



75
Azadi Ka
Amrit Mahotsav



केन्द्रीय भण्डारण निगम
(भारत सरकार का उपक्रम)

CENTRAL WAREHOUSING CORPORATION

(A Govt. of India Undertaking)

जन-जन के लिए भण्डारण/Warehousing for Everyone



No. CWC/FD-Ins./Insurance Circular/2022-23

14th December, 2022

Insurance Circular # 05

Sub: Insurance of depositor's stock stored under the warehouses falling under RWC Division and insurance of Property, Plant and Equipment of RWC assets.

1. As aware, the Business Transfer Agreement ("BTA") has been executed between Central Warehousing Corporation (CWC) and Central Railside Warehouse Company Limited (CRWC) on 28th October, 2022 for the transfer of business division of CRWC on Slump Sale Basis to CWC w.e.f. 31.10.2022 (closing date).
2. CRWC had the business insurance policies from M/s. Reliance General Insurance Company Ltd. with the policy type as Reliance Industry Care Policy, Policy no.130132226150000012. The policy is covering the risks of Fire and allied perils, Portable Electronic Equipment/Appliances, Burglary and House Breaking, Money Insurance, Infidelity and dishonesty of employees. Copy of insurance policy is enclosed as **Annexure-I** which is valid till 16th June, 2023 and the same is under process of being endorsed to CWC.
3. All the regions are advised to furnish the value of stock of RWC separately and not to include the value of the same in the value of stock stored with CWC warehouses, while sending the stock valuation statement to Insurance Cell, Corporate Office. Otherwise, it may lead to payment of higher insurance premium for the stock/property already insured.
4. For accounting of insurance claims, Accounting Policy No. 19 of the Corporation is to be followed and for Accounting of insurance expense, Accounting Circular no. 25 dated 13/5/2019 and Accounting Circular No. 46 dated 3/8/2021 be followed.

Digitally signed
by Amit Puri
Date:
2022.12.14
11:03:31
+05'30'

(Amit Puri)
General Manager (F&A)

Copy to: For ensuring compliances

1. All Regional Managers, Regional Office, CWC.
2. Addl. GM(Fin.), RWC Division, CWC, CO, New Delhi.
3. All HoDs at CWC, CO New Delhi.
4. All DGMs/AGMs/Managers/ (Sr.) Asstt.Managers /Accountants in Finance, Accounts & Internal Audit Wings of all ROs.

Copy for information to:

1. Director (Fin.), CWC, CO, New Delhi.
2. MD, CWC, CO, New Delhi.
3. All DGMs/AGMs/Managers/(Sr.) Asstt.Managers /Accountants in Finance, Accounts & Internal Audit Cadre at CWC, Corporate Office, New Delhi.
4. Supdt. (MIS), CWC, CO, New Delhi –with a request to place this Circular on CWC's website.
5. Manager (Rajbhasha), CWC, CO, New Delhi, with a request to arrange Hindi version of this circular.

निगमितकार्यालय :4/1, सीरीइंस्टीट्यूशनलएरिया, अगस्तक्रांतिमार्ग, हौज़खास, नईदिल्ली-110016.
CO: 4/1, Siri Institutional Area, August Kranti Marg, Hauz Khas, New Delhi-110016.
टेलिफोन/Landline:011-40810544 ई-मेल/Email: puri.amit@cewacor.nic.in

655447/2022/FIN

**Reliance Industry Care Insurance Policy
Endorsement Schedule**

Annexure I

| | |
|---|---|
| Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai, Maharashtra- 400 063 | Policy Servicing Branch Office: "Reliance General Insurance Company Limited 10-15, 14th Floor , Vijaya Building 17, Barakhamba Road , Connaught Place , New Delhi – 110001" |
| Branch Name & Code | Corporate Group - Delhi & 1301 |
| Agent Name & Code | Direct |
| Name of the Insured | M/S CENTRAL RAILSIDE WAREHOUSE COMPANY LIMITED |
| Communication Address & Place of Supply | 4/1, Warehousing Bhavan, Siri Institutional Area, August Kranti Markg, Delhi – 110016 |
| Debit Note No. & Date | E072122100049 & 21/07/2022 |
| Original Tax Invoice No. & Date | P060922100611 & 20/06/2022 |
| GSTIN/UIN of the Insured: | 07AADCC1477H1ZQ |
| Reason for Endorsement | Sum Insured Enhancement |
| Policy Number | 130132226150000012 |
| Endorsement Number | 32001 |
| Endorsement Effective Date | 18/07/2022 |
| Period of Insurance | From 00:00 Hrs on 17/06/2022 To Midnight on 16/06/2023 |
| Date of Issue | 21/07/2022 |
| Co-insurance Details | Own |

Notwithstanding anything contain to the contrary therein, it is hereby agreed and declared that on the request of the insured, stock sum insured stands enhanced by Rs. **56,00,00,000/-** Under section Fire & Allied Perils within the policy as per details below:-

| Section | Earlier Sum Insured | Enhanced Sum Insured | Revised Sum Insured |
|----------------------|---------------------|----------------------|----------------------|
| Fire & Allied Perils | Rs. 3,78,41,85,556 | Rs. 56,00,00,000/- | Rs. 4,34,41,85,556/- |

In Consideration whereof, premium as stated below have been charged from the insured.

Subject otherwise to conditions, warranties and exclusions under the policy.

| Particular | Amount (Rs.) |
|--|-------------------|
| Net Premium (excluding Terrorism) | 349,996/- |
| Add: Terrorism Premium, if any | 117,860/- |
| Total Net premium | 4,67,856/- |
| Add: CGST (9 %) | 42,107/- |
| Add: SGST (9 %) | 42,107/- |
| Total Premium | 5,52,070/- |

"GSTIN: 07AABCR6747B1ZI; SAC: 997137; Description of services: Other property insurance services"

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.

Consolidated Stamp duty Paid vide Letter of Authorisation "NO.LOA/CSD/300/2022/(Validity Period Dt.30/03/2022 to 30/03/2023)/1380" date 28 Mar 2022 at General Stamp Office, Mumbai. **

** Not Applicable for the State of Jammu & Kashmir.

For any assistance with claims, please contact us on 022-48903009 or email us at services.rgicl@relianceada.com.

Note : In case of dishonor of cheque, this Policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

"This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017"

This Insurance is subject to the Terms & Conditions of policy attached. In witness whereof this policy has been signed at New Delhi on **21/07/2022**

**For and on behalf of
Reliance General Insurance Company Limited,**


Authorised Signatory

655447/2022/FIN

Annexure "A" Attached To & Forming Part Endorsement No. 13013222615000012-32001

| Sr. No. | Risk Location Address | Description | Closed Sum Insured (Rs.) | Open Sum Insured (Rs.) | Total Sum Insured (Rs.) |
|---------|---|------------------------|--------------------------|------------------------|-------------------------|
| 1 | Fatuha station goods yard,DD2 line, Fatuha - 803201 | Stock & Stock in trade | 76,93,80,380/- | 42,73,069/- | 77,36,53,449/- |

**Reliance Industry Care Policy (Laghu)
 Policy Schedule**

| | |
|--|---|
| Policy Issuing Office: Reliance General Insurance Co. Ltd. 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063 | Policy Servicing Office: "Reliance General Insurance Company Limited 10-15, 14th Floor , Vijaya Building 17, Barakhamba Road , Connaught Place , New Delhi – 110001" |
| Branch Code: 1301 | Branch Name : Corporate Group - Delhi |
| Agent / Broker Code: Direct | Agent /Broker Name : Direct |
| Policy No: | 130132226150000012 |
| Tax Invoice No. & Date: P060922100611 & 20/06/2022 | GSTIN/UIN of the Insured: 07AADCC1477H1ZQ |
| Proposal No : P060922100611 | Date of proposal & declaration: 20/06/2022 |
| Details of previous policy (in case of renewal) | Previous policy No.: NA Date of expiry: NA |
| Name: M/S CENTRAL RAILSIDE WAREHOUSE COMPANY LIMITED | |
| Communication address and Place of Supply: 4/1, Warehousing Bhavan, Siri Institutional Area, August Kranti Markg, Delhi – 110016 | |
| Business of the Insured: | Warehousing |
| Address of the risk location covered: As Per Annexure A Attached | |
| Occupancy of the risk location covered: Office Storage of Non Hazardous Goods in Open Storage of Non Hazardous Goods in closed Godown | |
| Hypothecation: | NA |
| Period of Insurance: | From 00.00 hours of 17/06/2022 To Midnight of 16/06/2023 |
| Co-insurance share with net premium: | Reliance General Insurance Co. Ltd.-(Own) 100% |
| Section I : Fire & Allied Perils | Sum Insured (Rs.) |
| A. Building • Building including plinth, Basement and additional structures (As Per Annexure A Attached) | 2,587,129,900/- |
| B. Contents : | |
| • Stocks closed (On stock of all kinds of goods pertaining to insured's Business) (As Per Annexure A Attached) | 1,113,615,942/- |
| • Stocks in Open (On stock of all kinds of goods pertaining to insured's Business) (As Per Annexure A Attached) | 22,726,856/- |
| • P& M Other Items in Closed Go Downs (As Per Annexure A Attached) | 55,712,858/- |
| • P& M Other Items in Corp Office (As Per Annexure A Attached) | 5,000,000/- |
| Total Sum insured | 3,78,41,85,556/- |
| In-Built Covers : | |
| <ul style="list-style-type: none"> • Earthquake, volcanic eruption, or other convulsions of nature - Rs. 3,78,41,85,556/- • Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation - Rs. 3,78,41,85,556/- • Terrorism – Rs. 3,78,41,85,556/- • Forest fire and Jungle fire • Theft within 7 days from the occurrence of and proximately caused by any of the Insured Events | |

- 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.),
- Additions, alterations or extensions upto 15% of the sum insured for that item (excluding stocks)
- Costs compelled by Municipal Regulations upto Building Sum Insured
- Temporary removal of stocks - Upto 10% of the insured stock
- Start-Up Expenses upto Rs.5,00,000/- (per event and in aggregate during the policy period)
- Professional fees upto 5% of claim amount
- Removal of Debris – Upto 2% of the claim amount, if incurred
- Cover for Specific Contents:
 - a) Money upto Rs. 50,000/- (per event and in aggregate during the policy period)
 - b) Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind but only upto Rs. 50,000/- (per event and in aggregate during the policy period)
 - c) Computer programmes, information and data upto Rs. 5,00,000/- (per event and in aggregate during the policy period)
 - d) Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for value upto Rs.15,000/- per person subject to a maximum of 20 persons during the policy period

Clauses applicable:

- Designation of property clause
- Sabotage and Terrorism Damage Cover Endorsement as per Indian Market Terrorism Risk Insurance Pool wording
- Terrorism Exclusion Clause for Contamination & Explosives
- Sanction and Embargo Clause
- Communicable Disease Exclusion Clause
- Reinstatement value clause (other than stock)
- Market value clause (for stock only)

Warranties applicable:

- Class of Construction
- Warranted that single location sum insured should not exceed INR 50 Cr at any point of time

Deductible applicable:

- For other than Terrorism Claims: Rs. 5% of claim amount subject to minimum of Rs. 10,000/- for each and every loss
- For Terrorism Claims: As per excess as per Sabotage and Terrorism Damage Cover Endorsement wording as provided by Indian Market Terrorism Risk Insurance Pool

Section IV. B : Portable Electronic Equipments / Appliances

| Sr. No | Description | Make & Model | Year of Manufacture | Identification No. | Sum Insured (Rs) |
|--------------------------|-----------------------------|--------------|---------------------|--------------------|------------------|
| 1. | Asset Capitalization Clause | | | | 2,000,000/- |
| Total Sum Insured | | | | | Nil |

Clauses / Warranties/ Additional Conditions :

- It is warranted that all are in working conditions.
- Age of Machines should not be more than 7 years.
- The equipment covered under the section should be electronic in nature
- Floater Basis
- **Asset Capitalization Clause** - It is warranted that all equipment / machinery covered under the section are included in the asset register maintained by the insured as on the date of inception of the cover. And the equipment / machinery value as per the asset register should not exceed the total sum insured of the equipment / machinery as mentioned in the coverage section of the policy schedule.

Excess : 5% of claim amount subject to minimum of Rs. 5,000/- for each and every claim

Section V : Burglary and Housebreaking

Contents :

- Stocks closed **(On stock of all kinds of goods pertaining to insured's Business) (As Per Annexure B Attached)**

Total Sum Insured **50,000,000/-**

Basis of Valuation : Reinstatement Value (Other than stock)

| | | | |
|---|--------------------------------|--------------------|-------------------------|
| Add-ons opted : NA | | | |
| First Loss limit, if any: NA | | | |
| Extensions: Theft and RSMD | | | |
| Clauses / Warranties/ Additional Conditions : | | | |
| <ul style="list-style-type: none"> • Theft and RSMD Are Covered • Floater Clause • The Cover is subject to exclusion of loss/ damage/ liability due to terrorism activity. • Warranted that the premises are guarded round the clock • Warranted that Burglar Alarm is fitted in case the premises is unoccupied • Warranted that the Building Construction is made of RCC structure • Warranted that single location sum insured should not exceed INR 50 Cr at any point of time | | | |
| Excess: 5% of claim amount subject to minimum of Rs. 5,000/- for each and every claim | | | |
| Section VI : Money Insurance: | | | |
| | | | Sum Insured (Rs) |
| Annual Turnover | | | 50,000,000/- |
| a) | In transit- limit per carrying | | 100,000/- |
| b) | In Safe Limit | | 100,000/- |
| c) | In Till-sum insured | | Nil |
| Total Sum Insured | | | 200,000/- |
| Add-ons opted : | | | |
| • | | | |
| Clauses / Warranties/ Additional Conditions : | | | |
| <ul style="list-style-type: none"> • Cash in money in transit is to be carried by permanent employees only. • Transit of money should take place within the city limit only. • Proper accounting system should be there • Money in transit: Insured's premise to bank and vice versa • Warranted the safe is made of steel and is fixed in wall. • Warranted that keys to safe are not left on office premises after office hours. • Efficient Accounting system should be in place • Floater Basis | | | |
| Excess: 5% of claim amount subject to minimum of Rs. 5,000/- for each and every claim. | | | |
| Section IX : Infidelity/Dishonesty of employees | | | |
| Sr. No. | Name | Designation | Sum Insured (Rs) |
| 1. | As Per Annexure C Attached | | 50,000,000/- |
| Extensions : NA | | | |
| Excess: 5% of claim amount subject to minimum of Rs. 5,000/- for each and every claim. | | | |
| Conditions: | | | |
| <ul style="list-style-type: none"> • Employee covered should be permanent employees On the pay rolls of the company. • Per Individual Limit – Rs. 5,000,000/- • Floater Basis | | | |
| The coverage terms and conditions for different section shall be as per respective policy wordings filed with IRDAI. | | | |
| Premium Details | | | Amount (Rs.) |
| Premium excluding Terrorism | | | 1,964,009/- |
| Terrorism Premium | | | 869,963/- |
| Net Premium | | | 2,833,972/- |
| Add: CGST (9 %) | | | 255,057/- |
| Add: SGST (9 %) | | | 255,057/- |
| Total Premium (Rounded Off) | | | 3,344,087/- |

"GSTIN: 07AABCR6747B1ZI; SAC: 997137; Description of services: Other property insurance services"

Consolidated Stamp duty Paid vide Letter of Authorisation "NO.LOA/CSD/300/2022/(Validity Period Dt.30/03/2022 to 30/03/2023)/1380 date 28 Mar 2022" at General Stamp Office, Mumbai

** Not Applicable for the State of Jammu & Kashmir

Note: In the event of dishonour of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

Note:" This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017."

For any assistance with claims, please contact us on 74004 22200 (toll free) or email us at services.rgicl @ relianceada.com

The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in (Policy wordings link : <https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx>)

Attached with this Policy schedule, are the Policy wording along with terms and condition, Endorsement, and Annexure. If you (Policyholder) have not received any of these, please E-mail/write to the company at rgicl.services@relianceada.com or contact us on 74004 22200 (toll free) within 15 days of receipt of this policy Schedule

This policy Schedule in original must be surrender to the company in case of cancellation of the policy. In the event of any incorrect representation, the liability shall be upon the policy holder.

"In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change."

"For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressed of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located:"

Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg.,Asaf Ali Road, NEW DELHI-110 002.
Tel.:- 011-23234057/23232037 Fax : 011-23230858 Email: bimalokpal.delhi@gbic.co.in

In witness whereof this policy has been signed at Mumbai on policy original tax invoice date 20/06/2022 in lieu of Policy No. as mentioned in the policy.

**For and on behalf of
Reliance General Insurance Company Limited**



Authorized Signatory

Fund Transfer - **PFT060822105526** Date. **07/06/2022** Amount. **3352087.00**

Annexure "A" Attached To & Forming Part Policy No. 130132226150000012

| Description | Zone I | Zone II | Zone III | Zone IV | Total SI |
|-----------------|-------------|---------------|---------------|---------------|-----------------------|
| Bldg | 183,741,525 | 522,809,300 | 850,751,150 | 1,029,827,925 | 2,587,129,900 |
| Stocks | | 461,813,311 | 268,267,166 | 406,262,321 | 1,136,342,798 |
| Misc Stocks | | 20,237,619 | 20,237,619 | 20,237,619 | 60,712,858 |
| Total SI | 183,741,525 | 1,004,860,230 | 1,139,255,935 | 1,456,327,865 | 3,78,41,85,556 |
| Terminals (No.) | 1 | 4 | 7 | 8 | |

| Stocks in Closed Go Down -Storage of Non Hazardous in closed Godown | | | | | | |
|---|--------------|----------------|--|--------------|------|-------------------------|
| S. No | Terminals | State | Address | Terminals | Zone | Stocks in Closed Godown |
| 1 | Agra | Uttar Pradesh | RWC YAMUNA BRIDGE, AGRA, YAMUNA BRIDGE, AGRA-282006 | Agra | III | 38,945,720 |
| 2 | Alamnagar | Uttar Pradesh | CRWC Alamnagar, Opposite Alamnagar Railway Station, Lucknow- 226017 | Alamnagar | III | 37,443,046 |
| 3 | Badnera | Maharashtra | Central Railside Warehouse Complex, Durgapur Road Behind S.T. Bus Stand, Badnera - 444701 | Badnera | IV | 25,226,749 |
| 4 | Dankuni | West Bengal | RWC Dankuni, Dankuni Railway Siding Near Office of The Chief Goods Supervisor, Eastern Railway, Dankuni, Hooghly-712311 | Dankuni | II | 160,295,255 |
| 5 | Fatuha | Bihar | Fatuha station goods yard,DD2 line, Fatuha - 803201 | Fatuha | II | 209,380,380 |
| 6 | Ghaziabad | Uttar Pradesh | N.M siding, Kotgaon railways crossing, Ghaziabad | GZB | II | 31,287,358 |
| 7 | Hatia | Jharkhand | Railside Warehouse Complex, Opp.- Sudha Dairy, Railway Yard, P.O.- Dhurwa Dist.- Ranchi -4 (Jharkhand) | Hatia | IV | 49,669,034 |
| 8 | Koodal Nagar | Tamil Nadu | Koodal Nagar, Railway Goodshed Madurai. 625018 | Koodal Nagar | IV | 23,975,285 |
| 9 | Korukkupet | Tamil Nadu | CRWC, Korukkupet Good Shed, Near Ashok Pillar, Vysarpadi Chennai-600039 | Korukkupet | IV | 46,787,779 |
| 10 | Nasik Road | Maharashtra | RWC NASIK ROAD, RAILSIDE WAREHOUSING COMPLEX, DR.AMBEDKAR ROAD, NASIK ROAD.- 422101 | Nasik Road | III | 23,526,040 |
| 11 | Nishatpura | Madhya Pradesh | Railside Warehouse Complex, Chola Road, Nishatpura, Bhopal-462010 (M.P.) | Nishatpura | IV | 34,386,549 |
| 12 | Pahleja | Bihar | Railside Warehousing Complex, Pahleja halt Railway station,Chakia,Post-Dalmianagar, Bihar-821305 | Pahleja | III | 50,473,218 |
| 13 | Pune | Maharashtra | Railside Warehousing Complex, Survey No. 163, Near VRL Godowns, Pune Saswad Road, Furshungi Taluka Haveli, Dist. Pune – 412308 | Pune | III | 63,453,167 |
| 14 | Roza | Uttar Pradesh | Railside Warehousing Complex, Roza Railway Goods Shed, Roza, Shahajahanpur, Roza – 242 001 | Roza | III | 49,060,631 |
| 15 | Sanathnagar | Telengana | RWC, Sanathnagar, Moosapet Railway Goodshed Complex, Sanathnagar, Hyderabad -500018 | Sanathnagar | IV | 22,504,057 |
| 16 | Shakurbasti | Delhi | Railside Warehouse Complex, Cement Siding, Shakurbasti, Delhi-110034 | Shakurbasti | II | 51,614,052 |
| 17 | Whitefield | Karnataka | RWC WHITEFIELD, SGT, WHITEFIELD, BANGALORE-560066 | Whitefield | IV | 195,587,622 |
| Total | | | | | | 1,113,615,943 |

| Stocks in Open - Storage of Non Hazardous Goods in Open | | | | | | |
|---|--------------|----------------|--|--------------|------|-------------------|
| S. No. | Terminals | State | Address | Terminals | Zone | Stocks in Open |
| 1 | Agra | Uttar Pradesh | RWC YAMUNA BRIDGE, AGRA, YAMUNA BRIDGE, AGRA-282006 | Agra | III | 794,811 |
| 2 | Alamnagar | Uttar Pradesh | CRWC Alamnagar, Opposite Alamnagar Railway Station, Lucknow- 226017 | Alamnagar | III | 764,144 |
| 3 | Badnera | Maharashtra | Central Railside Warehouse Complex, Durgapur Road Behind S.T. Bus Stand, Badnera – 444701 | Badnera | IV | 514,832 |
| 4 | Dankuni | West Bengal | RWC Dankuni, Dankuni Railway Siding Near Office of The Chief Goods Supervisor, Eastern Railway, Dankuni, Hooghly-712311 | Dankuni | II | 3,271,332 |
| 5 | Fatuha | Bihar | Fatuha station goods yard, DD2 line, Fatuha – 803201 | Fatuha | II | 4,273,069 |
| 6 | Ghaziabad | Uttar Pradesh | N.M siding, Kotgaon railways crossing, Ghaziabad | GZB | II | 638,518 |
| 7 | Hatia | Jharkhand | Railside Warehouse Complex, Opp.- Sudha Dairy, Railway Yard, P.O.- Dhurwa Dist.- Ranchi -4 (Jharkhand) | Hatia | IV | 1,013,654 |
| 8 | Koodal Nagar | Tamil Nadu | Koodal Nagar, Railway Goodshed Madurai. 625018 | Koodal Nagar | IV | 489,292 |
| 9 | Korukkupet | Tamil Nadu | CRWC, Korukkupet Good Shed, Near Ashok Pillar, Vysarpadi Chennai-600039 | Korukkupet | IV | 954,853 |
| 10 | Nasik Road | Maharashtra | RWC NASIK ROAD, RAILSIDE WAREHOUSING COMPLEX, DR.AMBEDKAR ROAD, NASIK ROAD.- 422101 | Nasik Road | III | 480,123 |
| 11 | Nishatpura | Madhya Pradesh | Railside Warehouse Complex, Chola Road, Nishatpura, Bhopal-462010 (M.P.) | Nishatpura | IV | 701,766 |
| 12 | Pahleja | Bihar | Railside Warehousing Complex, Pahleja halt Railway station, Chakia, Post-Dalmianagar, Bihar-821305 | Pahleja | III | 1,030,066 |
| 13 | Pune | Maharashtra | Railside Warehousing Complex, Survey No. 163, Near VRL Godowns, Pune Saswad Road, Furshungi Taluka Haveli, Dist. Pune – 412308 | Pune | III | 1,294,963 |
| 14 | Roza | Uttar Pradesh | Railside Warehousing Complex, Roza Railway Goods Shed, Roza, Shahajahanpur, Roza – 242 001 | Roza | III | 1,001,237 |
| 15 | Sanathnagar | Telangana | RWC, Sanathnagar, Moosapet Railway Goodshed Complex, Sanathnagar, Hyderabad -500018 | Sanathnagar | IV | 459,266 |
| 16 | Shakurbasti | Delhi | Railside Warehouse Complex, Cement Siding, Shakurbasti, Delhi-110034 | Shakurbasti | II | 1,053,348 |
| 17 | Whitefield | Karnataka | RWC WHITEFIELD, SGT, WHITEFIELD, BANGALORE-560066 | Whitefield | IV | 3,991,584 |
| Total | | | | | | 22,726,856 |

| Building - Storage of Non Hazardous Goods in closed Godown | | | | | |
|--|--------------|----------------|---|------|-------------|
| S. No. | Terminals | State | Address | ZONE | Amount (Rs) |
| 1 | Whitefield | Karnataka | RWC WHITEFIELD, SGT, WHITEFIELD, BANGALORE-560066 | IV | 208,573,875 |
| 2 | Shakurbasti | Delhi | Railside Warehouse Complex, Cement Siding, Shakurbasti, Delhi-110034 | II | 178,917,975 |
| 3 | Nishatpura | Madhya Pradesh | Railside Warehouse Complex, Chola Road, Nishatpura, Bhopal-462010 (M.P.) | IV | 127,843,925 |
| 4 | Sanathnagar | Telangana | RWC, Sanathnagar, Moosapet Railway Goodshed Complex, Sanathnagar, Hyderabad -500018 | IV | 103,071,125 |
| 5 | Ghaziabad | Uttar Pradesh | N.M siding, Kotgaon railways crossing, Ghaziabad | II | 97,979,600 |
| 6 | Nasik Road | Maharashtra | RWC NASIK ROAD, RAILSIDE WAREHOUSING COMPLEX, DR.AMBEDKAR ROAD, NASIK ROAD.- 422101 | III | 51,312,250 |
| 7 | Alamnagar | Uttar Pradesh | CRWC Alamnagar, Opposite Alamnagar Railway Station, Lucknow- 226017 | III | 125,303,125 |
| 8 | Agra | Uttar Pradesh | RWC YAMUNA BRIDGE, AGRA, YAMUNA BRIDGE, AGRA-282006 | III | 158,303,750 |
| 9 | Koodal Nagar | Tamil Nadu | Koodal Nagar, Railway Goodshed Madurai. 625018 | IV | 66,408,175 |
| 10 | Badnera | Maharashtra | Central Railside Warehouse Complex, Durgapur Road Behind S.T. Bus Stand, Badnera – 444701 | IV | 117,710,500 |

| Building - Storage of Non Hazardous Goods in closed Godown | | | | | |
|--|-------------|---------------|--|------|----------------------|
| S. No. | Terminals | State | Address | ZONE | Amount (Rs) |
| 11 | Roza | Uttar Pradesh | Railside Warehousing Complex, Roza Railway Goods Shed, Roza, Shahajahanpur, Roza – 242 001 | III | 142,592,475 |
| 12 | Kandla | Gujarat | Railside Warehousing Complex Near Shirva Railway Station Kandla (Kutch), Gujarat-370210 | I | 183,741,525 |
| 13 | Korukkupet | Tamil Nadu | CRWC, Korukkupet Good Shed, Near Ashok Pillar, Vysarpadi Chennai-600039 | IV | 214,429,625 |
| 14 | Hatia | Jharkhand | Railside Warehouse Complex, Opp.- Sudha Dairy, Railway Yard, P.O.- Dhurwa Dist.- Ranchi -4 (Jharkhand) | IV | 107,854,975 |
| 15 | Pune | Maharashtra | Railside Warehousing Complex, Survey No. 163, Near VRL Godowns, Pune Saswad Road, Furshungi Taluka Haveli, Dist. Pune – 412308 | III | 127,169,025 |
| 16 | Pahleja | Bihar | Railside Warehousing Complex, Pahleja halt Railway station, Chakia, Post-Dalmianagar, Bihar-821305 | III | 108,261,900 |
| 17 | Dankuni | West Bengal | RWC Dankuni, Dankuni Railway Siding Near Office of The Chief Goods Supervisor, Eastern Railway, Dankuni, Hooghly-712311 | II | 86,129,150 |
| 18 | Mysore | Karnataka | RWC, Mysore New Goods Terminal, Near RPF Station, Mysore-570020 | IV | 83,935,725 |
| 19 | Jogaeshwari | Maharashtra | Railside Warehousing Complex, Railside Goods Office Ram Mandir Road Jogeshwari, Goregaon East Mumbai- 400063 | III | 137,808,625 |
| 20 | Fatuha | Bihar | Fatuha station goods yard, DD2 line, Fatuha – 803201 | II | 159,782,575 |
| Total | | | | | 2,587,129,900 |

| P&M - Storage of Non Hazardous Goods in closed Godown | | | | | |
|---|--------------|----------------|--|------|-------------|
| S. No. | Terminals | State | Address | ZONE | Amount (Rs) |
| 1 | Whitefield | Karnataka | RWC WHITEFIELD, SGT, WHITEFIELD, BANGALORE-560066 | IV | 8,842,707 |
| 2 | Shakurbasti | Delhi | Railside Warehouse Complex, Cement Siding, Shakurbasti, Delhi-110034 | II | 23,396,559 |
| 3 | Nishatpura | Madhya Pradesh | Railside Warehouse Complex, Chola Road, Nishatpura, Bhopal-462010 (M.P.) | IV | 2,687,212 |
| 4 | Sanathnagar | Telangana | RWC, Sanathnagar, Moosapet Railway Goodshed Complex, Sanathnagar, Hyderabad -500018 | IV | 514,454 |
| 5 | Ghaziabad | Uttar Pradesh | N.M siding, Kotgaon railways crossing, Ghaziabad | II | 506,252 |
| 6 | Nasik Road | Maharashtra | RWC NASIK ROAD, RAILSIDE WAREHOUSING COMPLEX, DR.AMBEDKAR ROAD, NASIK ROAD.-422101 | III | 2,621,858 |
| 7 | Alamnagar | Uttar Pradesh | CRWC Alamnagar, Opposite Alamnagar Railway Station, Lucknow- 226017 | III | 2,328,281 |
| 8 | Agra | Uttar Pradesh | RWC YAMUNA BRIDGE, AGRA, YAMUNA BRIDGE, AGRA-282006 | III | 2,589,136 |
| 9 | Koodal Nagar | Tamil Nadu | Koodal Nagar, Railway Goodshed Madurai. 625018 | IV | 394,037 |
| 10 | Badnera | Maharashtra | Central Railside Warehouse Complex, Durgapur Road Behind S.T. Bus Stand, Badnera – 444701 | IV | 334,460 |
| 11 | Roza | Uttar Pradesh | Railside Warehousing Complex, Roza Railway Goods Shed, Roza, Shahajahanpur, Roza – 242 001 | III | 334,931 |
| 12 | Kandla | Gujarat | Railside Warehousing Complex Near Shirva Railway Station Kandla (Kutch), Gujarat-370210 | I | 1,802,842 |

| P&M - Storage of Non Hazardous Goods in closed Godown | | | | | |
|---|-------------|-------------|--|------|---------------------|
| S. No. | Terminals | State | Address | ZONE | Amount (Rs) |
| 13 | Korukkupet | Tamil Nadu | CRWC, Korukkupet Good Shed, Near Ashok Pillar, Vysarpadi Chennai-600039 | IV | 346,494 |
| 14 | Hatia | Jharkhand | Railside Warehouse Complex, Opp.- Sudha Dairy, Railway Yard, P.O.- Dhurwa Dist.- Ranchi -4 (Jharkhand) | IV | 577,372 |
| 15 | Pune | Maharashtra | Railside Warehousing Complex, Survey No. 163, Near VRL Godowns, Pune Saswad Road, Furshungi Taluka Haveli, Dist. Pune – 412308 | III | 2,340,909 |
| 16 | Pahleja | Bihar | Railside Warehousing Complex, Pahleja halt Railway station, Chakia, Post-Dalmianagar, Bihar-821305 | III | 353,579 |
| 17 | Dankuni | West Bengal | RWC Dankuni, Dankuni Railway Siding Near Office of The Chief Goods Supervisor, Eastern Railway, Dankuni, Hooghly-712311 | II | 3,165,578 |
| 18 | Mysore | Karnataka | RWC, Mysore New Goods Terminal, Near RPF Station, Mysore-570020 | IV | 1,718,413 |
| 19 | Jogaeshwari | Maharashtra | Railside Warehousing Complex, Railside Goods Office Ram Mandir Road Jogeshwari, Goregaon East Mumbai-400063 | III | 535,323 |
| 20 | Fatuha | Bihar | Fatuha station goods yard, DD2 line, Fatuha - 803201 | II | 322,462 |
| Total | | | | | 55,712,859/- |

| P&M - Office | | | | | |
|--------------|-----------|-------|--|------|-------------|
| S. No. | Terminals | State | Address | ZONE | Amount (Rs) |
| 1 | CO | Delhi | 4/ 1, August Kranti Marg, Siri institutional Area, Hauz Khas, Delhi – 110016 | II | 5,000,000 |

Annexure "B" Attached To & Forming Part Policy No. 13013222615000012

| Sr. No. | Terminals | State | Address | Terminals | Zone | Sum Insured (Rs.) |
|---------|-----------|---------------|---|-----------|------|-------------------|
| 1 | Agra | Uttar Pradesh | RWC YAMUNA BRIDGE, AGRA, YAMUNA BRIDGE, AGRA-282006 | Agra | III | 50,000,000 |
| 2 | Alamnagar | Uttar Pradesh | CRWC Alamnagar, Opposite Alamnagar Railway Station, Lucknow- 226017 | Alamnagar | III | |
| 3 | Badnera | Maharashtra | Central Railside Warehouse Complex, Durgapur Road Behind S.T. Bus Stand, Badnera - 444701 | Badnera | IV | |
| 4 | Dankuni | West Bengal | RWC Dankuni, Dankuni Railway Siding Near Office of The Chief Goods Supervisor, Eastern Railway, Dankuni, Hooghly-712311 | Dankuni | II | |
| 5 | | | | | | |
| 6 | Fatuha | Bihar | Fatuha station goods yard, DD2 line, Fatuha – 803201 | Fatuha | II | |
| 7 | Ghaziabad | Uttar Pradesh | N.M siding, Kotgaon railways crossing, Ghaziabad | GZB | II | |

| Sr. No. | Terminals | State | Address | Terminals | Zone | Sum Insured (Rs.) |
|---------|--------------|----------------|--|--------------|------|-------------------|
| 8 | Hatia | Jharkhand | Railside Warehouse Complex, Opp.- Sudha Dairy, Railway Yard, P.O.- Dhurwa Dist.- Ranchi -4 (Jharkhand) | Hatia | IV | |
| 9 | Koodal Nagar | Tamil Nadu | Koodal Nagar, Railway Goodshed Madurai. 625018 | Koodal Nagar | IV | |
| 10 | Korukkupet | Tamil Nadu | CRWC, Korukkupet Good Shed, Near Ashok Pillar, Vysarpadi Chennai-600039 | Korukkupet | IV | |
| 11 | Nasik Road | Maharashtra | RWC NASIK ROAD, RAILSIDE WAREHOUSING COMPLEX, DR.AMBEDKAR ROAD, NASIK ROAD.- 422101 | Nasik Road | III | |
| 12 | Nishatpura | Madhya Pradesh | Railside Warehouse Complex, Chola Road, Nishatpura, Bhopal-462010 (M.P.) | Nishatpura | IV | |
| 13 | Pahleja | Bihar | Railside Warehousing Complex, Pahleja halt Railway station,Chakia,Post-Dalmianagar, Bihar-821305 | Pahleja | III | |
| 14 | Pune | Maharashtra | Railside Warehousing Complex, Survey No. 163, Near VRL Godowns, Pune Saswad Road, Furshungi Taluka Haveli, Dist. Pune – 412308 | Pune | III | |
| 15 | Roza | Uttar Pradesh | Railside Warehousing Complex, Roza Railway Goods Shed, Roza, Shahajahanpur, Roza – 242001 | Roza | III | |
| 16 | Sanathnagar | Telangana | RWC, Sanathnagar, Moosapet Railway Goodshed Complex, Sanathnagar, Hyderabad -500018 | Sanathnagar | IV | |
| 17 | Shakurbasti | Delhi | Railside Warehouse Complex, Cement Siding, Shakurbasti, Delhi-110034 | Shakurbasti | II | |
| 18 | Whitefield | Karnataka | RWC WHITEFIELD, SGT, WHITEFIELD, BANGALORE-560066 | Whitefield | IV | |
| 19 | Agra | Uttar Pradesh | RWC YAMUNA BRIDGE, AGRA, YAMUNA BRIDGE, AGRA-282006 | Agra | III | |
| 20 | Alamnagar | Uttar Pradesh | CRWC Alamnagar, Opposite Alamnagar Railway Station, Lucknow- 226017 | Alamnagar | III | |
| 21 | Badnera | Maharashtra | Central Railside Warehouse Complex, Durgapur Road Behind S.T. Bus Stand, Badnera – 444701 | Badnera | IV | |
| 22 | Dankuni | West Bengal | RWC Dankuni, Dankuni Railway Siding | Dankuni | II | |
| 23 | | | Near Office of The Chief Goods Supervisor, Eastern Railway, Dankuni, Hooghly-712311 | | | |
| 24 | Fatuha | Bihar | Fatuha station goods yard,DD2 line, Fatuha – 803201 | Fatuha | II | |
| 25 | Ghaziabad | Uttar Pradesh | N.M siding, Kotgaon railways crossing, Ghaziabad | GZB | II | |
| 26 | Hatia | Jharkhand | Railside Warehouse Complex, Opp.- Sudha Dairy, Railway Yard, P.O.- Dhurwa Dist.- Ranchi -4 (Jharkhand) | Hatia | IV | |
| 27 | Koodal Nagar | Tamil Nadu | Koodal Nagar, Railway Goodshed Madurai. 625018 | Koodal Nagar | IV | |
| 28 | Korukkupet | Tamil Nadu | CRWC, Korukkupet Good Shed, Near Ashok Pillar, Vysarpadi Chennai-600039 | Korukkupet | IV | |
| 29 | Nasik Road | Maharashtra | RWC NASIK ROAD, RAILSIDE WAREHOUSING COMPLEX, DR.AMBEDKAR ROAD, NASIK ROAD.- 422101 | Nasik Road | III | |
| 30 | Nishatpura | Madhya Pradesh | Railside Warehouse Complex, Chola Road, Nishatpura, Bhopal-462010 (M.P.) | Nishatpura | IV | |
| 31 | Pahleja | Bihar | Railside Warehousing Complex, Pahleja halt Railway station,Chakia,Post-Dalmianagar, Bihar-821305 | Pahleja | III | |
| 32 | Pune | Maharashtra | Railside Warehousing Complex, Survey No. 163, Near VRL Godowns, Pune Saswad Road, Furshungi Taluka Haveli, Dist. Pune – 412308 | Pune | III | |
| 33 | Roza | Uttar Pradesh | Railside Warehousing Complex, Roza Railway Goods Shed, Roza, Shahajahanpur, Roza – 242001 | Roza | III | |
| 34 | Sanathnagar | Telangana | RWC, Sanathnagar, Moosapet Railway Goodshed Complex, Sanathnagar, Hyderabad -500018 | Sanathnagar | IV | |

| Sr. No. | Terminals | State | Address | Terminals | Zone | Sum Insured (Rs.) |
|---------|--------------|----------------|--|--------------|------|-------------------|
| 35 | Shakurbasti | Delhi | Railside Warehouse Complex, Cement Siding, Shakurbasti, Delhi-110034 | Shakurbasti | II | |
| 36 | Whitefield | Karnataka | RWC WHITEFIELD, SGT, WHITEFIELD, BANGALORE-560066 | Whitefield | IV | |
| 37 | Shakurbasti | Delhi | Railside Warehouse Complex, Cement Siding, Shakurbasti, Delhi-110034 | Shakurbasti | II | |
| 38 | CO | Delhi | 4/1, August Kranti Marg, Siri institutional Area, Hauz Khas, Delhi – 110016 | CO | II | |
| 39 | Nishatpura | Madhya Pradesh | Railside Warehouse Complex, Chola Road, Nishatpura, Bhopal-462010 (M.P.) | Nishatpura | IV | |
| 40 | Sanathnagar | Telangana | RWC, Sanathnagar, Moosapet Railway Goodshed Complex, Sanathnagar, Hyderabad -500018 | Sanathnagar | IV | |
| 41 | Ghaziabad | Uttar Pradesh | N.M siding, Kotgaon railways crossing, Ghaziabad | Ghaziabad | II | |
| 42 | Nasik Road | Maharashtra | RWC NASIK ROAD, RAILSIDE WAREHOUSING COMPLEX, DR.AMBEDKAR ROAD, NASIK ROAD.- 422101 | Nasik Road | III | |
| 43 | Alamnagar | Uttar Pradesh | CRWC Alamnagar, Opposite Alamnagar Railway Station, Lucknow- 226017 | Alamnagar | III | |
| 44 | Agra | Uttar Pradesh | RWC YAMUNA BRIDGE, AGRA, YAMUNA BRIDGE, AGRA-282006 | Agra | III | |
| 45 | Koodal Nagar | Tamil Nadu | Koodal Nagar, Railway Goodshed Madurai. 625018 | Koodal Nagar | IV | |
| 46 | Badnera | Maharashtra | Central Railside Warehouse Complex, Durgapur Road Behind S.T. Bus Stand, Badnera – 444701 | Badnera | IV | |
| 47 | Roza | Uttar Pradesh | Railside Warehousing Complex, Roza Railway Goods Shed, Roza, Shahajahanpur, Roza – 242001 | Roza | III | |
| 48 | Kandla | Gujarat | Railside Warehousing Complex Near Shirva Railway Station Kandla (Kutch), Gujarat-370210 | Kandla | I | |
| 49 | Korukkupet | Tamil Nadu | CRWC, Korukkupet Good Shed, Near Ashok Pillar, Vysarpadi Chennai-600039 | Korukkupet | IV | |
| 50 | Hatia | Jharkhand | Railside Warehouse Complex, Opp.- Sudha Dairy, Railway Yard, P.O.- Dhurwa Dist.- Ranchi -4 (Jharkhand) | Hatia | IV | |
| 51 | Pune | Maharashtra | Railside Warehousing Complex, Survey No. 163, Near VRL Godowns, Pune Saswad Road, Furshungi Taluka Haveli, Dist. Pune – 412308 | Pune | III | |
| 52 | Pahleja | Bihar | Railside Warehousing Complex, Pahleja halt Railway station, Chakia, Post-Dalmianagar, Bihar- 821305 | Pahleja | III | |
| 53 | Dankuni | West Bengal | RWC Dankuni, Dankuni Railway Siding Near Office of The Chief Goods Supervisor, Eastern Railway, Dankuni, Hooghly-712311 | Dankuni | II | |
| 54 | Mysore | Karnataka | RWC, Mysore New Goods Terminal, Near RPF Station, Mysore-570020 | Mysore | IV | |
| 55 | Jogaeshwari | Maharashtra | Railside Warehousing Complex, Railside Goods Office Ram Mandir Road Jogeshwari, Goregaon East Mumbai- 400063 | Jogaeshwari | III | |
| 56 | Fatuha | Bihar | Fatuha station goods yard, DD2 line, Fatuha – 803201 | Fatuha | II | |

Annexure "C" Attached To & Forming Part Policy No. 130132226150000012

| Location Address for Money & Fidelity Policy | | | | |
|--|----------|-----------------------|-------------------------------|--------------------------|
| S.N | Emp Code | Name | Designation | Present Place of Posting |
| 1 | A-146 | Sudhir Nair | Sr. Manager(Commercial) | CO |
| 2 | A-147 | Rajesh K Singh | Sr. Manager(Commercial) | CO |
| 3 | A-120 | Vivek Yadav | Deputy Manager(Commercial) | CO |
| 4 | A-167 | Amita Saini | Assistant Manager(Commercial) | CO |
| 5 | A-116 | Prateek Soni | Deputy Manager (Commercial) | CO |
| 6 | A-159 | Sunil Kumar | Assistant Manager(Commercial) | CO |
| 7 | A-175 | Ritesh | Sr. Manager (HR) | CO |
| 8 | A-128 | Suparna Maji | Deputy Manager (HR) | CO |
| 9 | A-155 | Fayaz Alam | Assistnat Manager (HR) | CO |
| 10 | A-174 | Nurul Amin | Assistant Manager(Commercial) | CO |
| 11 | A-191 | Isha Srivastava | Assistnat Manager (HR) | CO |
| 12 | A-171 | Gautam Kumar Das | Sr.Manager (IT) | CO |
| 13 | A-149 | Debayan Sarkar | AM (IT) | CO |
| 14 | A-144 | Kavita Kathuria | Addl. GM (F&A) | CO |
| 15 | A-178 | Nitin Totlani | Manager (F&A) | CO |
| 16 | A-110 | Krishanu Bhattacharya | Deputy Manager (F&A) | CO |
| 17 | A-109 | Rajesh Kumar | Deputy Manager (F&A) | CO |
| 18 | A-111 | Harindra Kumar Mishra | Deputy Manager (F&A) | CO |
| 19 | A-173 | Hemant Kumar | AM (F&A) | CO |
| 20 | A-180 | Aakriti Verma | Assistant Manager(Commercial) | CO |
| 21 | A-175 | Sudip Chakraborty | Addl.GM (P&Engg.) | CO |
| 22 | A-140 | Dattatrey Bedre | DM (Civil) | CO |
| 23 | A-197 | Niraja Tiwari | Executive(Electrical) | CO |
| 24 | A-126 | Harsh kumar singh | Deputy Manager (Commercial) | RWC Badnera |
| 25 | A-114 | Pushpender S Chauhan | Deputy Manager (Commercial) | RWC, Ghaziabad |
| 26 | A-165 | Ramanpreet Singh | Assistant Manager(Commercial) | RWC Shakurbasti |
| 27 | A-121 | Sudhir yadav | Deputy Manager (Commercial) | RWC Shakurbasti |
| 28 | A-122 | Ruprao Dongre | Deputy Manager (Commercial) | RWC Nasik Raod |
| 29 | A-134 | Ramesh Reyyi | Deputy Manager (Commercial) | RWC Sanath nagar |
| 30 | A-136 | Nikhil Srivastava | Deputy Manager (Commercial) | RWC whitefield |
| 31 | A-123 | Nikhil Kr. Harnathka | Deputy Manager (Commercial) | RWC Korokkupert |
| 32 | A-156 | Shishir Agarwal | Assistant Manager(Commercial) | RWC Mysore |
| 33 | A-161 | Goutam Gope | Assistant Manager(Commercial) | RWC Fatuha |
| 34 | A-163 | Mohammed Ilyas Khan | Assistant Manager(Commercial) | RWC AGRA |
| 35 | A-164 | Himanshu P kamat | Assistant Manager(Commercial) | RWC Pune |
| 36 | A-166 | Syamlal C S | Assistant Manager(Commercial) | RWC Kodal Nagar |
| 37 | A-168 | Rohit Shivhare | Assistant Manager(Commercial) | RWC bhopal |
| 38 | A-169 | Anurodh Kumar | Assistant Manager(Commercial) | RWC Alam Nagar |
| 39 | A-162 | Ramitava Paul | Assistant Manager(Commercial) | RWC Pahleja |
| 40 | A-172 | Shalini Bajpai | Assistant Manager(Commercial) | RWC Jogeshwari |

| Location Address for Money & Fidelity Policy | | | | |
|--|----------|---------------------|-------------------------------|--------------------------|
| S.N | Emp Code | Name | Designation | Present Place of Posting |
| 41 | A-179 | Abhishek Chitranshi | Assistant Manager(Commercial) | RWC Roza |
| 42 | A-182 | Manoranjan Shaw | Assistant Manager(Commercial) | RWC Dankuni |
| 43 | A-186 | Shailesh Kr Yadav | Assistant Manager(Commercial) | RWC Agra |
| 44 | A-192 | Anirban Mzumdar | Assistant Manager(Commercial) | RWC Hatia |
| 45 | A-193 | Vikram Singh Gaur | Assistant Manager(Commercial) | RWC Kandla |
| 46 | A-119 | Preetam Chatterji | Deputy Manager (Commercial) | RWC mancheshwar |

Wordings Forming Part of Policy No: 130132226150000012

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. Earthquake (Fire and Shock):

"In consideration 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 there from.

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 clause: As Mentioned in Policy Schedule
- 2) Extension cover shall be granted only if the entire property in one complex / compound / location covered under the 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 main 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.

3. Warranty for class of construction:

Warranted that the buildings are not Kutchta construction consisting of walls and /or roofs of wooden planks/ thatched leaves and / or grass/ hay of any kind bamboo/ plastic cloth / asphalt cloth/canvas/ tarpaulin and the like.

4. Warranty for stocks stored in shops - Warranted that storage of following materials should not exceed 5% of the total value of the stock :-

1. Celluloid Goods
2. Coir Loose
3. Crackers and Fire Works
4. Explosives of any kind

5. Hay/Straw
6. Hemp
7. Jute Loose
8. Matches
9. Methylated Spirit
10. Nitro-Cellulose Plastics
11. Oils/Ether/Industrial Solvents and other inflammable liquids flashing liquids flashing at and below 320 C (Closed Cup test)
12. Paints with inflammable base having Flash point below 320 C (Closed Cup test) Other than in sealed tins or drums
13. Varnishes having Flash point below 320 C (Closed Cup Test) other than in sealed tins or drums
14. Disinfectant liquids and liquid insecticides –other than in sealed tins or drums
15. Vegetable fibres of any kind including Rayon Fibre

5. Reinstatement Value Clause

"It is hereby declared and agreed that in the event of the property insured hereunder excluding stocks and stocks in process within the policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby."

Special Provisions

1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may in writing allow, otherwise no payment beyond the amount which would have been payable under the policy if this memorandum had not been incorporated therein shall be made.

1. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had not been incorporated therein.

2. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the Sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.

3. This Memorandum shall be without force or effect if

a) The Insured fails to intimate to the Company within 6 months from the date of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged.

(b) The Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

6. Sabotage and Terrorism Damage Cover Endorsement (Material Damage only)

INSURING CLAUSE

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Original Policy Schedule, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion' of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of sabotage and/or terrorism to the location/s mentioned in the schedule subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, 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 organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Act, 1967 (as amended from time to time) 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.

For the purpose of this cover, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of sabotage and/or terrorism by the duly empowered government or Military Authority.

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, paramilitary forces, police or any other authority constituted by the government for maintaining law and order.

LOSSES EXCLUDED

This cover shall not indemnify loss of or damage to property caused by any or all of the following:-

1. loss by seizure or legal or illegal occupation;
2. loss or damage caused by:
 - (i) voluntary abandonment or vacation,
 - (ii) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;
3. loss or damage arising from acts of contraband or illegal transportation or illegal trade;
4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants and or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;
8. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorized instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;
9. loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest or riots;
10. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
11. any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
12. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
13. loss or increased cost as a result of threat or hoax;
14. loss or damage caused by or arising out of burglary, house - breaking, looting, 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 action taken in respect of an act of sabotage and/or terrorism;
15. loss or damage caused by mysterious disappearance or unexplained loss;
16. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
17. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind;
18. Any loss due to fines or damages for breach of contract, or penalties of whatever nature;
19. Any infidelity, fraudulent, dishonest or criminal act by any director, officer or trustee of the Insured whether acting alone or in collusion with others;
20. Any debt, insolvency or commercial failure, whether to provide bond or security or otherwise, or any other financial cause of any party or person whatsoever.
21. loss or damage caused by Civil Commotion, Insurrection, Revolution or Rebellion, Mutiny and/or Coup d'Etat and Civil War except as may be insured specifically under any Political Violence Extension to this cover;
22. Third party liability howsoever arising except as may be insured specifically under any Third-Party Liability Extension to this cover.

LIMIT OF INDEMNITY

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 20,000,000,000 per compound/location whichever is lower.

In respect of sabotage and/or terrorism cover for dwellings, limit of indemnity shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 4,000,000,000 per compound/location whichever is lower.

In respect of several locations being covered under a single policy on a floater basis, the maximum aggregate loss suffered from all the locations mentioned in the Policy schedule shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 20,000,000,000/- whichever is lower.

In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers, shall be INR 20,000,000,000. If the actual aggregate loss suffered at one compound/location is more than INR 20,000,000,000, the amounts payable towards individual policies shall be reduced in proportion to the sum insured of the policies.

EXCESS*

Shops & Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000

Non-Industrial Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000

Industrial Risks: 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,00,000

*Whichever is applicable

ADD ON COVERS

It is further declared and agreed that the limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 20,000,000,000 whichever is lower. In respect of several insurance policies within the same compound/location, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 20,000,000,000.

In respect of sabotage and/or terrorism cover for long term dwellings, limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 4,000,000,000/- whichever is lower. In respect of several insurance policies within the same compound/location, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 4,000,000,000/-

MID TERM COVER

In case the coverage under this endorsement is granted during the currency of the policy, no claims will be payable for loss or damage to property caused by an act of sabotage and/or terrorism occurring during the first 15 (fifteen) days from the date of granting such cover. There should be no known or recorded/reported losses from ground up including threats/hoaxes from date of inception of policy to the date of granting such cover.

SANCTION, LIMITATION AND EXCLUSION 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.

CANCELLATION CLAUSE

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the Sabotage and/or Terrorism risk insurance during the period of insurance except where such cancellation is done along with the cancellation of the basic insurance. Where a policy is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the insured, pro-rate refund of the cancelled policy premium will be allowed.

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates.

Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.

7. Communicable Disease Exclusion 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):

- 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
- 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:

- i. the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
- ii. 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
- iii. 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
- iv. the disease, substance or agent is such iv. the disease, substance or agent is such
 - i. that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
 - ii. 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 reinsured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behavior, or

- 1. 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) any change in the law, clause or similar provision; (3) any 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 [Clause].

6. If the [insurer] alleges that by reason of this [Clause] any amount is not covered by this (insurance Contract] the burden of proving the contrary shall rest in the [insured].

9) Floater Clause:

"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.

The changes in the address of locations specifically declared at inception should be communicated"

655447/2022/FIN

**Reliance Industry Care Insurance Policy
Endorsement Schedule**

| | |
|---|--|
| Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai, Maharashtra- 400 063 | Policy Servicing Branch Office: Reliance General Insurance Company Limited 10-15, 14th Floor , Vijaya Building 17, Barakhamba Road , Connaught Place , New Delhi – 110001" |
| Branch Name & Code | Corporate Group - Delhi & 1301 |
| Agent Name & Code | Direct |
| Name of the Insured | M/S CENTRAL RAILSIDE WAREHOUSE COMPANY LIMITED |
| Communication Address & Place of Supply | 4/1, Warehousing Bhavan, Siri Institutional Area, August Kranti Markg, Delhi – 110016 |
| Debit Note No. & Date | E093022100710 & 30/09/2022 |
| Original Tax Invoice No. & Date | P060922100611 & 20/06/2022 |
| GSTIN/UIN of the Insured: | 07AADCC1477H1ZQ |
| Reason for Endorsement | Sum Insured Enhancement |
| Policy Number | 130132226150000012 |
| Endorsement Number | 32006 |
| Endorsement Effective Date | 26/09/2022 |
| Period of Insurance | From 00:00 Hrs on 17/06/2022 To Midnight on 16/06/2023 |
| Date of Issue | 01/10/2022 |
| Co-insurance Details | Own |

Notwithstanding anything contain to the contrary therein, it is hereby agreed and declared that on the request of the insured, stock sum insured stands enhanced by Rs. **9,36,00,000/-** Under section Fire & Allied Perils within the policy as per details below:-

| Section | Earlier Sum Insured | Enhanced Sum Insured | Revised Sum Insured |
|----------------------|----------------------|---|----------------------|
| Fire & Allied Perils | Rs. 4,34,41,85,556/- | Rs. 9,36,00,000/- As Per Annexure A Attached | Rs. 4,43,77,85,556/- |

In Consideration whereof, premium as stated below have been charged from the insured.

Subject otherwise to conditions, warranties and exclusions under the policy.

| Particular | Amount (Rs.) |
|--|-----------------|
| Net Premium (excluding Terrorism) | 31,346/- |
| Add: Terrorism Premium, if any | 15,570/- |
| Total Net premium | 46,916/- |
| Add: CGST (9 %) | 4,222/- |
| Add: SGST (9 %) | 4,222/- |
| Total Premium | 55,361/- |

"GSTIN: 07AABCR6747B1ZI; SAC: 997137; Description of services: Other property insurance services"

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.

Consolidated Stamp duty Paid vide Letter of Authorisation "LOA NO.CSD/411/2022/ (Validity Period from Dt. 21/07/2022 to Dt. 15/07/2023) /3178 DT. 21 JUL 2022" at General Stamp Office, Mumbai. **

** Not Applicable for the State of Jammu & Kashmir.

For any assistance with claims, please contact us on 022-48903009 or email us at services.rgic@relianceada.com

Note : In case of dishonor of cheque, this Policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

"This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017"

This Insurance is subject to the Terms & Conditions of policy attached. In witness whereof this policy has been signed at New Delhi on **01/10/2022**

**For and on behalf of
Reliance General Insurance Company Limited,**


Authorised Signatory

655447/2022/FIN

Annexure "A" Attached To & Forming Part Endorsement No. 13013222615000012-32006

| Stocks in Closed Go Down | | | | | | | | |
|--------------------------|------------|------------|--|------------|------|----------------------|-------------|-------------------|
| S. No. | Terminals | State | Address | Terminals | Zone | Previous Sum insured | Increase | Final Sum insured |
| 9 | Korukkupet | Tamil Nadu | CRWC, Korukkupet Good Shed, Near Ashok Pillar, Vysarpadi Chennai- 600039 | Korukkupet | IV | 4,67,87,779 | 9,36,00,000 | 14,03,87,779 |

M/S CENTRAL RAILSIDE WAREHOUSE COMPANY LIMITED

4/1 warehousing Bhavan , Siri Institutional Area,
August Kranti Marg Delhi 110016

Subject: Public Liability Act Insurance Policy No. : 130132227120000006

Dear Sir,

Welcome to the Reliance General Insurance Family!

We are honored to have you as our valuable customer and are truly thankful that you have chosen Reliance General Insurance for your Insurance requirements.

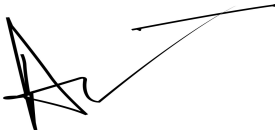
We are pleased to inform you that you have been insured under Policy No. **130132227120000006** . Attached herewith your policy document, with all the details which have been prepared based on the details furnished to us. We request you to kindly go through the same.

Should you find any discrepancy in the document, kindly write to us immediately for necessary rectification. In the absence of any communication from your end, the contents and coverage of the policy shall stand accepted by you.

To enable us to serve you better, you are requested to mention your Policy Number in all your further Correspondences.

With Reliance General Insurance, you get nothing less than excellent and unparalleled services. Thanking you once again for choosing us. Look forward to a long lasting and delightful relationship.

For Reliance General Insurance Company Limited



Authorised Signatory

PUBLIC LIABILITY (ACT) INSURANCE POLICY

(Under Public Liability Insurance Act 1991)

POLICY SCHEDULE

| | | | |
|----|---|---|-------------------------------|
| 1 | Intermediary Details | Agent/Broker Name | Direct |
| | | Agent/Broker License Code | Direct |
| | | Agent/Broker Contact No | NA |
| 2 | Proposal Details | Tax Invoice No. & Date: | P060922100638 & June 13, 2022 |
| | | GSTIN/UIN of the Insured: | 07AADCC1477H1ZQ |
| | Details of previous policy (if renewal) | Previous policy No | NA |
| | | Date of expiry | NA |
| 3 | Policy Number | 130132227120000006 | |
| 4 | Territory & Jurisdiction | India Only | |
| 5 | Name of Insured | M/S CENTRAL RAILSIDE WAREHOUSE COMPANY LIMITED | |
| 6 | Communication address & Place of Supply | 4/1 warehousing Bhavan , Siri Institutional Area, August Kranti Marg Delhi 110016 | |
| 7 | Risk Location | As per Annexure A Attached | |
| 8 | Business | Develop & Operate Railside Warehouse Terminals | |
| 9 | Policy Period | From : June 17, 2022 (00.01 hrs) To : June 16, 2023 (23.59 hrs) Both days local standard Time at the address stated above | |
| 10 | Turnover for the Policy Period | INR 140 Crs | |
| 11 | Indemnity Limit | Any One Accident : INR 50,000,000 Any One Year : INR 150,000,000 | |
| 12 | Deductible | Nil | |
| 13 | Conditions and Exclusion | <ul style="list-style-type: none"> Communicable Disease Exclusion Clause Pandemics/Epidemics as declared by the WHO and / or the Government of India will be an exclusion Excluding any claims as a result of stipulation/ violation under Disaster Management Act and the Epidemics Diseases Act/ Epidemics Disease Amendment Act Subject Otherwise To Terms And Conditions, Exclusion Of Public Liability (Act) Insurance Policy Wording. | |
| 14 | Premium Details | Net Premium | INR 3,669/- |
| | | Add:CGST (09%) | INR 331/- |
| | | Add:SGST (09%) | INR 331/- |
| | | Add :ERF Contribution | INR 3,699/- |
| | | Total Premium | INR 8,000/- |

| | | |
|----|-----------------------------|--|
| 15 | Claims Notification address | Reliance General Insurance Co. Ltd. Claims Department - 2nd Floor, G Block, Reliance General Insurance Co., DAKO Thane – Belapur Road, Near Koperkhairane Railway Station, Koperkhairane , Navi Mumbai, Maharashtra |
| 16 | Address Of Servicing Office | Reliance General Insurance Company Limited 10-15, 14th Floor , Vijaya Building 17, Barakhamba Road , Connaught Place , New Delhi – 110001 |
| 17 | Address Of Issuing Office | Reliance General Insurance Co. Ltd. Reliance Centre, 4 th Floor, South Wing, Near Prabhat Colony, Santacruz (East), Mumbai, Maharashtra – 400055. |

Note : In the event of dishonor of cheque, this Policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not and the Policy shall in such event be deemed to be void ab initio without any liability whatsoever accruing on the Insurer.

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017"

GSTIN: 07AABCR6747B1ZI; SAC: 997139; Description of services: Other non-life insurance services (excluding reinsurance services)

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year

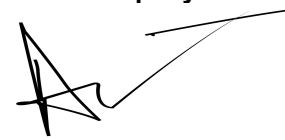
Consolidated Stamp duty Paid vide Letter of Authorisation "NO.LOA/CSD/300/2022/(Validity Period Dt.30/03/2022 to 30/03/2023)/1380 date 28 Mar 2022" at General Stamp Office, Mumbai

** Not Applicable for the State of Jammu & Kashmir.

For any assistance on claims, please contact us on 022-48903009 (toll free) or email us at services.rgicl@rcap.co.in

In witness whereof this policy has been signed at on New Delhi on 10/06/2022

For Reliance General Insurance Company Limited



Authorised Signatory

Fund Transfer - RTGS PFT060822105526 Date 07/06/2022 Amount 3352087.00

Attached with this Policy schedule, are the Policy wording along with terms and condition, Endorsement, and Annexure. If you (Policyholder) have not received any of these, please E-mail/write to the company at rgicl.services@relianceada.com or contact us on 1800 3009 (toll free) within 15 days of receipt of this policy Schedule

This policy Schedule in original must be surrender to the company. In case of cancellation of the policy. In the event of any incorrect representation, the liability shall be upon the policy holder.

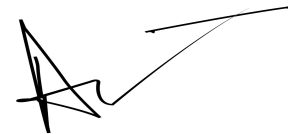
"The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in"

(Policy wordings link: <https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx>)

Annexure "A" Attached To & Forming Part of below policy No 13013222712000006

| S. No. | Terminals | State | Address |
|--------|--------------|----------------|--|
| 1 | Whitefield | Karnataka | RWC WHITEFIELD, SGT, WHITEFIELD, BANGALORE-560066 |
| 2 | Shakurbasti | Delhi | Railside Warehouse Complex, Cement Siding, Shakurbasti, Delhi-110034 |
| 3 | Nishatpura | Madhya Pradesh | Railside Warehouse Complex, Chola Road, Nishatpura, Bhopal-462010 (M.P.) |
| 4 | Sanathnagar | Telangana | RWC, Sanathnagar, Moosapet Railway Goodshed Complex, Sanathnagar, Hyderabad -500018 |
| 5 | Ghaziabad | Uttar Pradesh | N.M siding, Kotgaon railways crossing, Ghaziabad |
| 6 | Nasik Road | Maharashtra | RWC NASIK ROAD, RAILSIDE WAREHOUSING COMPLEX, DR.AMBEDKAR ROAD, NASIK ROAD.- 422101 |
| 7 | Alamnagar | Uttar Pradesh | CRWC Alamnagar, Opposite Alamnagar Railway Station, Lucknow- 226017 |
| 8 | Agra | Uttar Pradesh | RWC YAMUNA BRIDGE, AGRA, YAMUNA BRIDGE, AGRA-282006 |
| 9 | Koodal Nagar | Tamil Nadu | Koodal Nagar, Railway Goodshed Madurai. 625018 |
| 10 | Badnera | Maharashtra | Central Railside Warehouse Complex, Durgapur Road Behind S.T. Bus Stand, Badnera - 444701 |
| 11 | Roza | Uttar Pradesh | Railside Warehousing Complex, Roza Railway Goods Shed, Roza, Shahajahanpur, Roza – 242 001 |
| 12 | Kandla | Gujarat | Railside Warehousing Complex Near Shirva Railway Station Kandla (Kutch), Gujarat-370210 |
| 13 | Korukkupet | Tamil Nadu | CRWC, Korukkupet Good Shed, Near Ashok Pillar, Vysarpadi Chennai-600039 |
| 14 | Hatia | Jharkhand | Railside Warehouse Complex, Opp.- Sudha Dairy, Railway Yard, P.O.- Dhurwa Dist.- Ranchi -4 (Jharkhand) |
| 15 | Pune | Maharashtra | Railside Warehousing Complex, Survey No. 163, Near VRL Godowns, Pune Saswad Road, Furshungi Taluka Haveli, Dist. Pune – 412308 |
| 16 | Pahleja | Bihar | Railside Warehousing Complex, Pahleja halt Railway station, Chakia, Post-Dalmianagar, Bihar-821305 |
| 17 | Dankuni | West Bengal | RWC Dankuni, Dankuni Railway Siding Near Office of The Chief Goods Supervisor, Eastern Railway, Dankuni, Hooghly-712311 |
| 18 | Mysore | Karnataka | RWC, Mysore New Goods Terminal, Near RPF Station, Mysore-570020 |
| 19 | Jogaeshwari | Maharashtra | Railside Warehousing Complex, Railside Goods Office Ram Mandir Road Jogeshwari, Goregaon East Mumbai- 400063 |
| 20 | Fatuha | Bihar | Fatuha station goods yard, DD2 line, Fatuha - 803201 |

For Reliance General Insurance Company Limited



Authorised Signatory

PUBLIC LIABILITY (ACT) INSURANCE POLICY (Under Public Liability Insurance Act 1991)

1. OPERATIVE CLAUSE

Whereas the Insured Owner named in the Schedule hereto and carrying on business described in the said schedule has applied to **RELIANCE GENERAL INSURANCE COMPANY LIMITED** (hereinafter called the Company) for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein and has paid the premium and statutory contribution towards the Environment Relief Fund as per the provisions of the Public Liability Insurance Act and the rules framed thereunder.

NOW THIS POLICY WITNESSETH that subject to the terms, exceptions and conditions contained herein or endorsed hereon, the company will indemnify the insured owner against the statutory liability arising out of accidents occurring during the currency of the Policy due to handling hazardous substances as provided for in the said Act and the Rules framed thereunder.

2. DEFINITIONS :

- a) **"ACT"** unless otherwise specifically mentioned shall mean the Public Liability Insurance Act, 1991 as amended from time to time.
- b) **"ACCIDENT"** means an accident involving a fortuitous, sudden or unintentional occurrence while handling any hazardous substance resulting in continuous, intermittent or repeated exposure to death of or injury to any person or damage to any property but does not include an accident by reason only of war or radioactivity.
- c) **"HANDLING"** in relation to any hazardous substance means the manufacture, processing, treatment, package, storage, transportation by vehicle, use, collection, destruction, conversion, offering for sale, transfer or the like of such hazardous substance.
- d) **"HAZARDOUS SUBSTANCE"** means any substance or preparation which is defined as hazardous substance under the Environment (Protection) Act 1986, and exceeding such quantity as may be specified, by notification, by the Central Government :
- e) **"OWNER"** means a person who owns, or has control over handling any hazardous substance at the time of accident and includes :
 - i) in the case of a firm, any of its partners;
 - ii) in the case of an association, any of its members, and
 - iii) in the case of a company, any of its directors, managers, secretaries or other officers who is directly in charge of and is responsible to the company for the conduct of the business of the company
- f) **"TURNOVER"** shall mean
 - i) Manufacturing units – Entire Annual Gross Sales Turnover including all levies and taxes of manufacturing units handling hazardous substances as defined in the PLI Act 1991. For the purpose of this insurance, the term "Units" shall mean all operations being carried out in the manufacturing complex in one location.

- ii) Godowns/warehouse owners - - Total Annual rental receipts of premises handling hazardous substances as defined in the PLI Act 1991
- iii) Transport Operators - Total Annual freight receipts
- iv) Others - Total Annual gross receipts

3. EXCLUSIONS :

This Policy does not cover liability :

1. Arising out of wilful or intentional non-compliance of any statutory provisions
2. In respect of fines, penalties, punitive and/or exemplary damages
3. Arising under any other legislation except in so far as provided for in Section 8, Sub-section (1) & (2) of the Act.
4. In respect of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner's control, care or custody.
5. Directly or indirectly occasioned by happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
6. Directly or indirectly caused by or contributed to by
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4. CONDITIONS :

1. The Insured Owner shall give written notice to the Company as soon as reasonably practicable of any claim made against the Insured Owner or of any specific event or circumstance that may give rise to a claim. The Insured Owner shall immediately give to the Company copies of notice of applications forwarded by the Collector and all such additional information and or assistance that the company may require.
2. No admission, offer, promise or payment shall be made or given by or on behalf of the Insured owner under this policy without the written consent of the Company.
3. The Company shall not be liable for any claim for relief made after five years from the date of occurrence of the accident.
4. The Insured Owner shall keep record of annual turnover, and at the time of renewal of insurance declare such turnover and all other details as may be required by the Company. The Company shall at all reasonable times have full rights to call for and examine such records.
5. If at the time of happening of any accident resulting in a claim under this policy there be any other insurance covering the same liability, then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.

6. This Policy may be cancelled by the Insured Owner by giving 30 days notice in writing to the company in which event the Company will retain premium at short period scale subject to there not having occurred an accident during the policy period which may give rise to a claim (s), failing which no refund of premium shall be allowable.
7. This Policy may also be cancelled by the Insurer by giving 30 days notice in writing to the Insured Owner in which event the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.
8. If the Company shall disclaim liability to the Insured Owner for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a competent court of law, then the claim for all practical purposes shall be deemed to have been abandoned and shall not thereafter be recoverable hereunder or be made the subject matter of any suit.
9. The Company shall not be liable to make any payment in respect of any claim if such claim shall be in any manner fraudulent or supported by any person on behalf of the Insured Owner and/or if the insurance has been continued in consequence of any material mis-statement or non-disclosure of any material information by or on behalf of the Insured Owner. In such a case if the Company pays any amount to the claimant due to any statutory provision such amount shall be recoverable from the Insured Owner.
10. The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been assigned in the Act and the Rules framed thereunder or this Policy shall bear such specific meaning.
11. Any dispute regarding interpretation of the terms, conditions and exceptions of this Policy shall be determined in accordance with the law and practice of "court of competent Jurisdiction within India".

Attached to and forming part of Policy No: **13013222712000006**

Grievance

If the Policyholder has a grievance that the Policyholder wishes the Company to redress, the Policyholder may contact the Company with the details of his grievance through:

Website : <https://reliancegeneral.co.in>
e-mail : rgicl.services@relianceada.com
Telephone : 1800-3009
Post/Courier : Any branch office, the correspondence address, during normal business hours
Write to us at : Reliance General Insurance,
(Correspondence Only) Correspondence Unit, 301-302, Corporate House RNT Marg, Opp.

Jhabua Tower, Indore, Madhya Pradesh, India – 452001

For further details on Grievance redressal procedure please refer: <https://reliancegeneral.co.in/Insurance/About-Us/Grievance-Redressal.aspx>

If the Policyholder is not satisfied with the Company's redressal of the Policyholder's grievance through one of the above methods, the Policyholder may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:

Attached to and forming part of Policy No: **130132227120000006**

Communicable Disease Exclusion 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) any change in the law, clause or similar provision; (3) any 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.

All other terms and conditions remain unchanged.

Attached to and forming part of Policy No: **13013222712000006**

Pandemic /Epidemic Specific Exclusion Clause

Notwithstanding any provision, clause or term of this Insurance Contract, this Insurance Contract excludes any first party and/or third party actual or alleged loss, injury, sickness, disease, death, medical payment, defence cost, cost, damage, liability, claim, fines, penalty, compensation, expenses or any amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, arising out of (this includes all other terms commonly used and/or understood to reflect or describe, direct or indirect nexus and/or connection between one thing and another), intentional or unintentional violation of

- The provisions of Disaster Management Act, 2005 as amended from time to time
- The provisions of The Epidemic Diseases Act 1897 as amended from time to time
- The provisions of any act dealing with public health and/or public safety
- The rules, regulations, orders, guidelines, policies, notification etc issued from time to time under any of the above acts.

All other terms and conditions remain unchanged.

Attached to and forming part of Policy No: **13013222712000006**

SPECIFIC MATTER EXCLUSION

"Excluding any claims as a result of stipulation/ violation under Disaster Management Act and the Epidemics Diseases Act/ Epidemics Diseases Amendment Act"

Attached to and forming part of Policy No: 130132227120000006

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| <p style="text-align: center;"><u>Address & Contact Details of Ombudsmen Centres</u> <u>Office of The Governing Body of Insurance Council</u> <u>(Monitoring Body for Offices of Insurance Ombudsman)</u> 3rd Floor, Jeevan Seva Annexe, Santacruz(West), Mumbai – 400054. Tel no: 26106671/6889. Email id: inscoun@gbic.co.in website: www.gbic.co.in</p> <p>=====</p> <p style="text-align: center;"><u>If you have a grievance, approach the grievance cell of Insurance Company first.</u> <u>If complaint is not resolved/ not satisfied/not responded for 30 days then</u> <u>You can approach The Office of the Insurance Ombudsman(Bimalokpal)</u> <u>Please visit our website for details to lodge complaint with Ombudsman.</u></p> |
| <p style="text-align: center;">Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg.,Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23234057/23232037 Fax : 011-23230858 Email: bimalokpal.delhi@gbic.co.in</p> |