



COLLECTION RECEIPT CUM ADJUSTMENT VOUCHER

Issuing Office : DURGAPUR-DO (512100)
Address : DURGAPUR DO NACHAN RD., BHIRINGI
DURGAPUR
,713213
BENACHITI
Insured Pan Number :
Phone : 03432582092
Email : nia.512100@newindia.co.in
Fax :
Collection Number : 51210081220000004534
Collection Date : 14/09/2022
Business Source Code : 1D10775323
PAN No of Payer :

Received with thanks from DR.B.C. ROY ENGG. COLLEGE A. P. COURSES ,DURGAPUR.

The amount received/Adjusted is towards -

Policy No.	A/C Description	Amount ₹	A/C Code	Sub A/C Code
51210046220100000014	Bank-512100	2360.00	9100.512100	BA00019210-512100-9100

Total = ₹ 29141.00

Your Payment/Adjustment Details are as under -

Mode	Amount ₹	Cheque No.	Cheque Date	Drawee Bank	Drawee Branch	Reference No.	Scroll/BG/A PD Balance
Cheque	2360.00	542124	09-SEP-22	AXIS BANK	DURGAPUR	5121002210027146	N.A.

Total = ₹ 29141.00

Utilization details of the Collected Amount :

Premium	GST	Stamp Duty	Excess Amount
2000.00	360.00	0.00	0
Sl no.	Agency Code	Agency Name	Department Code
1	NA	NA	46

For The New India Assurance Company Limited
Revenue Stamp



Date of Issue: 14/09/2022

Cashier's Initial

Authorized Signatory

Note -

- 1.Please note the Policy Number, Collection Number and date in all future correspondence.This Receipt is subject to Realisation of Cheque..
- 2.NIA shall not be liable for any claim arising out of sales made during the period between the due date and date of payment of the installment if the premium paid has been exhausted by turnover declarations/if there is insufficient premium balance.

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

Tax Invoice No : 51210022E0005301

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C





COLLECTION RECEIPT CUM ADJUSTMENT VOUCHER

Issuing Office : DURGAPUR-DO (512100)
Address : DURGAPUR DO NACHAN RD., BHIRINGI
DURGAPUR
,713213
BENACHITI
Insured Pan Number :
Phone : 03432582092
Email : nia.512100@newindia.co.in
Fax :
Collection Number : 51210081220000004535
Collection Date : 14/09/2022
Business Source Code : 1D10775323
PAN No of Payer :

Received with thanks from DR. B.C.ROY COLLEGE OF PHARMACY & A .H. SCIENCES.

The amount received/Adjusted is towards -

Policy No.	A/C Description	Amount ₹	A/C Code	Sub A/C Code
51210011224300000005	Bank-512100	34624.00	9100.512100	BA00019210-512100-9100

Total = ₹ 38161.00

Your Payment/Adjustment Details are as under -

Mode	Amount ₹	Cheque No.	Cheque Date	Drawee Bank	Drawee Branch	Reference No.	Scroll/BG/A PD Balance
Cheque	34624.00	800716	09-SEP-22	AXIS BANK	DURGAPUR	5121002210037815	N.A.

Total = ₹ 38161.00

Utilization details of the Collected Amount :

Premium	GST	Stamp Duty	Excess Amount
29344.00	5280.00	0.00	0
Sl no.	Agency Code	Agency Name	Department Code
1	NA	NA	11

For The New India Assurance Company Limited
Revenue Stamp



Date of Issue: 14/09/2022

Cashier's Initial

Authorized Signatory

Note -

- 1.Please note the Policy Number, Collection Number and date in all future correspondence.This Receipt is subject to Realisation of Cheque..
- 2.NIA shall not be liable for any claim arising out of sales made during the period between the due date and date of payment of the installment if the premium paid has been exhausted by turnover declarations/if there is insufficient premium balance.

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

Tax Invoice No : 51210022E0005303

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C





COLLECTION RECEIPT CUM ADJUSTMENT VOUCHER

Issuing Office : DURGAPUR-DO (512100)
Address : DURGAPUR DO NACHAN RD., BHIRINGI
DURGAPUR
,713213
BENACHITI
Insured Pan Number :
Phone : 03432582092
Email : nia.512100@newindia.co.in
Fax :
Collection Number : 51210081220000004536
Collection Date : 14/09/2022
Business Source Code : 1D10775323
PAN No of Payer :

Received with thanks from DR. B.C. ROY ENGINEERING COLLEGE , DURGAPUR.

The amount received/Adjusted is towards -

Policy No.	A/C Description	Amount ₹	A/C Code	Sub A/C Code
51210011228000000016	Bank-512100	7540.00	9100.512100	BA00019210-512100-9100

Total = ₹ 8436.00

Your Payment/Adjustment Details are as under -

Mode	Amount ₹	Cheque No.	Cheque Date	Drawee Bank	Drawee Branch	Reference No.	Scroll/BG/A PD Balance
Cheque	7540.00	862795	09-SEP-22	AXIS BANK	DURGAPUR	5121002210038106	N.A.

Total = ₹ 8436.00

Utilization details of the Collected Amount :

Premium	GST	Stamp Duty	Excess Amount
6390.00	1150.00	0.00	0
Sl no.	Agency Code	Agency Name	Department Code
1	NA	NA	11

For The New India Assurance Company Limited
Revenue Stamp



Date of Issue: 14/09/2022

Cashier's Initial

Authorized Signatory

Note -

- 1.Please note the Policy Number, Collection Number and date in all future correspondence.This Receipt is subject to Realisation of Cheque..
- 2.NIA shall not be liable for any claim arising out of sales made during the period between the due date and date of payment of the installment if the premium paid has been exhausted by turnover declarations/if there is insufficient premium balance.

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

Tax Invoice No : 51210022E0005306

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C





COLLECTION RECEIPT CUM ADJUSTMENT VOUCHER

Issuing Office : DURGAPUR-DO (512100)
Address : DURGAPUR DO NACHAN RD., BHIRINGI
DURGAPUR
,713213
BENACHITI
Insured Pan Number :
Phone : 03432582092
Email : nia.512100@newindia.co.in
Fax :
Collection Number : 51210081220000004537
Collection Date : 14/09/2022
Business Source Code : 1D10775323
PAN No of Payer :

Received with thanks from DR. B.C. ROY ENGINEERING COLLEGE , DURGAPUR.

The amount received/Adjusted is towards -

Policy No.	A/C Description	Amount ₹	A/C Code	Sub A/C Code
51210011224300000006	Bank-512100	166532.00	9100.512100	BA00019210-512100-9100

Total = ₹ 184447.00

Your Payment/Adjustment Details are as under -

Mode	Amount ₹	Cheque No.	Cheque Date	Drawee Bank	Drawee Branch	Reference No.	Scroll/BG/A PD Balance
Cheque	166532.00	862794	09-SEP-22	AXIS BANK	DURGAPUR	5121002210037812	N.A.

Total = ₹ 184447.00

Utilization details of the Collected Amount :

Premium	GST	Stamp Duty	Excess Amount
141128.00	25404.00	0.00	0
Sl no.	Agency Code	Agency Name	Department Code
1	NA	NA	11

For The New India Assurance Company Limited
Revenue Stamp



Date of Issue: 14/09/2022

Cashier's Initial

Authorized Signatory

Note -

- 1.Please note the Policy Number, Collection Number and date in all future correspondence.This Receipt is subject to Realisation of Cheque..
- 2.NIA shall not be liable for any claim arising out of sales made during the period between the due date and date of payment of the installment if the premium paid has been exhausted by turnover declarations/if there is insufficient premium balance.

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

Tax Invoice No : 51210022E0005310

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C





POLICY SCHEDULE FOR BURGLARY (Single Location) INSURANCE

UIN NUMBER - IRDAN190P0098100001

Insured's Name	: DR.B.C. ROY ENGG. COLLEGE A. P. COURSES ,DURGAPUR		
Insureds Details		Issuing Office Details	
Customer ID	: PO53206155	Office Code	: DURGAPUR-DO (512100)
Address	: ACADEMY OF PROFESSIONAL COURSES, DURGAPUR JEMUA ROAD , FULJHORE , DURGAPUR DURGAPUR ,WEST BENGAL, 713206	Address	: DURGAPUR DO NACHAN RD., BHIRINGI DURGAPUR ,713213
Phone No	: XXXXXX4262	Phone No	: 03432582092
E-mail/Fax	: /	E-mail/Fax	: nia.512100@newindia.co.in /
PAN No	:	S.Tax Regn. No	: AAACN4165CST178
GSTIN/UIN	: NA / NA	GSTIN	: 19AAACN4165C1ZO
		SAC	: 997139 (Other non-life insurance services excl RI)

Policy Details			
Policy Number	: 51210046220100000014	Business Source Code	
Period of Insurance	: From: 15/09/2022 12:00:01 AM To: 14/09/2023 11:59:59 PM	Dev.Off. level/Broker/Corp. Agent/Web Aggregator/CPSC User	: DIRECT BUSINESS - (1D10775323)
Date of Proposal	: 15-Sep-22	Agent/Bancassurance/S pecified Person	:
Prev. Policy no.	: 51210046210100000013	Phone No	: NA / NA
Client Type	: Corporate	E-mail/Fax	: / /

Premium(₹)	GST(₹)	Total(₹)	Total (₹ in words)	Receipt No. & Date
2000	360	2360	RUPEES TWO THOUSAND THREE HUNDRED SIXTY ONLY	5121008122000000453 4 - 14/09/22
Location Details		: JEMUA ROAD,FULJHORE,DURGAPUR		

First Loss Percentage	: NA
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Details of assets covered under the Policy

Stocks in Trade		
Sl. No.	STOCK DETAILS	Sum Insured
1	PLANT AND MACHINERY 2118877,	2118877

Goods held in Trust / Commision		
Sl. No.	GOODS HELD DETAILS	Sum Insured
1	NA	0

Furniture / Fixture / Fittings		
Sl. No.	FURNITURE/FIXTURE/FITTINGS DETAILS	Sum Insured
1	FURNITURE AND FITTINGS	2155758

Office Equipments		
Sl. No.	OFFICE EQUIPMENT DETAILS	Sum Insured
1	COMPUTER AND ACCESSORIES	2408025

Coins / Currency notes		
Sl. No.	COINS/CURRENCY/CURIOS DETAILS	Sum Insured
1	NA	0

Description of other item		
Sl. No.	OTHER ITEM DETAILS	Sum Insured

Policy No. : 51210046220100000014 Document generated by 35823 at 14/09/2022 13:22:55 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



1	BOOKS AND PERIODICALS	1317529
Add on Covers		Sum Insured (₹)
Other Extension		NOT OPTED
Theft Extension		6362563
Terrorism		NOT OPTED
Special Conditions	:	NORMAL EXCESS- RS.5000/- IN CASE OF THEFT COVER EXCESS IS RS.25000/-.
Excess	:	5000

This Policy shall subject to BURGLARY policy clauses attached herewith.

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 2000.00
SGST	9	180
CGST	9	180
IGST	0	0

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 14th day of September,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 14/09/2022

Duly Constituted Attorney(s)

Mudrank _____ Dt. _____ consolidated Stamp Fees Paid by Pay Order Number _____ vide receipt number _____ dt. _____. Stamp Duty under the Policy is ₹1/-.

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

Tax Invoice No : 51210022E0005301

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

1. Insured's Details :					
Insured Name	:	DR.B.C. ROY ENGG. COLLEGE A. P. COURSES ,DURGAPUR	E-mail Id/Fax	:	/
Customer ID	:	PO53206155	PAN No.	:	
Address	:	ACADEMY OF PROFESSIONAL COURSES, DURGAPUR JEMUA ROAD , FULJHORE , DURGAPUR DURGAPUR ,WEST BENGAL, 713206	GSTIN/UIN.	:	NA / NA
Phone No.	:	XXXXXX4262		:	

2. Issuing Office Details :					
Office Name	:	DURGAPUR-DO (512100)	E-mail Id/Fax	:	nia.512100@newindia.co.in /
Office Code	:	512100	S.Tax Regn. No.	:	AAACN4165CST178
Address	:	DURGAPUR DO NACHAN RD., BHIRINGI DURGAPUR ,713213 WEST BENGAL , 713213.	GSTIN	:	19AAACN4165C1ZO
Phone No.	:	03432582092	SAC	:	997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 51210011224300000004
Period of Insurance	: From: 15/09/2022 12:00:01 AM To: 14/09/2023 11:59:59 PM
Date of Proposal	: 15-Sep-22
Prev. Policy no.	: 51210011214300000003
Client Type	: Corporate
Business Source Code	:
Dev.Off level./Broker	: DIRECT BUSINESS - (1D10775323)
Agent/Bancassurance/SPECIFIED PERSON	:
Phone No.	: NA / NA
E-mail Id/Fax	: / /

4. Collection Particulars :					
Premium	:	22697	Total (₹)	:	26781
GST	:	4084	Receipt No. & Date	:	51210081220000004534 - 14/09/22

5. Policy Level Covers :	
Description of Property	: As per Block Details
Location Address with Pin Code	: As per Block Details
Risk Description	: As per Block Details
Sum Insured	: ₹ 59725081

Risk Serial No	IIB Risk Code
1	1005



6. Block Details :

Risk SI No.	Location Address with Pin Code	Building including plinth, Basement and additional structures	Furniture & Fixtures, Fittings and other equipment	Plant & Machinery	Other Contents Details	Other Contents SI	Raw Materials SI	Stocks in process SI	Finished Stocks SI
1	JEMUA ROAD FULJHORE , DURGAPUR 713206	51724892	2155758	2118877	Computer and Accessories 2408025, Books and Periodicals 1317529	3725554	0	0	0

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	JEMUA ROAD FULJHORE , DURGAPUR 713206	Pucca	Pucca	Pucca

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted or Not
Additions, alterations or extensions	Yes
Temporary removal of stocks	Yes
Cover for specific content	Yes
Start-up expenses	Yes
Professional fees	Yes
Removal of debris	Yes
Costs compelled by Municipal Regulations	Yes

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0
Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0



(ii)

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 1 crore	Not Availed
2	HHire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 1 crore	Not Availed
3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks	Maximum up to 5% of Sum Insured of stocks	Not Availed
5	Expediting expenses	Maximum up to 5% of claim amount & Maximum up to 1 Crore	Not Availed

8. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	51,724,892
2.	Furniture & Fixtures, Fittings and other equipment	2,155,758
3.	Plant & Machinery Sum Insured	2,118,877
4.	Other Contents Sum Insured	3,725,554
5.	Raw Material Sum Insured	0
6.	Stocks in process Sum Insured	0
7.	Finished Stock Sum Insured	0
8.	Stocks Held in Trust Sum Insured	0
	Total Sum Insured	59,725,081

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	AXIS BANK LTD

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions	:	
Special Warranties	:	NA
Special Exclusion	:	NA



Clauses / In-built Covers	:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (4) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (5) Cover for Specific Contents: Cover for Money upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (6) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹5 Lakhs (Rupees Five Lakh). (7) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (8) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (9) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Risk Covered	:	As per Risk covered attached
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

13. A) Compulsory Deductible:
5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.
B) Terrorism Deductibles:

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
hops & Residential Risks	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
Non-Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 22697
GST	: 4084
Total premium including GST	: 26781
Total premium including GST(In words)	: RUPEES TWENTY-SIX THOUSAND SEVEN HUNDRED EIGHTY-ONE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 22697.00
SGST	9	2042
CGST	9	2042
IGST	0	0

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 14th day of September, 2022.



For and on behalf of
The New India Assurance Company Limited

Date of Issue: 14/09/2022

Duly Constituted Attorney(s)

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

Tax Invoice No : 51210022E0005302

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

1. Insured's Details :			
Insured Name	:	DR. B.C.ROY COLLEGE OF PHARMACY & A .H. SCIENCES	E-mail Id/Fax : /
Customer ID	:	PO29636159	PAN No. :
Address	:	DR. MEGNATH SAHA SARANI, BIDHANNAGAR DURGAPUR DIST. BURDWAN DURGAPUR ,WEST BENGAL, 713206	GSTIN/UIN. : NA / NA
Phone No.	:	XXXXXXX3985,	:

2. Issuing Office Details :			
Office Name	:	DURGAPUR-DO (512100)	E-mail Id/Fax : nia.512100@newindia.co.in /
Office Code	:	512100	S.Tax Regn. No. : AAACN4165CST178
Address	:	DURGAPUR DO NACHAN RD., BHIRINGI DURGAPUR ,713213 WEST BENGAL , 713213.	GSTIN : 19AAACN4165C1ZO
Phone No.	:	03432582092	SAC : 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 51210011224300000005
Period of Insurance	: From: 15/09/2022 12:00:01 AM To: 14/09/2023 11:59:59 PM
Date of Proposal	: 15-Sep-22
Prev. Policy no.	: 51210011214300000002
Client Type	: Corporate
Business Source Code	:
Dev.Off level./Broker	: DIRECT BUSINESS - (1D10775323)
Agent/Bancassurance/SPECIFIED PERSON	:
Phone No.	: NA / NA
E-mail Id/Fax	: / /

4. Collection Particulars :			
Premium	:	29344	Total (₹) : 34624
GST	:	5280	Receipt No. & Date : 51210081220000004535 - 14/09/22

5. Policy Level Covers :	
Description of Property	: As per Block Details
Location Address with Pin Code	: As per Block Details
Risk Description	: As per Block Details
Sum Insured	: ₹ 77219598

Risk Serial No	IIB Risk Code
1	1005



6. Block Details :

Risk SI No.	Location Address with Pin Code	Building including plinth, Basement and additional structures	Furniture & Fixtures, Fittings and other equipment	Plant & Machinery	Other Contents Details	Other Contents SI	Raw Materials SI	Stocks in process SI	Finished Stocks SI
1	DR MEGNATH SARANI BIDHANNAGAR DURGAPUR713206	65002788	3871996	5635837	COMPUTER AND ACCESORIES 1333477,BOOKS AND PERIODICALS 1038811	2372288	0	0	0

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	DR MEGNATH SARANI BIDHANNAGAR DURGAPUR 713206	Pucca	Pucca	Pucca

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted or Not
Additions,alterations or extensions	Yes
Temporary removal of stocks	Yes
Cover for specific content	Yes
Start-up expenses	Yes
Professional fees	Yes
Removal of debris	Yes
Costs compelled by Municipal Regulations	Yes

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0
Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0



(ii)

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 1 crore	Not Availed
2	HHire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 1 crore	Not Availed
3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks	Maximum up to 5% of Sum Insured of stocks	Not Availed
5	Expediting expenses	Maximum up to 5% of claim amount & Maximum up to 1 Crore	Not Availed

8. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	65,002,788
2.	Furniture & Fixtures, Fittings and other equipment	3,871,996
3.	Plant & Machinery Sum Insured	5,635,837
4.	Other Contents Sum Insured	2,372,288
5.	Raw Material Sum Insured	0
6.	Stocks in process Sum Insured	0
7.	Finished Stock Sum Insured	0
8.	Stocks Held in Trust Sum Insured	0
	Total Sum Insured	77,219,598

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	AXIS BANK LTD

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions	:	
Special Warranties	:	NA
Special Exclusion	:	NA



Clauses / In-built Covers	:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (4) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (5) Cover for Specific Contents: Cover for Money upto ₹150,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹150,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (6) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹5 Lakhs (Rupees Five Lakh). (7) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (8) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (9) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Risk Covered	:	As per Risk covered attached
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

13. A) Compulsory Deductible:
5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.
B) Terrorism Deductibles:

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
hops & Residential Risks	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
Non-Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 29344
GST	: 5280
Total premium including GST	: 34624
Total premium including GST(In words)	: RUPEES THIRTY-FOUR THOUSAND SIX HUNDRED TWENTY-FOUR ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 29344.00
SGST	9	2640
CGST	9	2640
IGST	0	0

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 14th day of September, 2022.



For and on behalf of
The New India Assurance Company Limited

Date of Issue: 14/09/2022

Duly Constituted Attorney(s)

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

Tax Invoice No : 51210022E0005303

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C



POLICY SCHEDULE FOR BURGLARY (Single Location) INSURANCE

UIN NUMBER - IRDAN190P0098100001

Insured's Name	: DR. B.C.ROY COLLEGE OF PHARMACY & A .H. SCIENCES		
Insureds Details		Issuing Office Details	
Customer ID	: PO29636159	Office Code	: DURGAPUR-DO (512100)
Address	: DR. MEGNATH SAHA SARANI, BIDHANNAGAR DURGAPUR DIST. BURDWAN DURGAPUR ,WEST BENGAL, 713206	Address	: DURGAPUR DO NACHAN RD., BHIRINGI DURGAPUR ,713213
Phone No	: XXXXXXX3985,	Phone No	: 03432582092
E-mail/Fax	: /	E-mail/Fax	: nia.512100@newindia.co.in /
PAN No	:	S.Tax Regn. No	: AAACN4165CST178
GSTIN/UIN	: NA / NA	GSTIN	: 19AAACN4165C1ZO
		SAC	: 997139 (Other non-life insurance services excl RI)

Policy Details			
Policy Number	: 51210046220100000015	Business Source Code	
Period of Insurance	: From: 15/09/2022 12:00:01 AM To: 14/09/2023 11:59:59 PM	Dev.Off. level/Broker/Corp. Agent/Web Aggregator/CPSC User	: DIRECT BUSINESS - (1D10775323)
Date of Proposal	: 15-Sep-22	Agent/Bancassurance/S pecified Person	:
Prev. Policy no.	: 51210046210100000012	Phone No	: NA / NA
Client Type	: Corporate	E-mail/Fax	: / /

Premium(₹)	GST(₹)	Total(₹)	Total (₹ in words)	Receipt No. & Date
2997	540	3537	RUPEES THREE THOUSAND FIVE HUNDRED THIRTY-SEVEN ONLY	5121008122000000453 5 - 14/09/22

Location Details	: DR.MEGHNAD SARANI BIDHANNAGAR,DURGAPUR
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First Loss Percentage	: NA
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Details of assets covered under the Policy

Stocks in Trade		
Sl. No.	STOCK DETAILS	Sum Insured
1	PLANT AND MACHINERY	5635837

Goods held in Trust / Commision		
Sl. No.	GOODS HELD DETAILS	Sum Insured
1	NA	0

Furniture / Fixture / Fittings		
Sl. No.	FURNITURE/FIXTURE/FITTINGS DETAILS	Sum Insured
1	FURNITURE AND FIXTURE	3977217

Office Equipments		
Sl. No.	OFFICE EQUIPMENT DETAILS	Sum Insured
1	COMPUTER AND ACCESSORIES	1333477

Coins / Currency notes		
Sl. No.	COINS/CURRENCY/CURIOS DETAILS	Sum Insured

Policy No. : 51210046220100000015 Document generated by 35823 at 14/09/2022 13:42:31 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



1	NA	0
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Description of other item		
Sl. No.	OTHER ITEM DETAILS	Sum Insured
1	BOOKS AND PERIODICALS	1038811

Add on Covers	Sum Insured (₹)
Other Extension	NOT OPTED
Theft Extension	10135955
Terrorism	NOT OPTED

Special Conditions	:	NORMAL EXCESS- RS.5000/- IN CASE OF THEFT COVER EXCESS IS RS.25000/-.
Excess	:	5000

This Policy shall subject to BURGLARY policy clauses attached herewith.

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 2997.00
SGST	9	270
CGST	9	270
IGST	0	0

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 14th day of September,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 14/09/2022

Duly Constituted Attorney(s)

Mudrank _____Dt. _____ consolidated Stamp Fees Paid by Pay Order Number _____vide receipt number _____dt. _____. Stamp Duty under the Policy is ₹1/-.

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

Tax Invoice No : 51210022E0005305

<p>IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C</p>



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: DR. B.C. ROY ENGINEERING COLLEGE , DURGAPUR	E-mail Id/Fax	: /
Customer ID	: 6F3409811	PAN No.	:
Address	: JEMUA ROAD,FULJHORE DURGAPUR DURGAPUR ,WEST BENGAL, 713206	GSTIN/UIN.	: NA / NA
Phone No.	: XXXXXX4262		

2. Issuing Office Details :

Office Name	: DURGAPUR-DO (512100)
Office Code	: 512100
Address	: DURGAPUR DO NACHAN RD., BHIRINGI DURGAPUR ,713213 WEST BENGAL , 713213.
Phone No.	: 03432582092
E-mail Id/Fax	: nia.512100@newindia.co.in /
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 19AAACN4165C1ZO
SAC	: 997137 (Other property insurance services)

3. Policy Details :

Policy Number	: 51210011228000000016
Period of Insurance	: From: 30/09/2022 12:00:01 AM To: 29/09/2023 11:59:59 PM
Date of Proposal	: 30-Sep-22
Prev. Policy no.	: 51210011218000000016
Client Type	: Corporate
Business Source Code	:
Dev.Off level./Broker	: DIRECT BUSINESS - (1D10775323)
Agent/Bancassurance/SPECIFIED PERSON	:
Phone No.	: NA / NA
E-mail Id/Fax	: / /

4. Collection Particulars :

Premium	: 6390
GST	: 1150
Total (₹)	: 7540
Receipt No. & Date	: 51210081220000004536 - 14/09/22

5. Policy Level Covers :

Description of Property	: As per Block Details
Location Address with Pin Code	: As per Block Details
Risk Description	: As per Block Details
Sum Insured	: ₹ 15214252
Risk Serial No	IIB Risk Code
1	1005



6. Block Details :

Building, Contents & Stocks or Building Contents & Stocks on Declaration basis is selected:

Risk SI No.	Location Address with Pin Code	Building including plinth, Basement and additional structure	Furniture & Fixtures, Fittings and other equipment	Plant & Machinery	Other Contents Details	Other Contents SI	Raw Material SI	Stocks in process SI	Finished Stock SI
1	92/2A , BIDHANNAGAR MAIN ROAD CONCORD TOWER , 1ST FLOOR , ULTADANGA , VIP CROSSING PIN 700067700067	12176999	2500000	274000	COMPUTER (DESKTOP+ LOPTOP)IN CLUDING UPS AND PRINTER	263253	0	0	0

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	92/2A , BIDHANNAGAR MAIN ROAD CONCORD TOWER , 1ST FLOOR , ULTADANGA , VIP CROSSING PIN 700067 700067	Pucca	Pucca	Pucca

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted or Not
Additions,alterations or extensions	Yes
Temporary removal of stocks	Yes
Cover for specific content	Yes
Start-up expenses	Yes
Professional fees	Yes
Removal of debris	Yes
Costs compelled by Municipal Regulations	Yes

Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0

b) Add-on Covers:

(i)

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0

(ii)

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 25 lakh	Not Availed



2	Hire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 25 lakh	Not Availed
3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks of oil and chemicals only	Maximum up to 5% of Sum Insured of stock	Not Availed
5	Expediting expense	Maximum up to 5% of claim amount & maximum up to 25 lakhs	Not Availed

8. Sum Insured Summary :

Sl. No.	Asset Description		Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	:	12,176,999
2.	Furniture & Fixtures, Fittings and other equipment	:	2,500,000
3.	Plant & Machinery Sum Insured	:	274,000
4.	Other Contents Sum Insured	:	263,253
5.	Raw Material Sum Insured	:	0
6.	Stocks in process Sum Insured	:	0
7.	Finished Stock Sum Insured	:	0
8.	Stocks Held in Trust Sum Insured	:	0
	Total Sum Insured	:	15,214,252

9. Terrorism/EQ/STFI :

Terrorism Covered	:	Yes	Earthquake Covered	:	Yes	STFI Covered	:	Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	AXIS BANK LTD.

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions	:	
Special Warranties	:	NA
Special Exclusion	:	NA



Clauses / In-built Covers	:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (4) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (5) Cover for Specific Contents: Cover for Money upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (6) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹ 5 Lakhs (Rupees Five Lakh). (7) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (8) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (9) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

**13. A) Compulsory Deductible:
₹ 5000/- for each claim
B) Terrorism Deductibles:**

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
hops & Residential Risks	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
Non-Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 6390
GST	: 1150
Total premium including GST	: 7540
Total premium including GST(In words)	: RUPEES SEVEN THOUSAND FIVE HUNDRED FORTY ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 6390.00
SGST	9	575
CGST	9	575
IGST	0	0

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 14th day of September, 2022.



For and on behalf of
The New India Assurance Company Limited

Date of Issue: 14/09/2022

Duly Constituted Attorney(s)

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

Tax Invoice No : 51210022E0005306

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C



POLICY SCHEDULE FOR BURGLARY (Single Location) INSURANCE

UIN NUMBER - IRDAN190P0098100001

Insured's Name	: DR. B.C. ROY ENGINEERING COLLEGE , DURGAPUR		
Insureds Details		Issuing Office Details	
Customer ID	: 6F3409811	Office Code	: DURGAPUR-DO (512100)
Address	: JEMUA ROAD,FULJHORE DURGAPUR DURGAPUR ,WEST BENGAL, 713206	Address	: DURGAPUR DO NACHAN RD., BHIRINGI DURGAPUR .713213
Phone No	: XXXXXX4262	Phone No	: 03432582092
E-mail/Fax	: /	E-mail/Fax	: nia.512100@newindia.co.in /
PAN No	:	S.Tax Regn. No	: AAACN4165CST178
GSTIN/UIN	: NA / NA	GSTIN	: 19AAACN4165C1ZO
		SAC	: 997139 (Other non-life insurance services excl RI)

Policy Details			
Policy Number	: 51210046220100000016	Business Source Code	
Period of Insurance	: From: 30/09/2022 12:00:01 AM To: 29/09/2023 11:59:59 PM	Dev.Off. level/Broker/Corp. Agent/Web Aggregator/CPSC User	: DIRECT BUSINESS - (1D10775323)
Date of Proposal	: 30-Sep-22	Agent/Bancassurance/S pecified Person	:
Prev. Policy no.	: 51210046210100000016	Phone No	: NA / NA
Client Type	: Corporate	E-mail/Fax	: / /

Financier(s) Details	
Sl. No.	Name of the Financiers
1	AXIS BANK LTD.

Premium(₹)	GST(₹)	Total(₹)	Total (₹ in words)	Receipt No. & Date
760	136	896	RUPEES EIGHT HUNDRED NINETY- SIX ONLY	5121008122000000453 6 - 14/09/22

Location Details	: 92/2A , BIDHANNAGAR MAIN ROAD CONCORD TOWER , 1ST FLOOR , ULTADANGA , VIP CROSSING
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First Loss Percentage	: NA
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Details of assets covered under the Policy

Stocks in Trade		
Sl. No.	STOCK DETAILS	Sum Insured
1	NA	0

Goods held in Trust / Commision		
Sl. No.	GOODS HELD DETAILS	Sum Insured
1	NA	0

Furniture / Fixture / Fittings		
Sl. No.	FURNITURE/FIXTURE/FITTINGS DETAILS	Sum Insured
1	FFF	2500000

Office Equipments		
Sl. No.	OFFICE EQUIPMENT DETAILS	Sum Insured
1	AC MACHINE	274000
2	COMPUTER (DESKTOP+LAPTOP) INCL UPS AND PRINTER	263253

Coins / Currency notes		
Sl. No.	COINS/CURRENCY/CURIOS DETAILS	Sum Insured

Policy No. : 51210046220100000016 Document generated by 35823 at 14/09/2022 13:58:48 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



1	NA	0
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Description of other item		
Sl. No.	OTHER ITEM DETAILS	Sum Insured
1	NA	0

Add on Covers	Sum Insured (₹)
Other Extension	NOT OPTED
Theft Extension	3037253
Terrorism	NOT OPTED

Special Conditions	:	THEFT INCLUDED
Excess	:	5000

This Policy shall subject to BURGLARY policy clauses attached herewith.

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 760.00
SGST	9	68
CGST	9	68
IGST	0	0

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 14th day of September,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 14/09/2022

Duly Constituted Attorney(s)

Mudrank _____ Dt. _____ consolidated Stamp Fees Paid by Pay Order Number _____ vide receipt number _____ dt. _____. Stamp Duty under the Policy is ₹1/-.

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

Tax Invoice No : 51210022E0005307

<p>IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C</p>



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0012V02202021

1. Insured's Details :					
Insured Name	:	DR. B.C. ROY ENGINEERING COLLEGE , DURGAPUR	E-mail Id/Fax	:	/
Customer ID	:	6F3409811	PAN No.	:	
Address	:	JEMUA ROAD,FULJHORE DURGAPUR DURGAPUR ,WEST BENGAL, 713206	GSTIN/UIN.	:	NA / NA
Phone No.	:	XXXXXX4262		:	

2. Issuing Office Details :					
Office Name	:	DURGAPUR-DO (512100)	E-mail Id/Fax	:	nia.512100@newindia.co.in /
Office Code	:	512100	S.Tax Regn. No.	:	AAACN4165CST178
Address	:	DURGAPUR DO NACHAN RD., BHIRINGI DURGAPUR ,713213 WEST BENGAL , 713213.	GSTIN	:	19AAACN4165C1ZO
Phone No.	:	03432582092	SAC	:	997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 51210011224300000006
Period of Insurance	: From: 18/09/2022 12:00:01 AM To: 17/09/2023 11:59:59 PM
Date of Proposal	: 18-Sep-22
Prev. Policy no.	: 51210011214300000004
Client Type	: Corporate
Business Source Code	:
Dev.Off level./Broker	: DIRECT BUSINESS - (1D10775323)
Agent/Bancassurance/SPECIFIED PERSON	:
Phone No.	: NA / NA
E-mail Id/Fax	: / /

4. Collection Particulars :					
Premium	:	141128	Total (₹)	:	166532
GST	:	25404	Receipt No. & Date	:	51210081220000004537 - 14/09/22

5. Policy Level Covers :	
Description of Property	: As per Block Details
Location Address with Pin Code	: As per Block Details
Risk Description	: As per Block Details
Sum Insured	: ₹ 371391041

Risk Serial No	IIB Risk Code
1	1005



6. Block Details :

Risk S/N o.	Location Address with Pin Code	Building including plinth, Basement and additional structures	Furniture & Fixtures, Fittings and other equipment	Plant & Machinery	Other Contents Details	Other Contents SI	Raw Materials SI	Stocks in process SI	Finished Stocks SI
1	JEMUA ROAD FULJHORE , DURGAPUR 713206	302758868	23117571	20753204	COMPUTER AND ACCESSORIES 13552311, BOOKS AND PERIODICALS 3784732	17337043	0	0	0

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	JEMUA ROAD FULJHORE , DURGAPUR 713206	Pucca	Pucca	Pucca

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted or Not
Additions,alterations or extensions	Yes
Temporary removal of stocks	Yes
Cover for specific content	Yes
Start-up expenses	Yes
Professional fees	Yes
Removal of debris	Yes
Costs compelled by Municipal Regulations	Yes

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0
Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0



(ii)

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 1 crore	Not Availed
2	HHire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 1 crore	Not Availed
3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks	Maximum up to 5% of Sum Insured of stocks	Not Availed
5	Expediting expenses	Maximum up to 5% of claim amount & Maximum up to 1 Crore	Not Availed

8. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	302,758,868
2.	Furniture & Fixtures, Fittings and other equipment	23,117,571
3.	Plant & Machinery Sum Insured	20,753,204
4.	Other Contents Sum Insured	17,337,043
5.	Raw Material Sum Insured	0
6.	Stocks in process Sum Insured	0
7.	Finished Stock Sum Insured	0
8.	Stocks Held in Trust Sum Insured	0
	Total Sum Insured	371,391,041

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	AXIS BANK LTD

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions	:	
Special Warranties	:	NA
Special Exclusion	:	NA



Clauses / In-built Covers	:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (4) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (5) Cover for Specific Contents: Cover for Money upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (6) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹5 Lakhs (Rupees Five Lakh). (7) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (8) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (9) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Risk Covered	:	As per Risk covered attached
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

13. A) Compulsory Deductible:
5% of claim amount subject to minimum of ₹ 10000/- for each and every loss.
B) Terrorism Deductibles:

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
hops & Residential Risks	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
Non-Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 141128
GST	: 25404
Total premium including GST	: 166532
Total premium including GST(In words)	: RUPEES ONE LAC SIXTY-SIX THOUSAND FIVE HUNDRED THIRTY-TWO ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 141128.00
SGST	9	12702
CGST	9	12702
IGST	0	0

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 14th day of September, 2022.



For and on behalf of
The New India Assurance Company Limited

Date of Issue: 14/09/2022

Duly Constituted Attorney(s)

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

Tax Invoice No : 51210022E0005310

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C



POLICY SCHEDULE FOR BURGLARY (Single Location) INSURANCE

UIN NUMBER - IRDAN190P0098100001

Insured's Name	: DR. B.C. ROY ENGINEERING COLLEGE , DURGAPUR		
Insureds Details		Issuing Office Details	
Customer ID	: 6F3409811	Office Code	: DURGAPUR-DO (512100)
Address	: JEMUA ROAD,FULJHORE DURGAPUR DURGAPUR ,WEST BENGAL, 713206	Address	: DURGAPUR DO NACHAN RD., BHIRINGI DURGAPUR .713213
Phone No	: XXXXXX4262	Phone No	: 03432582092
E-mail/Fax	: /	E-mail/Fax	: nia.512100@newindia.co.in /
PAN No	:	S.Tax Regn. No	: AAACN4165CST178
GSTIN/UIN	: NA / NA	GSTIN	: 19AAACN4165C1ZO
		SAC	: 997139 (Other non-life insurance services excl RI)

Policy Details			
Policy Number	: 51210046220100000017	Business Source Code	
Period of Insurance	: From: 24/09/2022 12:00:01 AM To: 23/09/2023 11:59:59 PM	Dev.Off. level/Broker/Corp. Agent/Web Aggregator/CPSC User	: DIRECT BUSINESS - (1D10775323)
Date of Proposal	: 24-Sep-22	Agent/Bancassurance/S pecified Person	:
Prev. Policy no.	: 51210046210100000015	Phone No	: NA / NA
Client Type	: Corporate	E-mail/Fax	: / /

Premium(₹)	GST(₹)	Total(₹)	Total (₹ in words)	Receipt No. & Date
15183	2732	17915	RUPEES SEVENTEEN THOUSAND NINE HUNDRED FIFTEEN ONLY	5121008122000000453 7 - 14/09/22
Location Details		: JEMUA ROAD FULJHORE DURGAPUR		

First Loss Percentage	: NA
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Details of assets covered under the Policy

Stocks in Trade		
Sl. No.	STOCK DETAILS	Sum Insured
1	STOCKS	20753204

Goods held in Trust / Commision		
Sl. No.	GOODS HELD DETAILS	Sum Insured
1	NA	0

Furniture / Fixture / Fittings		
Sl. No.	FURNITURE/FIXTURE/FITTINGS DETAILS	Sum Insured
1	FFF	22639319

Office Equipments		
Sl. No.	OFFICE EQUIPMENT DETAILS	Sum Insured
1	COMPUTER	13552311

Coins / Currency notes		
Sl. No.	COINS/CURRENCY/CURIOS DETAILS	Sum Insured
1	NA	0

Description of other item		
Sl. No.	OTHER ITEM DETAILS	Sum Insured
1	BOOKS	3784732

Policy No. : 51210046220100000017 Document generated by 35823 at 14/09/2022 14:10:45 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



Add on Covers	Sum Insured (₹)
Other Extension	NOT OPTED
Theft Extension	NOT OPTED
Terrorism	NOT OPTED
Special Conditions	: AS PER BURGLARY POLICY.
Excess	: 0

This Policy shall subject to BURGLARY policy clauses attached herewith.

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 15183.00
SGST	9	1366
CGST	9	1366
IGST	0	0

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 14th day of September,2022.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 14/09/2022

Duly Constituted Attorney(s)

Mudrank _____ Dt. _____ consolidated Stamp Fees Paid by Pay Order Number _____ vide receipt number _____ dt. _____. Stamp Duty under the Policy is ₹1/-.

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

Tax Invoice No : 51210022E0005311

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C