

REGD. A/D

ACL/EMD/F-16/2022/2683

18.11.2022

The Director,
Ministry of Environment, Forest and Climate Change (MoEF & CC),
Regional Office, Western Region,
"Kendriya Paryavaran Bhavan"
Link Road No.3, Ravi Shankar Nagar,
Bhopal – 462016, (M.P.)

Sub.: Half Yearly Compliance Status Report of Environmental Clearance of Gajambuja Cements Ltd. (Unit of Ambuja Cements Ltd).

Ref.: Environmental Clearance Order No. J-11011/29/94-I (A) - II dated 16.01.1995 & Environmental Clearance Order No.J-11013/31/2000-IA-II (I) dated 24.10.2000. Sir,

We are pleased to submit herewith half yearly compliance status report (i.e. for the period of (April'2022 to September'2022) of Environmental Clearance Order No. J-11011/29/94-I (A) - II & Environment Clearance Order No.J-11013/31/2000-IA-II (I) granted by MoEF&CC to Gajambuja Cements Ltd. Unit of Ambuja Cements Ltd., located at Ambujanagar, Taluka - Kodinar, District – Gir Somnath (Gujarat).

This is for your information and record please.

Thanking you,

Yours Faithfully, For Ambuja Cements Ltd.

Devendra Singh Chauhan Head-Environment

Encl.: As above.

Copy to:

- The Central Pollution Control Board (CPCB) Parivesh Bhawan, Atmajyoti Ashram Rd, Opp. VMC Ward Office No. 10, Subhanpura, Vadodara – 390023 (Gujarat)
- 2) The Member Secretary, Gujarat Pollution Control Board (GPCB), Paryavaran Bhavan, Sector-10-A, Gandhinagar-382010
- 3) The Regional Officer, Gujarat Pollution Control Board (GPCB), Opp. Saint Anne's Church Station Road, Junagadh.

MONITORING THE IMPLEMENTATION OF ENVIRONMENTAL SAFEGUARDS

Ministry of Environment, Forest and Climate Change Regional Office (W), Bhopal Monitoring Report

Part-I DATA SHEET

		v	ATA SHEET
01	Project type	:	Cement
02	Name of the project	;	Gajambuja Cements Ltd.
03	Clearance letter(s) / OM no. and date		16.01.1995 & Environment Clearance Order No. J-11013/31/2000-IA-II (I)
04	Location	:	dated 24.10.2000
04	a) District(s)	+-	
	b) State(s)	:	
	c) Latitude	+	
	d) Longitude	:	
05	Address for correspondence	:	
U)	a) Address of concerned Project Chief	:	
	Engineer (with pin code & telephone / telex /	:	Sh. Devendra Singh Chauhan Head (Environment)
	fax numbers).		Ambuja Cements Ltd.
	,		PO Ambujanagar, Taluka : Kodinar, Pin- 362715
			District: Gir Somnath (Gujarat).
		Ì	Tel: 02795-221137/232009/237403 Fax: 02795-220328/232032
	b) Address of Executive Project Engineer /	:	
	Manager (with pin code / fax numbers.	-	Operation Head
			Gajambuja Cements Ltd.
			PO Ambujanagar, Taluka : Kodinar, Pin- 362715
			District: Gir Somnath (Gujarat).
			Tel: 02795-237220/237221 Fax: 02795-220328/232032
06	Salient features		
	a) of the project		Gajambuja plant has two cement kilns including 4 cement mills with having total production of 4.2 MTPA. Cement mill no. 4 has been installed in 2005-06 under this unit with manufacturing capacity of 144000 MT/Month (1.728 MTPA) Cement. The project cost was less than 50 Crore then EC was not applicable.
	b) Environmental management plans		 All the existing stacks have been provided suitable & effective pollution control equipments to control the emission from 02 Nos of ESP stacks, 02 No GBH Stacks and 09 bag filter stacks. The regular monitoring of all existing stacks is being carried out by Environment management division of ACL and also external agencies as per statutory requirements. For monitoring & to control emission level well below permissible limit; we have installed Continuous Emission Monitoring System (CEMS) at each Raw mill & Kiln Stack. Continual improvement in fugitive as well as source emissions through regular maintenance of existing air pollution control equipments and also implementation of eco-friendly techniques including greenbelt development in the area.
07	Breakup of the project area.	_	18 38 31 3
	a) Submergence area	:	Not applicable
-	(forest & non- forest) b) Others	_	20 0 Hz
	D) Others	;	28.8 Ha.

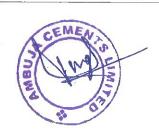
08	Breakup of the project affected population with enumeration of those losing houses adwelling units only agricultural land only, dwelling units & agricultural land & landless labourers / artisan.			
	a) SC, ST / Adivasis	:	Not applicable	
	b) Others	:	Not applicable	
09	Financial details	:		
	 a) Project cost as originally planned and subsequent revised estimates and the year of price reference. 		Rs. 300 Cr.	
	b) Allocation made for Environmental Management Plans with item wise and year wise breakup.	:	List are enclosed as under	

	apital Invesstment for Environmental Monitoring:	Je Berker St. T. San
S.No	Particulars	Cost (In Lacs)
1	Monitoring Equipments	37.08
2	Environment Laboratory	10.00
3	Others (Monitoring Van, DG Sets etc.)	22.30
4	Continuous Emission Monitoring System	200.00
5	CAAQMS System	36.00
6	Opacity Meter	28.00
7	New Bag Filter in Cememnt Mill	114.00
10.700	Total (In Lacs INR)	447.38
B. Rec	turring Expenditure for the period of April'2022 to Se	otember 2022
5.No	Particulars	Cost (In Lacs
1	Green belt development & Dust suppression	11.50
2	Manpower Cost *	12.15
3	House Keeping	12.99
4	Maintenance of Pollution Control Equipments	70.46
5	Other Env. Protection (Environmental Monitoring)	27.31
6	Environment Awareness *	1.43
	Total (in Lacs INR)	135.83

	Details for program	ime wise	expenditure t	for the year A	pril to Sept	. 2022	
ir. No	Programme	ACF - ACL	*Funds received through Government	** Funds from other Donors / Donor Agencies	***People's Contribution	****Direct Funding to Communities	Total Exp. (Rs. In lakhs)
	GUJARAT - Kodinar						
1	Water Resource Mangement & Drinking Water Projects	district the	gadho :				
	A.Water Resource Devlopment	16.34	3.69				20.03
	B . Drinking Water Programme	6.09			3.00		9.09
2	Agriculture Development (Drip irrigation, Farm Forestry & Afforesation)	8.78		:	75.16	111.97	195.91
3	BCI	18.65	0.10	202.35	109.49	250.83	581.42
4	Krishi Vigyan Kendra (KVK) - Agriculture	4.66	85.23				89.89
5	Health & Sanitation	8.11			9.14		17.25
6	Education Programme	3.71					3.71
7	Women / Youth Development	7.71					7.71
8	Skill and Enterprunership Development Programme	25.57	28.45		25.18		79.20
9	Integrated Community Development Programme	94.94	l l				94.94
10	Co-ordination & Administration Expenses	42.41					42.41
11	Capital Expenditure						0.00
	TOTAL	236,97	117.47	202.35	221.97	362.80	1141.56

 c) Benefit cost ratio / Internal rate of return and the year of assessment. 	:	· V · for y-
d) Whether (c) includes the cost of environmental management as shown in the	:	
above.		
e) Actual expenditure incurred on the Project so far.	:	Rs. 374 Cr.
f) Actual expenditure incurred on the environmental management plans so far.	:	32.39 Cr.

10	Forest land requirement.	:	Not applicable
	a) The status of approval for diversion of	:	
	forest land for non-forestry use		
	b) The status of clearing felling	:	
	c) The status of compensatory	:	
	afforestation, if any		
	d) Comments on the viability &	:	
	sustainability of compensatory afforestation		
	programme in the light of actual field	Ī	
	experience so far.		*
11	The status of clear felling in non-forest		Not applicable
	areas (such as submergence area of reservoir,		
	approach roads), if any with quantitative		
	information.		
12	Status of construction.	:	
	a) Date of commencement (Actual and / or planned)	:	April 1995 & October 2000 (Expansion)
	b) Date of completion (Actual and / or	_	
	planned).	:	1997
13	Reasons for the delay if the project is yet to	:	Not applicable
-	start.		Not applicable
14	Dates of site visits	:	
	a) The dates on which the project was	:	12.10.10 to 13.10.10 by Dr. A. Mehrotra MoEF&CC
	monitored by the Regional Office on previous		Regional Office, Bhopal
	occasions, if any.		
	b) Date of site visit for this monitoring	:	12.10.10 to 13.10.10
	report		
15	Details of correspondence with project	:	 Half yearly compliance status report is being regularly
	authorities for obtaining action plans /		submitted and last submission was on vide letter
	information on status of compliance to		ACL/EMD/F-16/2022/2513/90446 dated 26.05.2022.
	safeguards other than the routine letters for		
	logistic support for site visits).		



Compliance Status of Environment Clearance issued to Gajambuja Plant vide MoEF Letter no. J-11011/29/94-IA-II dated 16.01.95, J-11013/31/2000-IA-II (I) dated 24.10.2000

SN-	Conditions	146	Compliance Status
2 (i)	The project authority must strictly adhere to the stipulations made by the State Govt. and the State Pollution Control Board and is subject to their obtaining consent to establish prior to initiating any work.	•	Yes, we are Complying with all the Stipulation made by the State Govt. and the State Pollution Control Board. Consent to establish has been obtained from GPCB. A Copy of it has already been submitted to MoEF&CC vide our letter no. ACL/EMD/F-16/2010/55920 dated 25.12.2010.
2 (ii)	Any further expansion of the plant can be taken up only with the prior approval of this ministry.	•	Yes, for further expansion, we shall take prior approval from MoEF&CC. Necessary approval from Ministry have been taken while plant expansion done in year 2000. A Copy of approval obtained from MoEF&CC have already been submitted to MoEF&CC, Bhopal vide our letter no. ACL/EMD/F-16/2010/55920 dated 25.12.2010.
2 (iii)	The emission from various units should conform to the standards prescribed by the Central Government or State Pollution Control Board. At no time the emission level of SPM should be exceed 50 mg/Nm3 In the event of failure of any pollution control system adopted by the unit, the respective unit should be put cut of operation immediately and should not be restarted until the control system are rectified to achieve the desired efficiency.	•	Regular stack monitoring is being carried out and results are regularly submitted to SPCB & MoEF&CC. In order to maintain the PM emission level well below 30 mg/Nm³, we have installed Glass Bag House (GBH). As per MoEF&CC, New Delhi notification at 10 th May 2016. We are maintaining the PM emission well within 30 mg/Nm³. Continuous Emission Monitoring System (CEMS) are installed at main process Stacks for online monitoring and data are continuously transmitted to CPCB & GPCB Servers. Stack emission monitoring report for the period of April'2022 to September'2022 is enclosed as under:



Continuous Emission Monitoring System (CEMS)

() () () () () () () () ()					St.	ock atta	ched to			The state of the s	A CONTRACTOR OF THE PARTY OF TH	
Month		Raw mill & Kiln- I		Cooler ESP-1	Coal Mill -1		8 Kiln- 2		Cooler ESP-2	Coal Mili- 2		
	PM	SO2	Nox	PM	PM	PM	502	Nox	PM	F	PIM	
Apr-22	15.9	11.1	542.89	23,4	16.7	12.7	12.9	591.87	25.4		2.6	
May-22	14.3	16.7	548.63	24.6	15.7	13.7	14.8	578.12	26.9	1	3.5	
Jun-22	12.6	17.9	559.8	22.6	17.2	11.7	16.4	565.2	24.8	1	5.8	
Jul-22	13.9	19.37	524.5	20.6	19.4	12.5	13.4	535.9	25.2	1	7.6	
Aug-22	12.9	16.8	529.8	21.6	18.7	14.3	22.6	542.1	24.9	1:	6.3	
Sep-22	14.2	23.6	536.7	22.4	14.3	13.9	25.9	515.3	25.4	1	3.9	
Permissible Limit	30	100	800	30	30	30	100	800	30	30		
5 1 2 64	-			A COLUMN TO SERVICE	Sta	ack atta	ched to					
Plonth		nt Mill-I		nt Mill-II	Cement Mill-III	Cemen	VI-IIIM	Packer-I		Packer-II	Packer-II	
		M		PM	PM	P	M	F	1-4	PM	PM	
Apr-22	17	7.4	1	4.9	16.8	17	7.8	1	2, 1	13.5	14.0	
May-22	12	3.6	1	3.9	17.2	16	9.9	11.6		13.8	12.9	
Jun-22	17	7.2	1	5.4	16.7	18	3.9	1.	4.2	11.9	13.4	
Jul-22	16	5.4	1	7.2	16.3	1.8	3.0		3.7	14.2	12.6	
Aug-22	15	.2	1	4.8	13.7	17	7.1		5.7	13.6	14.3	
Sep-22	1-	1.8	1	3.7	15,2	14	1.0		4.3	12.8 13.8		
Permissible Limit	3	FO O	10.7.000	30	30		0	3	10	30	30	

2 (iv) The project authority will not change any design of stack without the permission of the State Pollution Control Board. They will also provide closed circuit grinding unit in all the grinding section of the plant.

- Point noted and necessary permission will be taken if required.
- Closed circuit grinding unit have been provided in all grinding section of the plant.

Compliance Status of Environment Clearance issued to Gajambuja Plant vide MoEF&CC Letter no. J-11011/29/94-IA-II dated 16.01.95, J-11013/31/2000-IA-II (I) dated 24.10.2000

- 2 (V) Adequate number of air quality monitoring stations should be set up in the downwind direction as well as where maximum ground concentration is anticipated in consultation with the State Board. Also stack emission should be monitored regularly. The collected should be statistically analyzed, interpreted and submitted to the State Pollution Control Board and this Ministry once in Six Months.
- Five Ambient Air Quality Monitoring stations have been established based on guidelines issued by CPCB & reviewed by Prof. B. Padmanabhamurty, Former Prof. JNU, New Delhi and in consultation with GPCB.
- Regular monitoring is being carried out and half yearly compliance status report is being regularly submitted and latest report submitted vide letter no. ACL/EMD/F-16/2022/2513/90446 dated 26.05.2022
- Stack emission monitoring report for the period of April'2022 to September'2022 is enclosed as under (a):

Ambient air quality monitoring report for the period of April'2022 to September'2022 is enclosed as under (b):

			Stack	Monitori	ng Results (tember	2022)					
accolator.		-	BUSINESS OF THE PARTY OF THE PA			tack attac				-				
Month		Bay mill & Kiln- I		Cooler ESP-1	Coal Mill -1		Raw mill & Kiln- 2		Cooler ESP-2	1524	Coal	Mill- 2		
	PM	502	2 Nos PM		PM	PM	502	Non	PM		M			
Apr-22	15.9	11.1	542.89	23.4	16.7	12.7	12.9	591.87	25.4	200110000		2.6		
May-22	14.3	16.7	548.63	24.6	15.7	13.7	14.8	578.12	26.9	TO		3.5		
Jun-22	12.6	17.9	559.8	22.6	17.2	11.7	16.4	565,2	24.8			5.8		
Jul-22	13.9	19.37	524,5	20.6	19.4	12.5	18.4	535.9	25.2			7.6		
Aug-22	12.9	16.8	529.8	21.6	18.7	14.3	22.6	542.1	24.9	7230		6.3		
Sep-22	14.2	23.6	536.7	22.4	14.3	13.9	25.9	515.3	25.4			3,9		
Permissible Limit	30	10D	800	30	30	30 100		800	30	11111		30		
			1 X X X		5	tack attac	hed to							
Month	Cemen		Cement Mill-II		Cement Mill-II		Cement Mill-IV		ker-l			Packer-III		
	17.4		PM	PM	PI					PM	PM			
Apr-22				14.9	16.8		17.8		2.1	13.5		14.0 12.9		
May-22	18	.2		15.4	17.2	16.9			11.6 14.2		1.9	13.4		
Jun-22 Jul-22		.4			16.3		18.0		13.7		4.2	12.6		
	15				13.7	17			5.7		3.6	14.3		
Aug-22 Sep-22		.8		13.7	15.2	14			4.3		2.8	13.8		
Permissible				30	30		30		30	-	30	30		
Limit 30				and the same of th				V-0640	30	.50				
Stack Monitoring Results (April'2022 to September'2022)														
			Stack attached to											
				DG set 4	Charles and Ch		DG set	5		DG set 6		6		
Mont	m	P	M*	502	NOx	PM*	502	NO	c PM	*	502	NOx		
		ma	Nm ³	ppm	ppm	mg/Nm³	ppm	ppn	n mg/1	Nm ³	ppm	ppm		
Apr-2	22	10037	Not Run	ning Entir				ire Month				tire Month		
May-		+	0.9	30.6	7.6	22.8	32.8	5.8		.7	27.9	6.8		
- Jun-2		+	5.5	30.5	6.8	20.7	32.8	7.4			36.7	6.2		
		+												
Jul-2		+		ning Entir				ire Month		25.1 37.3 6.8				
Aug-				ning Entir			-	ire Month				tire Month		
Sep-	22		Not Run	ning Entir	e Month	Not Run	ı N	Not Running Entire Month						
Permissib	la Limit		50	100	50	150	100	50	42	0 10		50		

Permissit	JIC LIIIII	130		100	30	10	10	0	U	30	.00				
A	mbien	t Air Q	uality	Monite	oring R	esults	(April'	2022 to	Septe	mber'20	022)				
0.714		Average Ambient Air Quality Monitoring Results (µg/m3)													
Month		At C	CCR		Ne	ear Pack	ing secti	on	Ambuja School						
	PM2.5	PM10	502	MOx	PM2.5	PM10	502	NOx	PM2.5	PM10	502	NO:			
Apr-22	31.8	40.9	13.7	15.5	35.6	35.6 42.5		14.9	33,5	40.8	14.3	15.0			
May-22	30.7	42.1	14.0	13.1	33.3	42.4	12.4	14.3	32.2	45.4	13.5	13.7			
Jun-22	27.5	42.3	13.2	18.0	28.4			14.6	27.8	39.6	15.4	15.0			
Jul-22	23.4	30.5	13.1	14.6	25.0	32.2	12.2	13.8	27.3	30.9	15.2	14.0			
Aug-22	26.2	34.9	14.9	14.2	26.7	35.2	13.3	15.6	28.7	36.9	14.6	13.9			
Sep-22	25.8	36.0	14.9	16.9	24.0	34.9	14.0	15.5	27.0	36.1	17.7	12.7			
Jep 22		Average Ambient Air Quality Monitoring Results (µg/m3)													
Month			West	Colony			South Colony								
	PM2.5	PM	10	502	N	Ож	PM2.5	PM10		502	NOx				
Apr-22	33.8	36	5,1	14.1	14	1.4	34.3	3	6.9	16.8	15	5.7			
May-22	31.5	42	4	13.7	13	3.9	32.5	4	1.0	12.4	12	2.9			
Jun-22	28.6	40)_4	13.3	14	1.1	33.4	4	1.7	13.9	14	1.8			
Jul-22	23.7	31	.0	12.9	11	1.4	24.4	2	7.9	14.1	14	1.1			
Aug-22	28.1	35	5.4	15.3	13	3.4	26.7	26.7 3		14.2	15.5				
Sep-22	25.8	37	.4	15.2	18	3.3	26.5	3	5.5	14.3	12	1.5			

Interlocking facility should be provided in the pollution control equipment such as Bag filters, ESP's etc. so that in the event-of pollution control equipment not working, the main plant is shut down automatically.

Point noted and complied. The main plant does not start unless the pollution control equipments are not working.

2 (vi)

Compliance Status of Environment Clearance issued to Gajambuja Plant vide MoEF&CC Letter no. J-11011/29/94-IA-II dated 16.01.95, J-11013/31/2000-IA-II (I) dated 24.10.2000

2 (vii) A separate environmental management cell with A well established Environmental Management Division suitably qualified personnel to carry out various (EMD) has qualified personnel's to carry out various functions should be set up under the control of functions. Head of Environment management cell senior executive who will report directly to head of directly report to the Head of the plant. the organization. EMD organization chart is enclosed as under: **Organization Chart** Unit Head Head Environment Assistant Manager vacant 2(viii) The project authority must set up laboratory A well established Environment laboratory with facility for collection and analysis of samples sufficient instrument is available. List of laboratory under the supervision of competent technical instruments available has already been submitted to personnel who will directly report to the chief MoEF&CC vide our letter no. ACL/EMD/Fexecutive. 16/2010/55920 submission dated 25.12.2010. However, environment monitoring is being carried out by GPCB approved third party (M/s Royal Environment Auditing and Consultancy services, Rajkot) on regular basis. 2 (ix) The funds earmarked for environmental Details of capital and recurring expenditure for protection measures should not be diverted for environmental protection measures are enclosed. other purpose and year-wise expenditure should be reported to this Ministry. Expenditure incurred in Environment Management Plan - Gaj ambuja Ambuja Cement Foundation - Ambujanagar A. Capital Invessment for Environmental Monitoring: Details for programme wise expenditure for the year April to Sept. 2022 S.No Particulars Cost (in Lacs) Funds received ** Funds from Monitoring Equipments ****Direct ***People's 37-08 Programme Total Exp ACF - ACL through other Donors / Funding to Environment Laboratory 10.00 **Donor Agencies** Communitie Others (Monitoring Van, DG Sets etc.) GUJARAT - Kodinar 3 22.30 Water Resource Mangement & Drinking Water Projects Continuous Emission Monitoring System 200.00 CAAQMS System 36.00 A. Water Resource Deviopment B. Drinking Water Programme 16.34 3.69 20.03 Opacity Meter 28.00 6.09 3.00 9.09 New Bag Filter in Cememnt Mill 114.00 Agriculture Development (Drip irrigation, 8.78 111,97 195.91 Farm Forestry & Afforesation) Total (In Lacs INA) 447.38 nber 2022 B. Recurring Expenditure for the period of April'2022 to St 18.65 202.35 581.42 109.49 Krishi Vigyan Kendra (KVK) - Agriculture SNo **Particulars** Cost (In Lacs) 89.89 Health & Sanitation 8.11 9.14 Green belt development & Dust suppression 11.50 Education Programme 3.**71** 7.**71** 3.71 Manpower Cost * 2 12.15 Women / Youth Development 7.71 House Keeping Skill and Enterprunership Development 3 12.99 25.57 28.45 79.20 Programme Integrated Community Development Maintenance of Pollution Control Equipments 70.46 Other Env. Protection (Environmental Monitoring) 27.31 9 94.94 94.94 Programme Environment Awareness 1.43 Co-ordination & Administration Expenses 42.41 47.41 Total (In Lacs INS) 135.83 Capital Expenditure 0.00 * Expenditures are Common for All the Plants & Mines. 236.97 1141.56 3 The Ministry or any other competent authority may stipulate Point noted & shall be complied as per condition any further condition after reviewing the comprehensive EIA stipulated by competent authority. report or any other report prepared by the project authorities. The Ministry may revoke or suspend clearance, Point noted. Implementation of the stipulated conditions is not satisfactory. The above conditions will be enforced, inter alia, under the Point noted. We have valid combined consent provisions of the Water (Prevention & Control of Pollution) Act and authorization (CCA) under the provisions of 1974, the Air (Prevention & Control of Pollution) Act 1981, the the Water (Prevention & Control of Pollution) Act Environment (Protection) Act 1986, and the public Liability 1974, the Air (Prevention & Control of Pollution) Insurance Act 1991 along with their amendments and rules. Act 1981, the Environment (Protection) Act 1986, and under the public Liability Insurance Act 1991, having valid public Liability Insurance. MEN

Compliance Status of Environment Clearance issued to Gajambuja Plant vide MoEF&CC Letter no. J-11011/29/94-IA-II dated 16.01.95, J-11013/31/2000-IA-II (I) dated 24.10.2000

THE NEW INDIA ASSURANCE CO. LTD.







				LE FOR PU			,,				5. Policy to be issued on Claims n Right to defend	nade basis with	70	0% of Sub Limi	it		
sured's Name	2	-	CEMENTS LI	MITED.			4 5	. OF . B.			6.Retroactive date as per experie	g policy subject					
		Insured's De			orr			ng Office Deta			6.Retroactive date as per exprin to continuous renewal, lesse narrower of the cove	of the limit					
lustomer ID Iddress	_	: P0074236		DIDIC HIDS	Addre	Code		DJJ (121200 EW INDIA CE		T 000	7.All treaty terms and condition	ns applicable					
00re55		CROSS R	CAD B' OFF	PARK, MIDC ANDHER	Addre	55	1	TA COOPERA LIMBAL MAY	AGE RD.	FLUOR	e illa di distance	. Constant	**	0% of Sub Limi			
		ANDHERI					W	NUMBAI, MAY	sapashira.	400001	 All terms and conditions as Public Liability Act Policy and e 	per standard opining Policy	70	070 DI 380 DI III	IL.		
		and the same of the same		TRA, 400059							The policy is subject to the	following	* 0	0% of Sub Limi	it		
hone No		MUMBAL	MARARAM	TRA, 900009	Phon	n Nin		2222026999 /	0222202275	B	The policy is subject to the 1 Subject to Communicable Dise 2 Absolute exclusion of Pande 3 NIKORL till the trinding	olc/Epidemic.					
mail/Fax		· chirich inc	hi@amhifara	ament,com, /	E-ma			ia 121200mm			3.NKORL till the binding of 4.Territory & Jurisdiction	f Cover					
- Haide WA		. Distolique	ing an invalue	a leading it	-/		Ô	2222028078	LICE ROLL OVAIT								
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