COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to Trojan Horses, worms and time or logic bombs.

b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils - Fire, Explosion

2. Electronic Data Processing Media Valuation - Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.



Communicable Disease Exclusion [Endorsement][Clause]

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.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and/or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this [Insurance Contract]

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test; (1) for a Communicable Disease or (2) any tangible or intangible property covered by this [Insurance Contract] that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this [Insurance Contract] (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this [Insurance Contract] by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this [Insurance Contract] that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause].

6. If the [Insurer] alleges that by reason of this [Endorsement][Clause] any amount is not covered by this [Insurance Contract] the burden of proving the contrary shall rest in the [Insured].

Fire Section -> Warranted that basement (if any) is not to be used for the purpose of Manufacturing or Storage of Stocks.

Burglary Section -> Terrorism Exclusion warranty

Fire Section -> Reinstatement value clause (applicable for all except Stock of Raw material, Finished goods, Stock in process)

Fire Section -> Basis of Valuation for Raw material is Landed Cost, Finished Goods is Manufacturing cost or Contract Price, Stock in Process is Input Cost

Fire Section -> Warranted that Kutchha Construction (if any) is not covered Kutchha Construction : Building (s) having walls and / or roofs of wooden planks/ Thatched leaves and / or grass /hay of any kind/ bamboo / plastic / cloth / asphalt

Burglary Section -> Temporary removal of stocks upto 10% of stock value

Fire Section -> Fires, including due to its own fermentation, or natural heating, or spontaneous combustion

Fire Section -> Warranted Basement is used for car parking &/or housing of utilities only

Fire Section -> Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)

Fire Section -> Warranted that Jewellery Shop(s), valuable and cell phone shops / Showroom(s) is/are excluded from the scope of this insurance.

Fire Section -> There will be a waiting period of first 15 days for STFI group of perils under the policy from the date of inception/payment. The same is NOT applicable only for "NO break-in renewals".

Fire Section -> Policy deductible will apply for add-on cover

Fire Section -> "Cover For Specific Contents Money upto ₹50,000 ( Rupees Fifty Thousand) Cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 Cover for computer programmes, information and data upto ₹5 Lakh Cover for personal effects of employees, Directors and visitors upto ₹15,000 per person for a maximum of 20 persons during the policy period"

For Queries/Claim Services	Phone	022 - 6234 6234 / 0120 - 6234 6234	E-mail	care@hdfcergo.com	
Address				HSN Code	997139

GST Registration No: 22AABCL5045N12

The contract will be cancelled ab initio in case, the consideration under the policy is not realized.

\* The stamp duty of ₹ 0.50 paid by Demand Draft, vide Receipt/Challan no. NO.LOA/CSDI/477/2022/4252 dated 29/09/2022 as prescribed in Government of Maharashtra, Order No. Madhrank-2017/CR-97/M-1, dated the 09th January 2018, Goods and Services Tax for this invoice is not payable under reverse charge basis. If 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

Note: Where the proposal form is not received, information obtained from insured, whether orally or otherwise, is captured in the policy document. Discrepancies, if any, in the information contained in the policy document may be pointed out by an insured within 15 days from the policy issue date after which information contained in the policy document shall be deemed to have been accepted as correct.

The company may cancel the policy by sending 15 days notice in case of any fraud, misrepresentation, non disclosure of material fact or non cooperation of the insured as per Regulation 11.1.(xii) of IRDA (Protection on Policy Holders interests) Regulations, 2017.

The Company shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.

Branch :3rd floor, chawla complex devendra nagar road,sai nagar,nalpuh-rapur

HDFC ERGO General Insurance Company Limited

Policy Schedule

Policy No. 2949 2039 2188 7002 000

Business Suraksha Classik

Annexure-J/P



Take it easy!

Agent Name :MUKESH KUMAR

Agent Code :202066557937 Tel No. : 91-8084666444

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

The Policy wording attached herewith includes all the standard coverage offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this policy schedule. For detailed policy wording refer [www.hdfcoergo.com](http://www.hdfcoergo.com)



## TAX INVOICE

Details of Insured		Details of Insurer	
Insured Name	: SAAKAAR CONSTRUCTIONS PVT. LTD.	Insurer Name	: HDFC ERGO General Insurance Company Limited
Correspondance Address	: 5TH FLOOR, SONE BHAWAN, BIRCHAND PATEL MARG, PATNA, BIHAR-800001-800001	Branch Address	: 3RD FLOOR, CHAWLA COMPLEX DEVENDRA NAGAR ROAD, SAI NAGAR, RAIPUR- RAIPUR, 492001.
Billing Address	: SAAKAAR AQUA CITY,, CLUSTER NO 9,, SARARI, MAKDUMPUR ROAD, USARI DANAPUR,, KHAGAUL, PATNA, BIHAR, PIN -801105.	GSTIN	: 22AABCL5045N1Z
Place of Supply	: Bihar	Policy No.	: 2949203921887002
State Code	: 10	Certificate No.	: 2949203921887002000
PAN	: AAFCS5899D	Invoice No.	: 2122301010951
GSTIN	: 10AAFC55899D1ZB	Policy issue date / Invoice date	: 23/12/2022

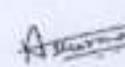
## Premium Details (₹)

S.No.	Description of Services	HSN Code	Premium Amount	CGST		SGST		IGST		Total Tax	Stamp Duty	Premium Value with Tax
				Tax %	Amount	Tax %	Amount	Tax %	Amount			
1	Business Suraksha Classic	997139	36020	9%	0	9%	0	18%	6484	6484	.5	42504
<b>Total Invoice Value</b>											<b>42504</b>	
<b>Total Invoice Value (In Words)</b>		RUPEES FORTY-TWO THOUSAND FIVE HUNDRED FOUR AND ZERO PAISE ONLY										

Whether Tax is payable on Reverse charge basis : No

"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"

For HDFC ERGO General Insurance Company Ltd

Authorised

Annexure - 'K' / Pg. 19/14.

## HDFC ERGO General Insurance Company Limited



August 26, 2022

**SAAKAAR CONSTRUCTION PVT LTD**

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



Dear Customer,

**Sub: Employees Compensation Insurance Policy No: 3114204856939700000**

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



3114204856939700000

Page 1 of 12

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

URN - IRDAM12SP0017V02201112 | IRDAI Reg No. 148 | CIN - 089300443017PLC127117

Registered & Corporate Office  
1st Floor, HDFC House - 105 - 106 Building Reclamation,  
H. T. Park Marg, Churchgate, Mumbai - 400 038

Customer Service Address  
D-201, 3rd Floor, Eastern Business District (Mumbai Mall),  
LBS Marg, Bandra (West), Mumbai - 400 076

Helpline Number: 1800 2700 700  
Toll-free: +91 22 6638 3033 Fax: 91 22 6638 3038  
Email: [care@hdfcergo.com](mailto:care@hdfcergo.com)

Annexure - K/Pg.2 of 14

# HDFC ERGO General Insurance Company Limited



Take it easy!

Certificate of Insurance cum Policy Schedule

Policy No. 3114204856939700000

Employees Compensation Insurance



Insured Name		SAAKAAR CONSTRUCTION PVT LTD (PAN Number:AAFCS5899D)		Business	Construction and Engineering		
Correspondence Address		5H FLOOR SONE BHAWAN, BIRCHAND PATEL MARG, PATNA, PATNA COLLECTORIATE, PATNA, BIHAR, 800001.					
Mobile		Phone		E Mail	RAJAT.BUXI@GMAIL.CO M	Policy Issuance Date	26/08/2022
Period of Insurance		From Date & Time	31/08/2022 00:01 AM	To Date & Time	30/08/2023 Midnight		

## 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



EC-13-0005

3114204856939700000

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

UMR: RDAN/12/2017/1223/112 | IRDAI Reg No.146 | CIN: U98030MH000793C111117

Registered & Corporate Office

Customer Service Address

Toll Free Number: 1800 2700 700

1st Floor HDFC House, 155 - 158 Backbay Reclamation,

D-251, 3rd Floor, Eastern Business District (Magical Mall)

Telephone: +91 22 6038 3900 Fax: 91 22 6038 3000

**HDFC ERGO General Insurance Company Limited**



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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, 200	200	24000000.00	KHAGAU, KHAGAU, USRI DANAPUR PATNA BIHAR, KHAGAU, KHAGAU, USRI DANAPUR PATNA BIHAR,
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	KHAGAU, KHAGAU, USRI DANAPUR PATNA BIHAR, KHAGAU, KHAGAU, USRI DANAPUR PATNA BIHAR,
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	KHAGAU, KHAGAU, USRI DANAPUR PATNA BIHAR, KHAGAU, KHAGAU, USRI DANAPUR PATNA BIHAR,
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	KHAGAU, KHAGAU, USRI DANAPUR PATNA BIHAR, KHAGAU, KHAGAU, USRI DANAPUR PATNA BIHAR,

**Premium Details ( ₹ )**

Basic Premium	330506.00
Integrated Tax 18%	59491.00
<b>Total Premium</b>	<b>389999.00</b>
GST Registration No: 22AABCL5045N1ZI. The contract will be cancelled ab initio in case, the consideration under the policy is not realized.	



## HDFC ERGO General Insurance Company Limited



## List of Endorsements

Endt No	Description	Effective Date
WC-02-0008	Tariff Endorsement	31 August 2022
EC-13-0006	Insurance Contract	31 August 2022
EC-13-0005	Policy Schedule	31 August 2022
WC-02-0010	Medical Expenses Exclusion clause	31 August 2022
EC-13-0007	Communicable Disease Exclusion	31 August 2022

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. 165.25 (Rupees One Hundred Sixty-Five And Twenty-Five Paise Only) is paid by Demand Draft as consolidated stamp duty, vide Receipt/Challan no LOA NO. CSD/418/2022/3270 dated 27/07/2022 as prescribed in Government Notification Revenue and Forest Department No Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004

Invoice No	204856939700000	GSTN No	10AAFCS5899D1ZB
Place of Supply	BIHAR	HSN Code	997139
Policy Issuance Date	25/08/2022	Branch	Raipur - Chowla Complex

For HDFC ERGO General Insurance Company Ltd.

Agent Name: MUKESH KUMAR

Agent Code : 202066557937

Tel No.: 91 8084666444

Duly Constituted Attorney



Annexure - K/5 of A

# HDFC ERGO General Insurance Company Limited



## EMPLOYEES COMPENSATION INSURANCE

### POLICY 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



Take it easy!

**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

- any particular claim by an **Employee** and
- 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**:

- 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.
- 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**.
- For **Occupational Diseases** contracted by an **Employee**.
- For interest and/or penalty imposed on the **Insured** under any law or otherwise.
- Under any Law for medical expenses in connection with treatment of any **Injury** sustained by an **Employee**.
- For persons employed in the **Business** under a Contractor or Sub-Contractor of the **Insured** unless specifically covered in the **Schedule**.
- 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.
- Assumed by agreement which would not have attached in the absence of such agreement.
- 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.
- For any accident occurring whilst the **Employee** is under the influence of intoxicating liquor or drugs.
- For any incapacity or death of an **Employee** resulting from his/her deliberate self-injury or the deliberate aggravation of an accidental **Injury**.

### CONDITIONS

- 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**.
- 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.
- 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.
- Written Communication:** Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company.
- 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**.

EC-13-0004

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

URN: RESA/N12P101/VS2201112 | RESA Reg No. 145 | CIN: U69030M/0907PLD17117

Registered & Corporate Office  
1st Floor, HDFC House, 165 - 166 Sakinaka Road,  
N. T. Powli Marg, Churnaguda, Mumbai - 400 035

Customer Service Address:  
E-301, 2nd Floor, Eastern Business District (Magnet Mall),  
LSD Marg, Bandra (West), Mumbai - 400 076

Toll Free Number: 1800 2730 700  
Telephone: +91 22 6030 3000 Fax: +91 22 6030 3009  
Email: [era@hdfcergo.com](mailto:era@hdfcergo.com)



Annexure-K/Pg.7 of 14

# HDFC ERGO General Insurance Company Limited



Take it easy!

- 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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Annexure - K/Pg. 8 of 14

## HDFC ERGO General Insurance Company Limited



Take it easy!

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:

a) 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.

b) 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.

c) 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.

d) 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.

EC-13-0004

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

UN : INDIA/25P007V6220112 | REGD Reg No 148 | CIN : U99999MH2005PLC0127117

Registered & Corporate Office:  
14 Floor, HDFC House, 195 - 199 Sakinaka Road,  
K. T. Park Marg, Churchgate, Mumbai - 400 032

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

3rd Free Number: 1800 2700 790  
Telephone : +91 22 4935 3000 Fax: +91 22 4935 3499  
Email : [care@hdfcergo.com](mailto:care@hdfcergo.com)



## HDFC ERGO General Insurance Company Limited



### 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](mailto:grievance@hdfcergo.com)
- Designated Grievance Officer in each branch.
- Company Website - [www.hdfcergo.com](http://www.hdfcergo.com)
- Fax : 022 - 66363699
- 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](mailto: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](mailto: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.



## HDFC ERGO General Insurance Company Limited



Take it easy!

Ombudsman Offices	
Jurisdiction	Office Details
Gujarat, Dadra & Nagar Haveli, Daman and Diu	AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Arvika House, Near C.U. Shah College, 5, Navvyaj Colony, Ashram Road, Ahmedabad - 380 014. Tel: 079 - 27540150 / 27540138 Fax: 079 - 27540142 Email: <a href="mailto:timakipal.ahmedabad@gbic.co.in">timakipal.ahmedabad@gbic.co.in</a>
Odisa	BHUBANESHWAR - Shri. B. N. Mishra Office of the Insurance Ombudsman, 52, Forest park, Bhubaneswar - 751 008. Tel: 0674 - 2586451 / 2586450 Fax: 0674 - 2586439 Email: <a href="mailto:timakipal.bhubaneswar@gbic.co.in">timakipal.bhubaneswar@gbic.co.in</a>
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	CHENNAI - Shri. V. Venkatesh Kumar Office of the Insurance Ombudsman, Pallava Aham Court, 4th Floor, 453, Anna Salai, Teyyanpet, CHENNAI - 600 015. Tel: 044 - 24333560 / 24333554 Fax: 044 - 24333554 Email: <a href="mailto:timakipal.chennai@gbic.co.in">timakipal.chennai@gbic.co.in</a>
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nisadh, 5th Floor, Nv. Parkside over Irinja, S.S. Road, Guwahati - 781001(ASSAM). Tel: 0361 - 2132204 / 2132205 Fax: 0361 - 2732037 Email: <a href="mailto:timakipal.guwahati@gbic.co.in">timakipal.guwahati@gbic.co.in</a>
Madhya Pradesh Chhatisgarh	BHOPAL - Shri. R. K. Srivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 8, Malviya Nagar, Opp. Arbel Office, Near New Market, Bhopal - 462 005. Tel: 0755 - 2786201 / 2786202 Fax: 0755 - 2786203 Email: <a href="mailto:timakipal.bhopal@gbic.co.in">timakipal.bhopal@gbic.co.in</a>
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, Baha Building, Sector 17 - D, Chandigarh - 160 017. Tel: 0172 - 2706196 / 2706089 Fax: 0172 - 2706274 Email: <a href="mailto:timakipal.chandigarh@gbic.co.in">timakipal.chandigarh@gbic.co.in</a>
Delhi	DELHI - Shri. Smita Balga Office of the Insurance Ombudsman, 202 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel: 011 - 23239033 / 23239039 Fax: 011 - 23239058 Email: <a href="mailto:timakipal.delhi@gbic.co.in">timakipal.delhi@gbic.co.in</a>
Andhra Pradesh, Telangana, Yaman and part of Territory of Pondicherry	HYDERABAD - Shri. G. Rajeswara Rao Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Main Court", Lane Opp. Sateem Function Palace, A. C. Guards, Laksh-Ka-Pad, Hyderabad - 500 004. Tel: 040 - 65504123 / 23312122 Fax: 040 - 23376589 Email: <a href="mailto:timakipal.hyderabad@gbic.co.in">timakipal.hyderabad@gbic.co.in</a>
Kerala, Lakshadweep, Maha-a part of Pondicherry	ERNAKULAM - Shri. P. K. Vijayakumar Office of the Insurance Ombudsman, 2nd Floor, Palani Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel: 0484 - 2508750 / 2508738 Fax: 0484 - 2320236 Email: <a href="mailto:timakipal.ernakulam@gbic.co.in">timakipal.ernakulam@gbic.co.in</a>
Rajasthan	JAIPOUR - 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: <a href="mailto:timakipal.jaipur@gbic.co.in">timakipal.jaipur@gbic.co.in</a>
Districts of Uttar Pradesh: Lucknow, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Alwarabad, Mirzapur, Sonbhadra, Fatehpur, Prayagraj, Jaunpur, Varanasi, Gaddpur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Luckhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gorakhpur, Patna, Amethi, Kairahatki, Bahampur, Basti, Ambedkarnagar, Sultanpur, Mahanagar, Santkabnagar, Azamgarh, Kushinagar, Gorhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Saharanpur	LUCKNOW - Shri. N. P. Bhagat Office of the Insurance Ombudsman, 5th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:timakipal.lucknow@gbic.co.in">timakipal.lucknow@gbic.co.in</a>
Karnataka	BENGALURU - Shri. M. Parshad Office of the Insurance Ombudsman, Jeevan Southa Building, PD No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 075. Tel: 090 - 26052048 / 26052049 Email: <a href="mailto:timakipal.bengaluru@gbic.co.in">timakipal.bengaluru@gbic.co.in</a>
West Bengal, Bihar, Sikkim, Jharkhand, Andaman & Nicobar Islands	KOLKATA - Shri. K. B. Saha Office of the Insurance Ombudsman, Hindustan Bldg, Annex, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel: 033 - 22124338 / 22124340 Fax: 033 - 22124341 Email: <a href="mailto:timakipal.kolkata@gbic.co.in">timakipal.kolkata@gbic.co.in</a>
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	MUMBAI - Shri. A. K. Dasgupta Office of the Insurance Ombudsman, 3rd Floor, Jeevan Siva Annex, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel: 022 - 26106562 / 26106960 Fax: 022 - 26106562 Email: <a href="mailto:timakipal.mumbai@gbic.co.in">timakipal.mumbai@gbic.co.in</a>
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	PUNE - Shri. A. K. Sahasra Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2nd Floor, C.T.S. No. 195 to 196, N.G. Kulkar Road, Narayan Peth, Pune - 411 030. Tel: 020 - 32941320 Email: <a href="mailto:timakipal.pune@gbic.co.in">timakipal.pune@gbic.co.in</a>
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Bulandshahr, Bulandshahr, Etah, Kanauj, Mathura, Meerut, Moradabad, Muzaffarnagar, Nainital, Pilibhit, Etawah, Ferozshah, Firozshah, Gaudamodhanagar, Ghazipur, Haridwar, Shahjahanpur, Hapur, Shamli, Rampur, Kaushambi, Sambhal, Amroha, Hathras, Kheroni, Saharanpur, Saharanpur	NODA Office of the Insurance Ombudsman, Email: <a href="mailto:timakipal.noda@gbic.co.in">timakipal.noda@gbic.co.in</a>

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

3114204856939700000

Page 11 of 12

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

UN - INDIA/28P02175220112 / RDAI Reg No. 148 / CN - 026838A-0007PLC177117

Registered & Corporate Office  
1st Floor, HDFC House, 155 - 159 Backbay Reclamation,  
H. T. Park Marg, Chhatrapati, Mumbai - 400 020

Customer Service Address  
D-201, 2nd Floor, Eastern Business District (Mumbai Mall),  
LBS Marg, Bandra (West), Mumbai - 400 076

Toll Free Number: 1800 2700 790  
Telephone: +91 22 6638 3000 Fax: 91 22 6638 3000  
Email: [csa@hdfcergo.com](mailto:csa@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.

*Rasgotra*

Authorised Representative



Annexure 'K' - 13/8/19

HDFC ERGO General Insurance Company Limited



ENDORSEMENT

Name of the Insured : SAAKAAR CONSTRUCTION PVT LTD  
 PAN Number : AAFC55899D  
 Policy Number : 3114204856939700000  
 Type of Policy : Employees Compensation Insurance  
 Policy Expiry Date : August 30, 2023  
 Endorsement Type : General Endorsement  
 Endorsement Number : 3114204856939700001  
 Endorsement Effective Date : August 31, 2022  
 Date of Issue : March 14, 2023

It is hereby agreed and declared at the request of the Insured that the Contractors Employees in the schedule of captioned policy is amended to read as attached herewith.

For Queries/Claim Services	Customer Service no :	022 - 6234 6234 / 0120 - 6234 6234	E-mail	care@hdfcergo.com	SAC Code	997139
Address		8th Floor, Leela Business Park, Andheri-Kurla Road, Andheri(E), Mumbai 400 059.				

Subject otherwise to the terms, conditions and exclusions of Policy.

For HDFC ERGO General Insurance Company Limited

*[Signature]*

Authorized Signatory

Service Tax Registration No: 10AAFCSS899D12B

The contract will be cancelled abinitio in case the consideration under the policy is not realized.

Note: Information obtained from insured, whether orally or otherwise, is captured in the endorsement document. Discrepancies, if any, in the information contained in the endorsement document may be pointed out by an insured within 15 days from the endorsement issue date after which information contained in the endorsement document shall be deemed to have been accepted as correct.

Branch : Raipur - Chawla Complex

Agent Name : MUKESH KUMAR  
 Agent Code : 202066557937





## ENDORSEMENT - CONTRACTORS EMPLOYEES

1. Contractor's Name: Details to be provided at time of claim
2. 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	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	24000000	KHAGAUL, KHAG AUL USRI DANAPUR PATNA BIHAR, KHAGAUL, KHAGAULUSRI DANAPUR PATNABIHAR,
2	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	5250000	KHAGAUL, KHAG AUL USRI DANAPUR PATNA BIHAR, KHAGAUL, KHAGAULUSRI DANAPUR PATNABIHAR,
3	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	6150000	KHAGAUL, KHAG AUL USRI DANAPUR PATNA BIHAR, KHAGAUL, KHAGAULUSRI DANAPUR PATNABIHAR,
4	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	28800000	KHAGAUL, KHAG AUL USRI DANAPUR PATNA BIHAR, KHAGAUL, KHAGAULUSRI DANAPUR PATNABIHAR,

## Contractors Plant &amp; Machinery Insurance Policy



2224204761211501000

SAKAAR CONSTRUCTIONS PVT. LTD.  
5TH FLOOR, SON E BHAWAN, BIRCH AND  
PATEL MARG PATNA G.P. PATNA G.P., PATNA  
BHAR-800001  
Contact No.:

10 July, 2023

Dear Customer,

**Sub: Contractors Plant & Machinery Insurance Policy No. 2224204761211501000**

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.

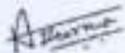
Name of the Intermediary: MUKESH KUMAR  
Intermediary Code: 202066557937

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



Annexure - L/Pg-29/18

## Contractors Plant &amp; Machinery Insurance Policy



2206557937

SAAKAAR CONSTRUCTIONS PVT. LTD. 5TH FLOOR, SON E BHAWAN, BIRCH AND PATEL, MARG PATNA G.P. PATNA G.P. PATNA BIHAR-800001 Contact No.:	Insured Name	: SAAKAAR CONSTRUCTIONS PVT. LTD.
	Policy Number	: 2224 2047 6121 1501 000
	Policy Period Insurance	: From 07/07/2023 00:01 hrs To 06/07/2024 Midnight
	Place Of Supply	: Bihar
	Policy Issuance Date	: 10/07/2023
	Customer Id	: Customer Id: 102057529990
GSTIN : 10AAFCS5896D1ZB		
Email		: KUMARDPK1971@GMAIL.COM

Financier Name	1) STATE BANK OF INDIA - NA				
RM Code		Case Id/ Loan Account No	0	Client ID	
Intermediary Name	MUKESH KUMAR	Intermediary Code	20206557937	Floater Type	All India Basis

## Coverage Details, Sum Insured &amp; Premium

Perils Covered	Sum Insured (₹)	Premium (₹)
Basic Premium	8,000,300.00	17,248.06
Add on Covers excl. Terrorism		3,318.23
Net Policy Premium		20,566.29
Integrated Tax 18%		3,702.00
	<b>Total Premium</b>	<b>24,268.29</b>

## Details of Add On Cover

Sr.No	Description of Add On Cover	Occurrence Limit/Percentage/ Sum Insured (₹)	Premium (₹)	Excess/Deductible applicable if any
1	Third party Liability	600,000.00	524.37	
2	Owners Surrounding Property	540,000.00	468.75	
3	Earthquake Cover	6,000,300.00	1,875.11	
4	Clearance and removal of debris	510,000.00	450.00	

## Details of Location of Risk Covered &amp; Sum Insured

Sr.No	Risk Location	Item Description	Year Of Manufacturing	Identification No	Quantity	Sum Insured (₹)
1	SAAKAAR AQUA CITY, SARARI MAKOLMPLUR ROAD, USARI DANAPUR, PATNA, KHAGAIL, BIHAR, 801105.	SPARTAN MULTIFUNCTIONAL MATERIAL HOIST SMH	2020	SMH100L-01-20-003	1	796,500.00
		SPARTAN MULTIFUNCTIONAL MATERIAL HOIST SMH	2020	SMH100L-01-20-004	1	796,500.00
		SPARTAN MULTIFUNCTIONAL MATERIAL HOIST SMH 100L	2020	SMH150P0220094	1	1,805,400.00
		SPARTAN MULTIFUNCTIONAL MATERIAL HOIST SMH 100L 1	2020	SMH150P-02-20-095	1	1,805,400.00
		SPARTAN MULTIFUNCTIONAL MATERIAL HOIST SMH 100L 2	2020	SMH-1BG-00-00-R0	1	796,500.00
2	SAAKAAR AQUA CITY, SARARI MAKOLMPLUR ROAD, USARI DANAPUR, PATNA, KHAGAIL, BIHAR, 801105.	SPARTAN MULTIFUNCTIONAL MATERIAL HOIST SMH	2020	SMH100L-01-20-003	1	796,500.00
		SPARTAN MULTIFUNCTIONAL MATERIAL HOIST SMH	2020	SMH100L-01-20-004	1	796,500.00
		SPARTAN MULTIFUNCTIONAL MATERIAL HOIST SMH 100L	2020	SMH150P0220094	1	1,805,400.00
		SPARTAN MULTIFUNCTIONAL MATERIAL HOIST SMH 100L 1	2020	SMH150P-02-20-095	1	1,805,400.00
		SPARTAN MULTIFUNCTIONAL MATERIAL HOIST SMH 100L 2	2020	SMH-1BG-00-00-R0	1	796,500.00

*Annexure - L / Pg 3 of 18*



**Contractors Plant & Machinery Insurance Policy**

**Clauses & Extensions**

1) Third Party Liability	4) Cranes Endorsement
2) Clearance and Removal of Debris	5) Agreed Blank Clause
3) Escalation Cover	6) FLOATER CLAUSE

**Special Conditions, Warranties & Exclusions**

**NMA 2015 End B**

1. Electronic Data Exclusion - Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-  
 a) This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.  
 ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.  
 COMPUTER VIRUS means a set of computing, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to Trojan Horses, worms and time or logic bombs.  
 b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils - Fire, Explosion

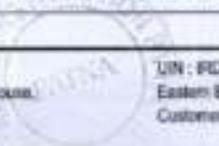
2. Electronic Data Processing Media Valuation - Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-  
 Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

**Communicable Disease Exclusion [Endorsement] Clause**

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 to 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.  
 3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:  
 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and/or supplier premises (including service / utility providers), or  
 3.2 change in consumer behaviour, or  
 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this [Insurance Contract].  
 4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this [Insurance Contract] that is affected by such Communicable Disease.  
 5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this [Insurance Contract] (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this [Insurance Contract] by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this [Insurance Contract] that would otherwise be excluded through the exclusion set forth in this [Endorsement] Clause.  
 6. If the [Insurer] alleges that by reason of this [Endorsement] Clause any amount is not covered by this [Insurance Contract] the burden of proving the contrary shall rest in the [Insured].

<b>For Queries/Claim Services</b>	<b>Toll-Free</b> 1600 2 700 700	<b>E-mail</b> care@hdfcergo.com
<b>Invoice No.</b>	204761211501000	<b>HSN Code</b> 997139
<b>Address</b>	5th Floor, Leela Business Park, Andheri-Kurla Road, Andheri(E), Mumbai 400 059.	

GST Registration No: 22AAABCL5045N1ZJ  
 The contract will be cancelled ab initio in case, the consideration under the policy is not realized.  
 \* The stamp duty of ₹ 0.50 paid by Demand Draft, vide Receipt/Chitran no. LOA/CSD/547/2022/5450/22 dated 22/12/2022 as prescribed in Government of Maharashtra Order No. Mudran-2017/CR.67M-1, dated the 09th January 2018. Goods and Services Tax for this invoice is not payable under reverse charge basis.  
 † 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 45, we are not required to prepare an invoice in terms of the provisions of the said sub-rule



## Contractors Plant &amp; Machinery Insurance Policy

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.

Note: Where the proposal form is not received, information obtained from insured, whether orally or otherwise, is captured in the policy document. Discrepancies, if any, in the information contained in the policy document may be pointed out by an insured within 15 days from the policy issue date after which information contained in the policy document shall be deemed to have been accepted as correct. The company may cancel the policy by sending 15 days notice in case of any fraud, misrepresentation, non disclosure of material fact or non-cooperation of the insured as per Regulation 11.1.(a) of IRDA (Protection on Policy Holders Interests) Regulations, 2017.

Branch :3rd floor, chawls complex devendra nagar road,sai nagar,raipur- raipur

## Excess/ Deductibles

	Value of Equipments	For Claims Arising Out of AOG Perils	For Claims Arising Out of Perils Other Than AOG
i	Individual value upto Rs.1 lakh.	10% of S.I. Subject to a minimum of Rs. 5,000/-	2% of S.I. Subject to a minimum of Rs. 1,500/-
ii	Individual value over Rs. 1 lakh and upto Rs. 5 lakh.	5% of S.I. Subject to a minimum of Rs. 10,000/-	1.5% of S.I. Subject to a minimum of Rs. 2,000/-
iii	Individual value over Rs. 5 lakh and upto Rs. 10 lakhs.	3% of S.I. Subject to a minimum of Rs. 25,000/-	1.25% of S.I. Subject to a minimum of Rs. 7,500/-
iv	Individual value over Rs. 10 lakhs upto Rs. 25 lakhs.	2% of S.I. Subject to a minimum of Rs. 30,000/-	1% of S.I. Subject to a minimum of Rs. 12,500/-
v	Individual value over Rs. 25 lakhs upto Rs. 50 lakhs.	1% of S.I. Subject to a minimum of Rs. 50,000/-	1% of S.I. Subject to a minimum of Rs. 50,000/-
vi	Individual value over Rs. 50 lakhs.	1% of S.I. Subject to a minimum of Rs. 50,000/-	1% of S.I. Subject to a minimum of Rs. 50,000/-
vii	Boom Section- 20 % of claim amount subject to minimum of Rs. 25, 000/-		
viii	For Machinery under Group V - Rs.2,500/- Flat. Excess.		

Agent Name :MUKESH KUMAR

For HDFC ERGO General Insurance Company Ltd.

Agent Code :202066557937

Tel No. : 91-8084666444

  
Duly Constituted

The Policy wording attached herewith includes all the standard coverage offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this policy schedule. For any clarification please call our toll free number.



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Contractors Plant & Machinery Insurance Policy

AGREED BANK CLAUSE

It is hereby declared and agreed:-

- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.
- ii. That the receipts of the monies by Bank shall result in a complete discharge of the Company thereof and shall be binding on all the parties insured hereunder.

N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.

- iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made to the Insured if given or made to the Bank.
- iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on the parties insured hereunder.
- v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of general condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated so far as it relates to the interest of the Bank by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alteration or increase in hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to Company necessary additional premium from the time when such increase in hazards first took place, and;
- vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of this Policy as mortgagees, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.



**Contractors Plant & Machinery Insurance Policy**

Whereas the Insured named in the Schedule hereto by a proposal and declaration, which shall be the basis of this contract and is deemed to be incorporated herein has applied to the HDFC ERGO General Insurance Company Limited (hereinafter called the Company) for the insurance hereinafter contained and has paid the premium as consideration for such insurance in respect of accident or damage occurring during the period of insurance stated in the Schedule or during any subsequent period for which the Insured pays and the Company may accept the premium for the renewal of this Policy.

Now this policy of insurance witnesseth

That subject to the terms, exceptions, exclusions, provisions and conditions contained herein or endorsed hereon, the Company will, at its own option, by payment or reinstatement or repair indemnify the Insured against unforeseen and sudden physical damage by any cause not hereinafter excluded, to any insured Property specified in the attached Schedule(s) whilst at the location mentioned therein necessitating its immediate repair or replacement. This Policy shall apply to the insured items whether they are at work or at rest, or being dismantled for the purpose of cleaning or overhauling, or in the course of the aforesaid operations themselves, or when being shifted within the premises, or during subsequent re-erection, but in any case only after successful commissioning. The liability of the Company for any one item of the insured property shall not exceed in the aggregate in any one period of insurance the Sum Insured set against such item in the attached Schedule(s). However the sum insured under such item can be reinstated after occurrence of a claim for balance period.

**EXCEPTIONS**

The company shall not be liable under this policy in respect of

- a) the Excess stated in the Schedule to be borne by the Insured in any one occurrence; if more than one item is lost or damaged in one occurrence, the Insured shall not, however, be called upon to bear more than the highest single Excess applicable to such items;
- b) loss or damage due to electrical or Mechanical breakdown, failure, breakage or derangement, freezing of coolant or other fluid, defective lubrication or lack of oil or coolant, but if as a consequence of such breakdown or derangement, an accident occurs causing external damage, such consequential damage will be indemnifiable;
- c) loss of or damage to replaceable parts and attachment such as bits, drills, knives or other cutting edges, saw blades, dies, moulds, patterns, pulverizing and crushing surfaces, screens and sieves, ropes, belts, chains, elevator and conveyor bands, batteries, tyres, connecting wire and cables, flexible pipes, joining and packing material regularly replaced;
- d) loss or damage due to explosion of any boiler or pressure vessel subject to internal steam or fluid pressure or of any internal combustion engine;
- e) loss of or damage to vehicles designed and licensed for general road use unless these vehicles are exclusively used on construction site;
- f) loss of or damage to hull and machinery of waterborne vessels or craft; however this exclusion shall not apply to Contractors' Plant and Machinery mounted on water borne vessels or crafts for the purpose of use for contract work.
- g) loss or damage due to total or partial immersion in tidal waters;
- h) loss or damage whilst in transit, from one location to another location. (Public Liability will not be payable while Contractors' Plant & Machinery's are on Public Roads);
- i) loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, corrosion, rust, deterioration due to lack of use and normal atmospheric conditions);
- j) loss or damage occurring whilst any insured item is under-going a test of any kind or is being used in any manner or for any purpose other than that for which it was designed;
- k) loss of or damage to plant and/or machinery working underground.  
Note: This does not apply to Machinery's used in Tunneling works.
- l) war, invasion, act of foreign enemy, hostilities or war like operation (whether war be declared or not), Civil War, Rebellion,



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## Contractors Plant &amp; Machinery Insurance Policy

Revolution, insurrection, Mutiny, Civil Commotion, Military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious persons acting on behalf of or in connection with any political organization, requisition or destruction or damage by order of any government de jure or de facto or by any public, Municipal or Local Authority.

- m) loss or damage directly or indirectly caused by, or arising out of, or aggravated by nuclear reaction, nuclear radiation or radioactive contamination
- n) loss or damage due to any faults or defects existing at the time of commencement of this Policy within the knowledge of the Insured or his representatives, whether such faults or defects were known to the Company or not;
- o) loss or damage directly or indirectly caused by, or arising out of or aggravated by the wilful act or wilful negligence of the Insured or his representatives.
- p) loss or damage for which the supplier or manufacturer is responsible either by law or under contract;
- q) consequential loss or liability of any kind or description;
- r) loss or damage discovered only at the time of taking an inventory or during routine servicing.
- s) **TERRORISM DAMAGE EXCLUSION WARRANTY**

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of exclusions (m) to (q) above, any loss, destruction or damage is not covered by this Policy, the onus of proving that such loss, destruction or damage is covered shall be upon the Insured.

## PROVISIONS

## 1. SUM INSURED

It is a requirement of this insurance that the Sum Insured shall be equal to the cost of replacement of the insured property by new property of the same kind and same capacity, which shall mean its replacement cost including freight, dues and customs duties, if any, and erection costs.

## 2. BASIS OF INDEMNITY

- a) In cases where damage to an insured item can be repaired, the Company will pay expenses necessarily incurred to restore the damaged machine to its condition immediately prior to the accident/loss plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair-shop, customs duties and dues if any, to the extent such expenses have been included in the Sum Insured. If the repairs are executed at a workshop owned by the insured, the Company will pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.

No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will be taken into account. If the cost of repairs as detailed herein above equals or exceeds the actual value of the machinery insured immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in (b) below.



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## Contractors Plant &amp; Machinery Insurance Policy

- b) In cases where an insured item is totally destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss, including costs for ordinary freight, erection and customs duties if any, provided such expenses have been included in the sum insured, such actual value to be calculated by deducting proper depreciation from the replacement value of the item. The Company will also pay any normal charges for dismantling of the machinery destroyed but the salvage shall be taken into account.

Any extra charges incurred for overtime, night-work, work on public holiday, express freight, are covered by this insurance only if especially agreed to in writing.

In the event of the Makers' drawing, patterns and core boxes necessary for the execution of a repair, not being available, the Company shall not be liable for the cost of making any such drawing, patterns and core boxes.

The cost of any alteration, improvements or overhauls shall not be recoverable under this Policy.

The cost of any provisional repairs will be borne by the Company, if such repairs constitute part of the final repairs, and do not increase the total repair expenses.

If the sum insured is less than the amount required to be insured as per Provision-1, herein above, the Company will pay only in such proportion as the sum insured bears to the amount required to be insured. Every item, if more than one, shall be subject to this condition separately.

The Company will make payments only after being satisfied, with the necessary bills and documents, that the repairs have been effected or replacements have taken place, as the case may be. The Company may, however, not insist for bills and documents in case of total loss where the Insured is unable to replace the damage equipment for reasons beyond their control. In such a case, claims can be settled on 'Indemnity Basis'.

## 3. CONDITIONS

- a) This Policy and the attached Schedule(s) shall be read together as one contract and any words and expressions to which specific meanings have been attached in any part of this Policy or of the attached Schedule(s) shall bear the same meaning wherever they may appear.
- b) If a claim is in any respect fraudulent or if any false declaration is made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or in case of arbitration taking place as provided therein, within three months after the arbitrator or arbitrators or umpire have made their award, all benefits under this Policy shall be forfeited.
- c) No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company who shall be entitled, if they so desire, to take over and conduct in the name of the Insured the defence or settlement of any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
- d) The due observance and fulfilment of the terms, provisions and conditions of and endorsement on this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

## 4. MISCELLANEOUS

The Insured shall:

- a) take all practicable steps including in the case of machinery lost or stolen or wilfully damaged, the giving of immediate notice to the Police to recover any property lost or stolen and in the case of theft or wilful damage to discover the guilty person or persons.
- b) produce or give access to any property alleged to be damaged and the Insured shall be bound to satisfy the Company by such reasonable evidence as the Company may require that the loss, destruction or damage in respect of which a claim is made has actually arisen from one of the risks insured.

## 5. OBLIGATIONS OF THE INSURED



## Contractors Plant &amp; Machinery Insurance Policy

- a) The Insured shall take all reasonable steps to maintain the insured property in efficient working order and to ensure that no item is habitually or intentionally overloaded. The Insured shall fully observe the manufacturer's instructions for operating, inspection and overhaul, as well as government, statutory, municipal and all other binding regulations in force concerning the operation and maintenance of the insured plant and machinery;
- b) The Company's officials and/or their representatives shall at all reasonable times have the right to inspect and examine any property insured hereunder and the Insured shall provide the officials of the Company with all details and information necessary for the assessment of the risk.
- c) In the event of any:
- (i) material change in the original risk,
  - (ii) alteration, modification or addition to an insured item,
  - (iii) departure from prescribed operating condition, whereby the risk of loss or damage increases.
  - (iv) change in the Insured's interest (such as discontinuation or liquidation of the business or being placed in receivership) taking place,

the Policy shall be void unless its continuance be agreed by endorsement signed by the Company.

## 6. DUTIES FOLLOWING AN ACCIDENT

In the event of any occurrence which might give rise to a claim under this Policy the Insured shall

- a) immediately notify the Company by telephone or telegram as well as in writing, giving an indication as to the nature and extent of loss or damage.
- b) take all reasonable steps within his power to minimise the extent of the loss or damage or liability;
- c) preserve the damaged or defective parts and make them available for inspection by an official or surveyor of the Company;
- d) furnish all such information and documentary evidence as the Company may require.

The Company shall not be liable for any loss or damage of which no notice and completed claim form have been received by the Company within Fourteen days of its occurrence.

Upon notification of a claim being given to the Company, the Insured may proceed with the repair of any minor damage not exceeding Rs.7,500/- provided that the carrying out of such repairs is without prejudice to any question of liability of the Company and that any damaged part requiring replacement is kept for inspection by the Company; but in all other cases a representative of the Company shall have the opportunity of inspecting the damage before any alterations, repairs or replacements are effected. Nothing contained herein shall prevent the Insured from taking such steps as are absolutely necessary to maintain the operation of the plant.

The liability of the Company under this Policy in respect of any item of property sustaining damage, for which indemnity is provided, shall cease if the said item is kept in operation without being repaired to the satisfaction of the Company.

## 7. OTHER INSURANCES

If, at the time any claim arises under this Policy, there is any other insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its rateable proportion of such loss, damage or liability.

## 8. POSITION AFTER A CLAIM

- a) The Insured shall not be entitled to abandon any property to the Company whether taken possession of, by the Company or not.
- b) As from the day of the loss, the Sum Insured for remainder of the period of insurance is reduced by the amount of the compensation. To prevent under insurance during the remainder of the period of insurance, the amount insured must be



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**Contractors Plant & Machinery Insurance Policy**

periods of insurance, the original indemnity and premium are again in force unless circumstances justify an alteration.

**9. TRANSFER OF INTEREST**

The insurance granted by this Policy shall cease to attach to any items described in the Schedule, the interest in which shall pass from the Insured otherwise than by will or operation of law, unless the consent of the Company for the continuance of the insurance shall be obtained and signified by endorsement hereon.

**10. TERMINATION OF INSURANCE**

This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium calculated at the customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the Company, by 15 days notice to that effect being given to the Insured, in which case, the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

**11. RECOURSE**

The Insured shall, at the expense of the Company, do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, in endorsing any right or remedies or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Company shall be or would become entitled or subrogated upon their paying for or making good of any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

**12. ARBITRATION**

If any difference shall arise as to the quantum to be paid under this Policy, (liability being otherwise admitted), such difference shall, independently of all other questions, 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 within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of The Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.



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Contractors Plant & Machinery Insurance Policy

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 Centre : 022-62346234/ 0120-62346234
- Emails - grievance@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website - www.hdfcergo.com
- 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 Ltd,  
D-301, 3rd Floor, Eastern Business District ( Magnet Mall),  
LBS Marg, Bhandup (West), MUMBAI - 400078  
State : Maharashtra, City : Mumbai  
Pincode : 400078

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

To 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  
State : Maharashtra, City : Mumbai  
Pincode : 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



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 Contractors Plant & Machinery Insurance Policy

Ombudsman Offices	
Jurisdiction	Office Address
Gujarat, Dadra & Nagar Haveli, Daman and Diu.	AHMEDABAD - The Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel: 079 - 2550120/020506 Email: bimlokpat.ahmedabad@ciolins.co.in
Karnataka	BENGALURU - The Ombudsman 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: bimlokpat.bengaluru@ciolins.co.in
Madhya Pradesh Chattisgarh.	BHOPAL - The Ombudsman Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Mahiya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel: 0755 - 2789201 / 2789202 Email: bimlokpat.bhopal@ciolins.co.in
Orissa	BHUBANESHWAR - The Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel: 0674 - 2595451 / 2595455 Email: bimlokpat.bhubaneswar@ciolins.co.in
Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.	CHANDIGARH - The Ombudsman Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Bata Building, Sector 17 - D, Chandigarh - 160 017. Tel: 0172 - 2706196 / 2706468 Email: bimlokpat.chandigarh@ciolins.co.in
Tamil Nadu, Puduchery Town and Karaikal (which are part of Puduchery).	CHENNAI - The Ombudsman Office of the Insurance Ombudsman, Fatma Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 016. Tel: 044 - 24333688 / 24335284 Email: bimlokpat.chennai@ciolins.co.in
Delhi and following Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahadurgarh.	DELHI - The Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel: 011 - 23232481/23213504 Email: bimlokpat.delhi@ciolins.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	GUWAHATI - The Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Parbazar over bridge, S.S. Road, Guwahati - 781001 (ASSAM). Tel: 0361 - 2632204 / 2602205 Email: bimlokpat.guwahati@ciolins.co.in
Andhra Pradesh, Telangana and Yanam and part of Union Territory of Puduchery.	HYDERABAD - The Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Main Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel: 040 - 23312122 Email: bimlokpat.hyderabad@ciolins.co.in
Rajasthan	JAIPUR - The Ombudsman Office of the Insurance Ombudsman, Jeevan Nihi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel: 0141 - 2740363 Email: bimlokpat.jaipur@ciolins.co.in
Kerala, Lakshadweep, Maha-a part of Union Territory of Puduchery.	ERNAKULAM - The Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulicat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015.

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## Contractors Plant &amp; Machinery Insurance Policy

Ombudsman Offices	
Jurisdiction	Office Address
	Tel: 0484 - 2358759 / 2359038 Email: bimakolpal.emakulam@cioins.co.in
West Bengal, Sikkim Andaman & Nicobar Islands.	KOLKATA - The Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annex, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel: 033 - 22124339 / 22124340 Email: bimakolpal.kolkata@cioins.co.in
Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratappgarh, Jaunpur, Varanasi, Gautpur, Jalaun, Kanpur, Lucknow, Unao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kushinbati, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Sandeekabinagar, Azamgarh, Kushinagar, Gorakhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sitabganj.	LUCKNOW - The Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Newal Kishore Road, Hazratganj, Lucknow - 226 001. Tel: 0522 - 2231330 / 2231331 Email: bimakolpal.lucknow@cioins.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	MUMBAI - The Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annex, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel: 68038621/23204/252627/28282930/31 Email: bimakolpal.mumbai@cioins.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budhan, Bulandshahr, Etah, Kanooj, Mainpur, Mathura, Meerut, Moradabad, Muzaffarnagar, Orayya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gaurambodhanagar, Ghazialbad, Hardoi, Shahjahanpur, Hapur, Ghansi, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanchnamnagar, Saharanpur.	NOIDA - The Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301, Tel: 0120 - 2514252 / 2514253 Email: bimakolpal.noida@cioins.co.in
Bihar, Jharkhand.	PATNA - The Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel: 0612-2547068 Email: bimakolpal.patna@cioins.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	PUNE - The Ombudsman Office of the Insurance Ombudsman, Jeevan Doshan Bldg., 3rd Floor, C.T.S. No.s 195 to 198, N.C. Kulkar Road, Nanayan Path, Pune - 411 030. Tel: 020-41312555 Email: bimakolpal.pune@cioins.co.in

STATUTORY NOTICE: INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION.



**Contractors Plant & Machinery Insurance Policy**

Annexure 'L' / Pg. 14 of 18.

**THIRD PARTY LIABILITY**

In consideration of the payment of additional premium as mentioned in the schedule, it is hereby agreed and declared that notwithstanding anything to the contrary stated in this policy, the company will indemnify the insured:

- Against legal liability for the accidental loss or damage caused to the property of other persons
- Against legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other than the insured or his own employees or employee of the owner of the works/site/premises/location or employees of the other firms/connected with any other work site/premises/location or members of the family of the insured or any of the aforesaid.

Exclusions under the Third party liability extension:

The company will not indemnify the insured, under this extension in respect of –

- The first amount of policy excess of each claim for any one occurrence related to property damage
- Expenditure incurred in doing or redoing or making good or repairing or replacing any thing covered or coverable under the policy.
- Liability consequent upon
  - Bodily injury to or illness of employees/workmen/members of the families of the insured or of the owners of the works/site/premises/location or of any other firm/contractors connected with any other work at the works/site/premises/location.
  - Loss of or damage or property belonging to or held in trust by or under custody of the owner of the works/site/premises/locations of any other firms/contractors or an employee/workman/family members of any of the aforesaid
  - Any accident caused by vehicles licensed for general road or by waterborne vessels or used aircraft
  - Any agreement by the insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

Conditions applying to Third party liability extension

- No admission, offer, promise, payment of indemnity shall be made or given by or on behalf of the insured without written consent of the company who shall be entitled, if any so desire, to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute for their own benefit in the name of the insured any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any such proceeding or in the settlement of any claim and the insured shall give all such information and assistance as the company may require.
- The company may, so far as any accident is concerned, pay to the insured the limit of indemnity for any one accident/for any one period, after deducting therefrom in such case of any sum/s already paid as compensation in respect thereof or any lesser sum for which the claim or claims arising from such an accident can be settled and the company shall thereafter be under no further liability in respect of such accident under this section.

**OWNERS SURROUNDING PROPERTY**

In consideration of insured having paid extra premium as specified in the schedule it is hereby agreed and declared, subject otherwise to terms and conditions of the Policy, that this insurance by within policy is extended to cover loss or damage to property located at or adjacent to the site and belongings to or held in care custody, control of the principal(s) or the contractor(s) if occurring directly due to damage of items mentioned in the schedule while at rest or in views for construction or erection during period of policy.

The Company pays to the insured the value of the damaged property at the time of accident or at its option to reinstale or replace such damaged property or any part thereof provided that -

The liability of the Company shall in no case exceed the amounts specified in the schedule in respect of any one accident or series of accidents

**Contractors Plant & Machinery Insurance Policy**

*Annexure - C / Pg. 15 of 18*

arising out of any one event and in the whole the total indemnity during the currency of the Policy.

The insured shall bear the same excess as mentioned in the schedule of the policy.

In respect of loss or damage resulting to underground piping tunneling or underground cables and other underground facilities, the indemnity will be restricted to actual repair cost, provided prior to commencement of work, insured with the relevant authorities about the exact locations or positions of such cables, pipes or other underground facilities. Cracks that neither impair the stability of the structure nor safety of its users are not covered.

**CLEARANCE AND REMOVAL OF DEBRIS**

This policy is extended to cover costs and expenses necessarily incurred by the Insured, with the consent of the Insurers in demolishing or removing debris of portions of the property insured, destroyed or damaged by any peril hereby insured against upto an amount not exceeding the limits specified in the schedule.

**AGREED BANK CLAUSE**

It is hereby declared and agreed:-

- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.
- ii. That the receipts of the monies by Bank shall result in a complete discharge of the Company thereof and shall be binding on all the parties insured hereunder.

N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.

- iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made to the Insured if given or made to the Bank.
- iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on the parties insured hereunder.
- v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of general condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated so far as it relates to the interest of the Bank by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alteration or increase in hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to Company necessary additional premium from the time when such increase in hazards first took place, and;
- vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of this Policy as mortgagees, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

**FLOATER CLAUSE**

Contractors Plant & Machinery Insurance Policy

Annexure - 2 / Pg - 16 of 18.

In consideration of Floater Extra charged over and above the policy rate the S.I. in aggregate under the policy is available for any one, more, or all locations as specified in respect of movable property.

At all times during the currency of this policy the insured should have a good internal audit and accounting procedure under which the total amount at risk and the locations can be established at any particular time if required.



Annexure - L/Pg. 17 of 18.

TAX INVOICE

HDFC  
ERGO

## TAX INVOICE

Details of Insured		Details of Insurer	
Insured Name	: SAAKAAR CONSTRUCTIONS PVT. LTD.	Insurer Name	: HDFC ERGO General Insurance Company Limited
Correspondence Address	: AND PATEL MARG PATNA G.P 5TH FLOOR, SON E BHAWAN, BIRCH PATNA, BIHAR-800001 -800001	Branch Address	: 3RD FLOOR, CHAWLA COMPLEX DEVENDRA NAGAR ROAD, SAI NAGAR, RAIPUR- RAIPUR, 492001.
Billing Address	: , SAAKAAR AQUA CITY, SARAFI MAKDUMPUR ROAD, USARI DANAPUR, , KHAGAIL, PATNA, BIHAR, PIN -801105.	GSTIN	: 22AABCL5045N1Z1
Place of Supply	: Bihar	Policy No.	: 2224204761211501
State Code	: 10	Certificate No.	: 2224204761211501000
PAN	:	Invoice No.	: 3070800568001
GSTIN	: 10AAFCS5899D120	Policy issue date / Invoice date	: 10/07/2023

## Premium Details (₹)

S.No.	Description of Services	HSN Code	Premium Amount	CGST		SGST		IGST		Total Tax	Stamp Duty	Premium Value with Tax
				Tax %	Amount	Tax %	Amount	Tax %	Amount			
1	CPM	997139	20567	9%	0	9%	0	18%	3702	3702	.5	24269
<b>Total Invoice Value</b>											<b>24269</b>	
<b>Total Invoice Value (In Words)</b>		RUPEES TWENTY-FOUR THOUSAND TWO HUNDRED SIXTY-NINE AND ZERO PAISE ONLY										

Whether Tax is payable on Reverse charge basis : No

"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 45, we are not required to prepare an invoice in terms of the provisions of the said sub-rule"

For HDFC ERGO General Insurance Company Ltd

Authorised



## TAX INVOICE

Details of Insured		Details of Insurer	
Insured Name	: SAKAAR CONSTRUCTIONS PVT. LTD.	Insurer Name	: HDFC ERGO General Insurance Company Limited
Correspondance Address	: AND PATEL MARG PATNA G.P 5TH FLOOR, SON E BHAWAN, BIRCH PATNA, BIHAR-800001 -800001	Branch Address	: 3RD FLOOR, CHAWLA COMPLEX DEVENDRA NAGAR ROAD, SAI NAGAR, RAIPUR- RAIPUR, 492001.
Billing Address	: SAKAAR AQUA CITY, SARARI MAKDUMPUR ROAD, USARI DANAPUR, KHAGAIL, PATNA, BIHAR, PIN -801105.	GSTIN	: 22AABCL5045N1Z1
Place of Supply	: Bihar	Policy No.	: 2224204761211501
State Code	: 10	Certificate No.	: 2224204761211501000
PAN	:	Invoice No.	: 3070800568002
GSTIN	:	Policy issue date / Invoice date	: 10/07/2023

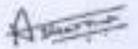
## Premium Details - (₹)

S.No.	Description of Services	HSN Code	Premium Amount	CGST		SGST		IGST		Total Tax	Stamp Duty	Premium Value with Tax
				Tax %	Amount	Tax %	Amount	Tax %	Amount			
2	CPM	997139	0	9%	0	9%	0	18%	0	0	5	0
Total Invoice Value											0	
Total Invoice Value (In Words)		RUPEES ZERO AND ZERO PAISE ONLY										

Whether Tax is payable on Reverse charge basis : No

"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 4B, we are not required to prepare an invoice in terms of the provisions of the said sub-rule"

For HDFC ERGO General Insurance Company Ltd



Authorized



Annexure - M/P/8-193.

CHHAPOLIA & CO.  
Chartered AccountantsKailash Bhawan, First Floor  
VAL's Maruti Showroom Lane  
Dak Bungalow Road, Patna-800001  
Mobile : 9431047301  
Email : skc\_11667@yahoo.comForm 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, 2023

Sr. No	Particulars	Amount (in Rs.)	
		Estimated	Incurred & Paid
		(Column - A)	(Column - B)
<b>I</b>			
<b>i</b>	<b>Land Cost:</b>		
<b>a</b>	Acquisition Cost of Land or Development Rights, lease Premium, lease rent, interest cost incurred or payable on Land Cost and legal cost	13,17,64,789	13,17,64,789
<b>b</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		
<b>c</b>	Acquisition cost of TDR (if any)		
<b>d</b>	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.		
<b>e</b>	Land Premium payable as per annual statement of rates (ASR) for redevelopment of land owned by Public Authorities.		
<b>f</b>	<b>Under Rehabilitation Scheme:</b>		
<b>(i)</b>	Estimated construction cost of rehab building including site development and infrastructure for the same as certified by Engineer (in Column-A)		
<b>(ii)</b>	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)		
<b>(iii)</b>	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.		
<b>(iv)</b>	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>13,17,64,789</b>	<b>13,17,64,789</b>
<b>ii</b>	<b>Development Cost/Cost of Construction:</b>		
<b>a (i)</b>	Estimated Cost of Construction as certified by Engineer	4,51,00,00,000	2,82,70,00,000
<b>a (ii)</b>	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)		2,09,17,76,886
<b>a (iii)</b>	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.		44,08,38,239
<b>b</b>	Payment of Taxes, cess, fees, charges, premiums, interest etc. to any Statutory Authority.		
<b>c</b>	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:		3,43,18,276
	<b>Sub-Total of Development Cost</b>	<b>4,51,00,00,000</b>	<b>2,56,69,33,400</b>



Annexure - M / Pg - 2 of 3.

2	Total Estimated Cost of the Real Estate Project (I (i) + I (ii) of Estimated Column -A	4,64,17,64,789
3	Total Cost Incurred and Paid of the Real Estate Project (I (i) + I (ii) of Incurred Column - B	2,69,86,98,189
4	Percentage of completion of Construction Work (as per Project Architect's Certificate on completion of project)	65.50%
5	Proportion of the Cost incurred on Land Cost and Construction Cost to the Total Estimated Cost.(3/2%)	58.14%
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)	2,69,86,98,189
7	Less: Amount withdrawn till date of this certificate as per the Books of Accounts and Bank Statement	2,35,88,57,177
8	Net Amount which can be withdrawn from the Designated Bank Account under this certificate.	33,98,41,012

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

For, Chhapolia & Co.  
Chartered Accountants  
FRN - 010285C

(Sunil Kumar Chhapolia)  
M.No. 092380  
Partner  
Patna, 14th July, 2023  
UDIN : 23092380BGWGTO8189



Annexure - 'M' / Pg. 3 of 3.

(ADDITIONAL INFORMATION FOR ONGOING PROJECTS)

1		Estimated Balance Cost to Complete the Real Estate Project (Difference of Total Estimated Project cost less Cost incurred)	1,94,30,66,600
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)	66,63,97,210
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 3,22,147
	(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.	1,57,61,18,280
4		Estimated receivables of ongoing project. Sum of 2 + 3 (ii)	2,24,25,15,490
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.	1,56,97,60,843

This certificate is being issued to Saakur Construction Private Limited (Promoter's Name Mr Sudip Kumar) for RERA compliance and is based on the records and documents produced before me and explanations provided to me by the management of the Company.

For, Chhapolia & Co.  
Chartered Accountants  
FRN - 010285C

(Sunil Kumar Chhapolia)  
M.No. 092380  
Partner  
Patna, 14th July, 2023  
UDIN : 23092380BGWGT08189



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	8,82,227	4,08,16,22,590	3,41,52,25,380	66,63,97,210
<b>Total</b>		8,82,227	4,08,16,22,590	3,41,52,25,380	66,63,97,210

(Unsold Inventory Valuation)

Ready Reckoner Rate as on date of certificate  
of the Residential/commercial premises Rs per sm. (See note below)

(Amount in Rs.)

Sr. No	Flat/Bungalow/Office No	Carpet Area (in Sq. ft.)	Unit Consideration as per Agreement/Letter of Allotment
1	SAC	3,22,147	1,57,61,18,280
<b>Total</b>		3,22,147	1,57,61,18,280

Note Rate of unsold inventory per sft

SAC Res	5400
Rainbow	2000
SAC Commercial	5900



Annexure - N/Pg. 193.

## ENGINEER'S CERTIFICATE

Date: 01.07.2023

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, Sushant Kumar, 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.



*Sushant Kumar*

- 1) Following technical professionals are appointed by Owner / Promoter: –
  - a) Shri Sanjay Gupta as L.S./Architect
  - b) M/s Sudha Technical Consultants as Structural Consultant
  - c) M/s C TO C Consulting Engineers Pvt. Ltd. as Mechanical / Electrical / Plumbing Consultant (MEP)
  - d) Shri Ankit Verma 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 Rs 451,00,00,000 (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 Estimated Cost Incurred till date is calculated as Rs. 282,70,00,000 (Total of Table A and B). The amount of Estimated 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. 161,11,00,000 (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	280,97,00,000
03	Work done in Percentage (as Percentage of the estimated cost )	63.56%
04	Balance Cost to be Incurred (Based on Estimated Cost)	161,11,00,000



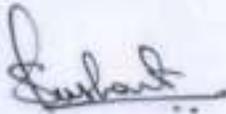
*[Handwritten Signature]*

Annexure - N / Pg. 393.

**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 as on (based on the Estimated cost)	1,73,00,000
03	Work done in Percentage (as Percentage of the estimated cost)	19.39%
04	Balance Cost to be Incurred (Based on Estimated Cost)	7,19,00,000
05	Cost Incurred on Additional /Extra Items as on not included in the Estimated Cost (Annexure A)	NA

Yours Faithfully,



**SUSHANT KUMAR**  
AMI E (INDIA)  
Reg. No-AM 1813032



Annexure - 'D' P. 8-193.

## ARCHITECT'S CERTIFICATE

Date: 01.07.2023

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, Sanjay Gupta, 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.

**SANJAY GUPTA**  
ARCHITECT  
REG. NO.-CA/2013/61027



Following technical professionals are appointed by Owner / Promoter: —

- (i) Shri Sanjay Gupta as L.S. / 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)	95%
04	Brickwork and Internal Plaster	75%
05	Floorings within Flats/ Premises, Doors and Windows to each of the Flat/ Premises	19%
06	Sanitary Fittings within the Flat/Premises, Electrical Fittings within the Flat/Premises	0%
07	Staircases, Lifts Wells and Lobbies at each Floor level connecting Staircases and Lifts, Overhead and Underground Water Tanks	40%
08	The external plumbing and external plaster, elevation, completion of terrace with water proofing of the Building / wing.	16%
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.	0%

Sanjay Gupta  
**SANJAY GUPTA**  
 ARCHITECT  
 REG. NO. - CA/2013/81027



Annexure - D/PB.3/23.

**Table - B**

Internal & 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	Nil	
02	Water Supply	Yes	NA	Existing Tubewells available
03	Sewerage (chamber, lines, Septic Tank, STP)	Yes	30%	
04	Storm Water Drains	Yes	25%	
05	Landscaping & Tree Planting	Yes	Nil	
06	Street Lighting	Yes	Nil	
07	Community Buildings	No	Nil	NA
08	Treatment and disposal of sewage and sullage water/STP	Yes	Nil	
09	Solid Waste management & Disposal	Yes	Nil	
10	Water conservation, Rainwater harvesting	Yes	Nil	
11	Energy management	Yes	Nil	
12	Fire protection and firesafety requirements	Yes	Nil	
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) = 65.50%

Yours Faithfully,

**SANJAY GUPTA**  
ARCHITECT  
NO.-CA/2013/181027  
Sanjay Gupta



Saakaar Aqua City Progress Update (Planned Vs Actual upto 1st April 2023 to 30th June 2023)

Annexure - P/No - 15/193

Sl. No.	Activity Descriptions	Duration	Planned Schedule		Actual Progress update	
			Start	End	Status	% Complete
1	<b>CONSTRUCTION OF AQUA CITY (TOWER-6,7,8,9,11,12,13,14,15,20)</b>	1632 days	01-06-2018	02-12-2023		
2	Initial Site Development work	25 days	01-06-2018	29-06-2018	Completed	100%
3	Soil dressing/Boundary wall etc.	25 days	01-06-2018	29-06-2018	Completed	100%
4	<b>Structural Work</b>	805 days	03-07-2018	14-05-2021		
5	Foundation	210 days	03-07-2018	18-03-2019	Completed	100%
6	Basement Slab	200 days	15-01-2019	10-09-2023	Completed	100%
7	Ground Floor- Columns/Beams/Slab	45 days	13-09-2019	08-11-2019	Completed	100%
8	1st Floor- Columns/Beams/Slab	40 days	13-11-2019	27-12-2019	Completed	100%
9	2nd Floor- Columns/Beams/Slab	30 days	30-12-2019	03-02-2020	Completed	100%
10	3rd Floor- Columns/Beams/Slab	30 days	05-02-2020	11-03-2020	Completed	100%
11	4th Floor- Columns/Beams/Slab	30 days	13-03-2020	18-04-2020	Completed	100%
12	5th Floor- Columns/Beams/Slab	30 days	18-04-2020	23-05-2020	Completed	100%
13	6th Floor- Columns/Beams/Slab	30 days	26-05-2020	29-06-2020	Completed	100%
14	7th Floor- Columns/Beams/Slab	30 days	01-07-2020	04-08-2020	Completed	100%
15	8th Floor- Columns/Beams/Slab	30 days	06-08-2020	10-09-2020	Completed	100%
16	9th Floor- Columns/Beams/Slab	30 days	12-09-2020	21-10-2020	Completed	100%
17	10th Floor- Columns/Beams/Slab	30 days	16-10-2020	28-11-2020	Completed	100%
18	11th Floor- Columns/Beams/Slab	30 days	01-12-2020	05-01-2021	Completed	100%
19	12th Floor- Columns/Beams/Slab	30 days	07-01-2021	11-02-2021	Completed	100%
20	13th Floor- Columns/Beams/Slab	30 days	13-02-2021	20-03-2021	Completed	100%
21	Terrace floor- Structural work	45 days	23-03-2021	14-05-2021	Completed	100%
22	<b>Civil Work</b>	464 days	19-05-2020	30-11-2021		
23	Ground Floor- Brickwork/Plastering	20 days	19-05-2020	22-06-2020	Under Progress	25%
24	1st Floor- Brickwork/Plastering	30 days	24-06-2020	28-07-2020	Under Progress	47%
25	2nd Floor- Brickwork/Plastering	30 days	30-07-2020	03-09-2020	Under Progress	47%
26	3rd Floor- Brickwork/Plastering	30 days	05-09-2020	13-10-2020	Completed	100%
27	4th Floor- Brickwork/Plastering	30 days	13-10-2020	21-11-2020	Completed	100%
28	5th Floor- Brickwork/Plastering	30 days	14-11-2020	28-12-2020	Completed	100%
29	6th Floor- Brickwork/Plastering	30 days	20-12-2020	04-02-2021	Completed	100%
30	7th Floor- Brickwork/Plastering	30 days	06-02-2021	13-03-2021	Completed	100%
31	8th Floor- Brickwork/Plastering	30 days	16-03-2021	19-04-2021	Completed	100%
32	9th Floor- Brickwork/Plastering	30 days	21-04-2021	26-05-2021	Completed	100%
33	10th Floor- Brickwork/Plastering	30 days	28-05-2021	31-07-2021	Completed	100%
34	11th Floor- Brickwork/Plastering	30 days	03-07-2021	06-08-2021	Completed	100%
35	12th Floor- Brickwork/Plastering	30 days	09-08-2021	11-09-2021	Under Progress	50%
36	13th Floor- Brickwork/Plastering	30 days	14-09-2021	23-10-2021	Under Progress	50%
37	Terrace floor- Brickwork/Plastering	30 days	27-10-2021	30-11-2021	Under Progress	70%
38	<b>Finishing Works</b>	589 days	21-05-2021	29-04-2023		
39	Ground Floor- Carpentry/Flooring/Painting	30 days	21-05-2021	24-06-2021	Under Progress	13%
40	1st Floor- Carpentry/Flooring/Painting	30 days	26-06-2021	30-07-2021	Under Progress	40%
41	2nd Floor- Carpentry/Flooring/Painting	30 days	02-08-2021	04-09-2021	Under Progress	40%
42	3rd Floor- Carpentry/Flooring/Painting	30 days	07-09-2021	14-10-2021	Under Progress	40%
43	4th Floor- Carpentry/Flooring/Painting	30 days	16-10-2021	23-11-2021	Under Progress	40%
44	5th Floor- Carpentry/Flooring/Painting	30 days	25-11-2021	29-12-2021	Under Progress	40%
45	6th Floor- Carpentry/Flooring/Painting	30 days	31-12-2021	05-02-2022	Under Progress	40%
46	7th Floor- Carpentry/Flooring/Painting	30 days	06-02-2022	14-03-2022	Under Progress	24%
47	8th Floor- Carpentry/Flooring/Painting	30 days	16-03-2022	21-04-2022	Under Progress	23%
48	9th Floor- Carpentry/Flooring/Painting	30 days	23-04-2022	27-05-2022	Under Progress	23%
49	10th Floor- Carpentry/Flooring/Painting	30 days	30-05-2022	02-07-2022	Under Progress	23%
50	11th Floor- Carpentry/Flooring/Painting	30 days	06-07-2022	08-08-2022	Under Progress	23%
51	12th Floor- Carpentry/Flooring/Painting	30 days	10-08-2022	14-09-2022	Under Progress	23%
52	13th Floor- Carpentry/Flooring/Painting	30 days	16-09-2022	26-10-2022	Under Progress	23%
53	Terrace floor- Carpentry/Flooring/Painting	30 days	28-10-2022	01-12-2022	Under Progress	20%
54	Ground Floor- Plumbing/Electricals	30 days	18-10-2021	24-11-2021	Under Progress	0%
55	1st Floor- Plumbing/Electricals	30 days	26-11-2021	30-12-2021	Under Progress	40%
56	2nd Floor- Plumbing/Electricals	30 days	03-01-2022	07-02-2022	Under Progress	40%
57	3rd Floor- Plumbing/Electricals	30 days	09-02-2022	17-03-2022	Under Progress	50%
58	4th Floor- Plumbing/Electricals	30 days	16-03-2022	27-04-2022	Under Progress	50%
59	5th Floor- Plumbing/Electricals	30 days	23-04-2022	28-05-2022	Under Progress	50%
60	6th Floor- Plumbing/Electricals	30 days	31-05-2022	04-07-2022	Under Progress	50%
61	7th Floor- Plumbing/Electricals	30 days	06-07-2022	09-08-2022	Under Progress	50%
62	8th Floor- Plumbing/Electricals	30 days	13-08-2022	19-09-2022	Under Progress	50%
63	9th Floor- Plumbing/Electricals	30 days	17-09-2022	27-10-2022	Under Progress	50%
64	10th Floor- Plumbing/Electricals	30 days	26-10-2022	03-12-2022	Under Progress	50%
65	11th Floor- Plumbing/Electricals	30 days	01-12-2022	07-01-2023	Under Progress	50%
66	12th Floor- Plumbing/Electricals	30 days	10-01-2023	14-02-2023	Under Progress	50%
67	13th Floor- Plumbing/Electricals	30 days	16-02-2023	24-03-2023	Under Progress	45%
68	Terrace floor- Plumbing/Electricals	30 days	27-03-2023	29-04-2023	Under Progress	40%
69	Final site development Work	150 days	08-05-2023	02-11-2023	Under Progress	20%
70						
71						
72	<b>CONSTRUCTION OF AQUA CITY (TOWER- 6WS/6E)</b>	897 days	20-02-2019	28-03-2022		
73	Initial Site Development work	25 days	20-02-2019	23-03-2019	Completed	100%
74	Soil dressing/Boundary wall etc.	25 days	20-02-2019	23-03-2019	Completed	100%
75	<b>Structural Work</b>	596 days	25-03-2019	12-03-2021		
76	Foundation	70 days	25-03-2019	14-04-2019	Completed	100%
77	Ground Floor- Columns/Beams/Slab	45 days	17-06-2019	07-08-2019	Completed	100%
78	1st Floor- Columns/Beams/Slab	30 days	29-08-2019	15-09-2019	Completed	100%
79	2nd Floor- Columns/Beams/Slab	30 days	16-09-2019	16-10-2019	Completed	100%
80	3rd Floor- Columns/Beams/Slab	30 days	29-10-2019	02-12-2019	Completed	100%
81	4th Floor- Columns/Beams/Slab	30 days	04-12-2019	08-01-2020	Completed	100%
82	5th Floor- Columns/Beams/Slab	30 days	10-01-2020	13-02-2020	Completed	100%
83	6th Floor- Columns/Beams/Slab	30 days	18-02-2020	21-03-2020	Completed	100%
84	7th Floor- Columns/Beams/Slab	30 days	24-03-2020	27-04-2020	Completed	100%
85	8th Floor- Columns/Beams/Slab	30 days	29-04-2020	03-06-2020	Completed	100%
86	9th Floor- Columns/Beams/Slab	30 days	07-06-2020	09-07-2020	Completed	100%
87	10th Floor- Columns/Beams/Slab	30 days	13-07-2020	14-08-2020	Completed	100%
88	11th Floor- Columns/Beams/Slab	30 days	18-08-2020	21-09-2020	Completed	100%
89	12th Floor- Columns/Beams/Slab	30 days	23-09-2020	09-11-2020	Completed	100%
90	13th Floor- Columns/Beams/Slab	30 days	01-11-2020	09-12-2020	Completed	100%
91	14th Floor- Columns/Beams/Slab	30 days	11-12-2020	15-01-2021	Under Progress	35%
92	Terrace floor- Structural work	45 days	18-01-2021	13-04-2021	Yet to start	0%



Saagar Aqua City Progress Update (Planned Vs Actual upto 1st April-2023 to 30th June-2023)

Approved - 18/06/23

Sl. No.	Activity Descriptions	Duration	Planned Schedule		Actual Progress update	
			Start	Finish	Status	% Complete
92	Civil Work	495 days	04-12-2019	19-07-2021		
94	Ground Floor- Brickwork/Plastering	10 days	04-12-2019	06-02-2020	Under Progress	0%
95	1st Floor- Brickwork/Plastering	10 days	10-01-2020	14-02-2020	Under Progress	100%
96	2nd Floor- Brickwork/Plastering	10 days	15-02-2020	21-03-2020	Under Progress	80%
97	3rd Floor- Brickwork/Plastering	10 days	24-03-2020	27-04-2020	Under Progress	50%
98	4th Floor- Brickwork/Plastering	10 days	29-04-2020	03-06-2020	Under Progress	50%
99	5th Floor- Brickwork/Plastering	10 days	05-06-2020	09-07-2020	Under Progress	50%
100	6th Floor- Brickwork/Plastering	10 days	12-07-2020	14-08-2020	Under Progress	50%
101	7th Floor- Brickwork/Plastering	10 days	18-08-2020	21-09-2020	Under Progress	50%
102	8th Floor- Brickwork/Plastering	10 days	23-09-2020	09-11-2020	Under Progress	30%
103	9th Floor- Brickwork/Plastering	10 days	05-11-2020	05-12-2020	Under Progress	30%
104	10th Floor- Brickwork/Plastering	10 days	11-12-2020	15-01-2021	Under Progress	30%
105	11th Floor- Brickwork/Plastering	10 days	18-01-2021	22-02-2021	Under Progress	40%
106	12th Floor- Brickwork/Plastering	10 days	24-02-2021	31-03-2021	Yet to start	0%
107	13th Floor- Brickwork/Plastering	10 days	02-04-2021	07-05-2021	Yet to start	0%
108	14th Floor- Brickwork/Plastering	10 days	10-05-2021	13-06-2021	Yet to start	0%
109	Terrace Floor- Brickwork/Plastering	10 days	15-06-2021	19-07-2021	Yet to start	0%
110	Finishing Works	526 days	29-04-2020	24-01-2022		
111	Ground Floor- Carpentry/Flooring/Painting	30 days	29-04-2020	09-06-2020	Yet to start	0%
112	1st Floor- Carpentry/Flooring/Painting	30 days	09-06-2020	09-07-2020	Under Progress	20%
113	2nd Floor- Carpentry/Flooring/Painting	30 days	11-07-2020	14-08-2020	Under Progress	20%
114	3rd Floor- Carpentry/Flooring/Painting	30 days	18-08-2020	21-09-2020	Under Progress	20%
115	4th Floor- Carpentry/Flooring/Painting	30 days	23-09-2020	03-11-2020	Under Progress	20%
116	5th Floor- Carpentry/Flooring/Painting	30 days	05-11-2020	09-12-2020	Under Progress	20%
117	6th Floor- Carpentry/Flooring/Painting	30 days	04-01-2021	08-01-2021	Under Progress	20%
118	7th Floor- Carpentry/Flooring/Painting	30 days	09-01-2021	14-02-2021	Under Progress	20%
119	8th Floor- Carpentry/Flooring/Painting	30 days	15-02-2021	20-03-2021	Under Progress	0%
120	9th Floor- Carpentry/Flooring/Painting	30 days	21-03-2021	25-04-2021	Under Progress	0%
121	10th Floor- Carpentry/Flooring/Painting	30 days	28-04-2021	07-06-2021	Yet to start	0%
122	11th Floor- Carpentry/Flooring/Painting	30 days	06-06-2021	14-07-2021	Yet to start	0%
123	12th Floor- Carpentry/Flooring/Painting	30 days	09-07-2021	18-08-2021	Yet to start	0%
124	13th Floor- Carpentry/Flooring/Painting	30 days	15-08-2021	20-09-2021	Yet to start	0%
125	14th Floor- Carpentry/Flooring/Painting	30 days	21-09-2021	26-10-2021	Yet to start	0%
126	Terrace Floor- Carpentry/Flooring/Painting	30 days	04-10-2021	13-11-2021	Yet to start	0%
127	Ground Floor- Plumbing/Electricals	30 days	05-06-2020	05-07-2020	Yet to 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	35%
138	11th Floor- Plumbing/Electricals	30 days	21-07-2021	24-08-2021	Under Progress	20%
139	12th Floor- Plumbing/Electricals	30 days	28-08-2021	01-10-2021	Under Progress	20%
140	13th Floor- Plumbing/Electricals	30 days	05-10-2021	11-11-2021	Under Progress	20%
141	14th Floor- Plumbing/Electricals	30 days	13-11-2021	17-12-2021	Yet to start	0%
142	Terrace Floor- Plumbing/Electricals	30 days	20-12-2021	24-01-2022	Yet to start	0%
143	Final Site development work	30 days	27-01-2022	28-02-2022	Yet to start	0%
144						
145	<b>CONSTRUCTION OF AQUA CITY (Tower- L1, L2, L3, L4, L5, L6 &amp; L7)</b>	1079 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>	1718 days	21-01-2019	28-01-2023		90%
149	Foundation	150 days	21-01-2019	18-03-2019	complete	100%
150	Lower Basement	190 days	19-05-2019	25-12-2019	complete	100%
151	Upper Basement	280 days	11-09-2019	12-09-2020	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	28-12-2020	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	21-04-2021	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	06-09-2021	complete	100%
162	10th Floor- Column/Beam/Slab	30 days	09-09-2021	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	13-02-2022	19-03-2022	Under Progress	95%
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	05-11-2022	05-12-2022	complete	100%
174	Terrace floor- Structural work	45 days	07-12-2022	28-01-2023	Under Progress	80%
175	<b>Civil Work</b>	983 days	13-03-2021	09-06-2023		
176	1st Floor- Brickwork/Plastering	10 days	13-03-2021	18-04-2021	Under Progress	50%
177	2nd Floor- Brickwork/Plastering	10 days	19-04-2021	24-05-2021	Under Progress	85%
178	3rd Floor- Brickwork/Plastering	10 days	24-05-2021	29-06-2021	Under Progress	85%
179	4th Floor- Brickwork/Plastering	10 days	31-07-2021	04-08-2021	Under Progress	85%
180	5th Floor- Brickwork/Plastering	10 days	06-08-2021	09-09-2021	Under Progress	85%
181	6th Floor- Brickwork/Plastering	10 days	13-09-2021	20-10-2021	Under Progress	85%
182	7th Floor- Brickwork/Plastering	10 days	22-10-2021	27-11-2021	Under Progress	85%
183	8th Floor- Brickwork/Plastering	10 days	30-11-2021	04-01-2022	Under Progress	77%
184	9th Floor- Brickwork/Plastering	10 days	08-01-2022	10-02-2022	Under Progress	77%
185	10th Floor- Brickwork/Plastering	10 days	12-02-2022	21-03-2022	Under Progress	72%
186	11th Floor- Brickwork/Plastering	10 days	23-03-2022	29-04-2022	Under Progress	50%
187	12th Floor- Brickwork/Plastering	10 days	28-04-2022	01-06-2022	Under Progress	50%
188	13th Floor- Brickwork/Plastering	10 days	03-06-2022	07-07-2022	Under Progress	50%



Saakaar Aqua City Progress Update (Planned Vs Actual upto 1st April-2023 to 30th June-2023)

S. No.	Activity Descriptions	Duration	Planned Schedule		Actual Progress update	
			Start	Finish	Status	% Complete
189	14th Floor- Brickwork/Plastering	30 days	07-07-2022	12-08-2022	Under Progress	50%
190	15th Floor- Brickwork/Plastering	30 days	16-08-2022	19-09-2022	Under Progress	50%
191	16th Floor- Brickwork/Plastering	30 days	23-09-2022	31-10-2022	Under Progress	50%
192	17th Floor- Brickwork/Plastering	30 days	02-11-2022	06-12-2022	Under Progress	50%
193	18th Floor- Brickwork/Plastering	30 days	08-12-2022	11-01-2023	Under Progress	50%
194	19th Floor- Brickwork/Plastering	30 days	13-01-2023	17-02-2023	Under Progress	50%
195	20th Floor- Brickwork/Plastering	30 days	20-02-2023	28-03-2023	Under Progress	50%
196	21st Floor- Brickwork/Plastering	30 days	30-03-2023	04-05-2023	Under Progress	50%
197	Terrace Floor- Brickwork/Plastering	30 days	04-05-2023	09-06-2023	Yet to start	0%
198	Finishing Works	743 days	01-07-2021	18-12-2022		
199	Ground Floor- Carpentry/Flooring/Painting	30 days	01-07-2021	04-08-2021	Yet to start	0%
200	1st Floor- Carpentry/Flooring/Painting	30 days	06-08-2021	09-09-2021	Under Progress	11%
201	2nd Floor- Carpentry/Flooring/Painting	30 days	11-09-2021	20-10-2021	Under Progress	11%
202	3rd Floor- Carpentry/Flooring/Painting	30 days	22-10-2021	27-11-2021	Under Progress	11%
203	4th Floor- Carpentry/Flooring/Painting	30 days	30-11-2021	04-01-2022	Under Progress	11%
204	5th Floor- Carpentry/Flooring/Painting	30 days	04-01-2022	10-02-2022	Under Progress	11%
205	6th Floor- Carpentry/Flooring/Painting	30 days	12-02-2022	21-03-2022	Under Progress	11%
206	7th Floor- Carpentry/Flooring/Painting	30 days	23-03-2022	28-04-2022	Under Progress	11%
207	8th Floor- Carpentry/Flooring/Painting	30 days	24-04-2022	01-06-2022	Under Progress	11%
208	9th Floor- Carpentry/Flooring/Painting	30 days	01-06-2022	07-07-2022	Under Progress	11%
209	10th Floor- Carpentry/Flooring/Painting	30 days	09-07-2022	13-08-2022	Under Progress	11%
210	11th Floor- Carpentry/Flooring/Painting	30 days	16-08-2022	19-09-2022	Under Progress	11%
211	12th Floor- Carpentry/Flooring/Painting	30 days	23-09-2022	27-10-2022	Under Progress	11%
212	13th Floor- Carpentry/Flooring/Painting	30 days	03-10-2022	06-11-2022	Under Progress	11%
213	14th Floor- Carpentry/Flooring/Painting	30 days	08-11-2022	11-01-2023	Under Progress	11%
214	15th Floor- Carpentry/Flooring/Painting	30 days	13-01-2023	17-02-2023	Under Progress	11%
215	16th Floor- Carpentry/Flooring/Painting	30 days	20-02-2023	28-03-2023	Yet to start	0%
216	17th Floor- Carpentry/Flooring/Painting	30 days	30-03-2023	04-05-2023	Yet to start	0%
217	18th Floor- Carpentry/Flooring/Painting	30 days	04-05-2023	09-06-2023	Yet to start	0%
218	19th Floor- Carpentry/Flooring/Painting	30 days	12-06-2023	17-07-2023	Yet to start	0%
219	20th Floor- Carpentry/Flooring/Painting	30 days	18-07-2023	22-08-2023	Yet to start	0%
220	21st Floor- Carpentry/Flooring/Painting	30 days	24-08-2023	27-09-2023	Yet to start	0%
221	Terrace Floor- Carpentry/Flooring/Painting	30 days	24-08-2023	27-09-2023	Yet to start	0%
222	Ground Floor- Plumbing/Electricals	30 days	06-06-2021	05-09-2021	Yet to start	0%
223	1st Floor- Plumbing/Electricals	30 days	11-09-2021	20-10-2021	Under Progress	40%
224	2nd Floor- Plumbing/Electricals	30 days	22-10-2021	27-11-2021	Under Progress	50%
225	3rd Floor- Plumbing/Electricals	30 days	30-11-2021	04-01-2022	Under Progress	50%
226	4th Floor- Plumbing/Electricals	30 days	06-01-2022	10-02-2022	Under Progress	50%
227	5th Floor- Plumbing/Electricals	30 days	13-02-2022	21-03-2022	Under Progress	50%
228	6th Floor- Plumbing/Electricals	30 days	23-03-2022	26-04-2022	Under Progress	50%
229	7th Floor- Plumbing/Electricals	30 days	28-04-2022	01-06-2022	Under Progress	50%
230	8th Floor- Plumbing/Electricals	30 days	03-06-2022	07-07-2022	Under Progress	50%
231	9th Floor- Plumbing/Electricals	30 days	09-07-2022	13-08-2022	Under Progress	50%
232	10th Floor- Plumbing/Electricals	30 days	16-08-2022	19-09-2022	Under Progress	50%
233	11th Floor- Plumbing/Electricals	30 days	23-09-2022	27-10-2022	Under Progress	40%
234	12th Floor- Plumbing/Electricals	30 days	03-10-2022	06-11-2022	Under Progress	35%
235	13th Floor- Plumbing/Electricals	30 days	08-11-2022	11-01-2023	Under Progress	30%
236	14th Floor- Plumbing/Electricals	30 days	13-01-2023	17-02-2023	Under Progress	30%
237	15th Floor- Plumbing/Electricals	30 days	20-02-2023	28-03-2023	Under Progress	50%
238	16th Floor- Plumbing/Electricals	30 days	30-03-2023	04-05-2023	Under Progress	50%
239	17th Floor- Plumbing/Electricals	30 days	04-05-2023	09-06-2023	Under Progress	50%
240	18th Floor- Plumbing/Electricals	30 days	12-06-2023	17-07-2023	Under Progress	50%
241	19th Floor- Plumbing/Electricals	30 days	18-07-2023	22-08-2023	Under Progress	50%
242	20th Floor- Plumbing/Electricals	30 days	24-08-2023	27-09-2023	Under Progress	50%
243	21st Floor- Plumbing/Electricals	30 days	01-10-2023	10-11-2023	Under Progress	50%
244	Terrace Floor- Plumbing/Electricals	30 days	11-11-2023	16-12-2023	Under Progress	25%
245	Final Site development Work	150 days	09-12-2023	15-06-2024	Yet to start	0%



No.SCPL-RERA/BOD/2023-24/

Date: 04-07-2023

To,

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

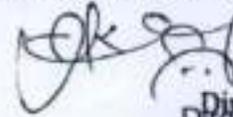
Sub: Information in regard to change in Board of Directors of the Company.

Sir,

As per Gazette Notification of the Bihar Real Estate Regulatory Authority (General) Regulations (Amendment), 2022 vide rule 8A(2), it is for information that Mr. Sudip Kumar, DIN - 00937583 and Mrs. Usha Agarwal, 02368148 already resigned from the Directorship on 12/06/2023 and filed themselves on ROC portal. Copy is enclosed as **Annexure – 'A'** for kind reference. But the matter is sub-judice in NCLT Kolkata. Hence, their DIR-12 are not filed yet.

Regards.

For Saakaar Constructions Pvt. Ltd.  
Saakaar Constructions Pvt. Ltd.

  
Director  
Director

Encl.:

**Annexure – 'A'**



**Saakaar Constructions Pvt. Ltd.**

CIN No. : U00502BR1996PTC007493

5th Floor, Sone Bhawan, Near Hotel Chankaya, R Block Golambar, Patna-800 001

Ph.: 0612-2506506, M : 6202750747

e-mail : info@saakaar.com, website : www.saakaar.com



## Company Master Data

CIN U00502BR1996PTC007493  
 Company Name SAAKAAR CONSTRUCTIONS PRIVATE LIMITED.  
 ROC Code RoC-Patna  
 Registration Number 007493  
 Company Category Company limited by Shares  
 Company SubCategory Non-govt company  
 Class of Company Private  
 Authorised Capital(Rs) 50000000  
 Paid up Capital(Rs) 6983000  
 Number of Members(Applicable in case of company without Share Capital) 0  
 Date of Incorporation 07/10/1996  
 Registered Address FIFTH FLOOR, SONE BHAWAN, BIRCHAND PATEL MARG, PATNA-800001 PATNA Patna BR 800001 IN  
 Address other than R/o where all or any books of account and papers are maintained -  
 Email Id saakaarpatna@gmail.com  
 Whether Listed or not Unlisted  
 ACTIVE compliance ACTIVE compliant  
 Suspended at stock exchange -  
 Date of last AGM 27/09/2022  
 Date of Balance Sheet 31/03/2022  
 Company Status(for e-filing) Active

## Charges

Assets under charge	Charge Amount	Date of Creation	Date of Modification	Status
	30000000	03/12/2013	17/02/2015	CLOSED
	2433000	23/01/2020	-	Closed
Immovable property or any interest therein	20600000	25/08/2012	-	CLOSED
Motor Vehicle (Hypothecation)	5300000	18/05/2019	-	CLOSED
	6283000	15/11/2019	-	Closed
Motor Vehicle (Hypothecation)	2452000	13/08/2020	-	CLOSED
	176000000	21/05/2016	31/12/2022	Open
	40000000	23/09/2022	-	Open

## Directors/Signatory Details

DIN/PAN	Name	Begin date	End date	Surrendered DIN
00657383	SUDIP KUMAR	17/10/1996	12/06/2023	
00950501	JITENDRA NATH GUPTA	12/01/2007	-	
01182871	SMITA CHOUDHARY	23/02/1998	-	
02168138	USHA AGARWAL	15/04/2010	12/06/2023	
02370085	VISHNU KUMAR CHOUDHARY	02/12/2019	-	
03042152	RAVI TALWAR	15/04/2010	-	
03068933	SUPRIYA KUMAR	07/12/2020	-	
03247295	RAVI BHUSHAN	25/09/2017	-	

