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BEFORE HON'BLE NATIONAL GREEN TRIBUNAL, WEST ZONE
BENCH, PUNE

**SUO-MOTU ORIGINAL APPLICATION NO.: 770 / 2024 [NGT
DELHI]**

**SUO-MOTU ORIGINAL APPLICATION NO.: 153 / 2024 [NGT
PUNE]**

**SUBJECT: NEWS ITEM TITLED "SIX KILLED IN EXPLOSION AT
FIRECRACKER UNIT NEAR NAGPUR" APPEARING
IN 'THE HINDU' DATED 13TH JUNE 2024**

RESPONDENT NO. 6:- CHAMUNDI EXPLOSIVES PVT. LTD.,
THROUGH ITS EXECUTIVE DIRECTOR,
MR. JAY KHEMKA, HAVING OFFICE AT-
210, LAXMI NAGAR, NEAR WATER
TANK, NAGPUR - 440022

REPLY ON BEHALF OF RESPONDENT NO. 6 'CHAMUNDI
EXPLOSIVES PVT. LTD.

The Respondent No. 6 most humbly submits as under;

That, the answering respondent has been served with a
notice dated 30th July 2024 from the office Collector Nagpur, the
respondent No 5 herein, whereby the present matter was



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brought to its notice. It is in pursuance of the same that the answering respondent is submitting its reply. It is submitted that the answering respondent is submitting the present reply on the basis the factors which have been discussed by this hon'ble tribunal in the order dated 8th July 2024, and craves leave to submit a further detailed reply if so required at later stages of the present matter.

1. That, the answering respondent is a company registered under the provisions of the Companies Act, 1956 its registered office at Plot No. 210, Near Water Tank, Laxmi Nagar, Nagpur – 440022, Maharashtra, the deponent herein is the executive director of the company. The company owns and operates a factory at Survey No. 128, 129, Village - Dhamna (Turagondi), Tahsil Hingna, Amravati Road, District Nagpur – 440023 admeasuring 21 Acres and is engaged in business of manufacturing of Safety Fuse and Micro Cord. The company employees 90 persons.



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2. It is submitted that, the company is engaged in manufacturing of Safety Fuse and Micro-cords at its factory located at abovementioned address. It is submitted that as per the rules under the Explosives Act, 1884 the said products are classified as Class 7(3) out of 7 classes of explosive products Class 1 being the most dangerous.

3. That, since the company is engaged in manufacturing of explosives as per the definition of 'Explosives' in Explosives Act, 1884, the Petroleum and Explosives Safety organization (hereinafter referred to as PESO) is the regulatory authority for the company and all the activities regarding manufacturing, expansion and maintenance are minutely overseen by them. It is submitted that the company has been engaged in manufacturing of explosives for over 40 years, and except the incident concerned here there have been no other major accidents in the company / factory till date.

4. It is submitted that, apart from PESO which is the main regulatory authority the company is subject to control of various



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other government agencies such as the labour department, the authorities under the factories act, MPCB etc. It is submitted that, all of these authorities regularly conduct their surveys / inspection / audits of the premises owned by the company.

5. That, on 9th May 2023 the MPCB after considering the application made by the company had granted the company the consent to operate till 30th Aug 2028. The copy of the said communication is appended herewith as **Annexure-R6-1.**

6. That, after passing of the first order by this Hon'ble tribunal the MPCB had conducted its inspection at the factory. The copy of the said report is appended herewith as **Annexure-R6-2.**

7. It is submitted that, on 13th June, 2024 at approximately 1:00 pm there was an accidental explosion followed by fire in Building No. 39 at the factory mentioned above. The said incident resulted in tragic death of 9 of the workers of the company who were working in that building. The police station Hingna (Nagpur) upon receipt of the complaint regarding the



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explosion had registered a First Information Report against Mr. Jay Khemka and Mr. Sagar Deshmukh as crime no. 269 of 2024 for alleged commission of offence under section 304-A, 338 and 286 of the Indian Penal Code. The details of the said deceased workers are as follows:-

Sr. no.	Names	Gender	Age
1.	Shraddha Vanraj Patil	Female	22 Years
2.	Sheetal Ashish Chatak	Female	30 Years
3.	Pranjali Shrikant Falke	Female	20 Years
4.	Vaishali Anando Kshirsagar	Female	20 Years
5.	Monali Shankar Alone	Female	27 Years
6.	Pranjali Kisan Modre	Female	22 Years
7.	Pramod Murlidhar Chawre	Male	27 Years
8.	Pannalal Rekhlal Bandewar	Male	56 Years
9.	Dansa Phoolansa Maraskolhe	Male	26 Years



8. Following the unfortunate incident, the factory was closed on the directions of PESO as well as other government authorities and as on date it continues to be so.

9. It is submitted that, the causation of the accident is still unknown and the expert and regulatory authority i.e. PESO has conducted its on-site investigation however the report has not been prepared yet. Similarly, as on date even the police authorities have not filed their charge-sheet in the matter yet and as such it can be assumed that their investigation is also underway.

10. It is submitted that, following the accident the company had paid compensation to the tune of INR 25,00,000/- (Rupees Twenty-Five Lacs) to the bereaved family members of each of the deceased workers and due compliance of the payment of compensation was also made to the labour department. The documents pertaining to the payment of compensation to the bereaved family members of the deceased workers and its



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compliance with labour department are appended herewith as **Annexure R6-3.**

11. It is further submitted that the bereaved family members of each of the deceased worker have also received compensation from the Maharashtra State Government to the tune of INR 10,00,000/- (Rupees Ten Lakhs only) under the concerned Victim Compensation Scheme. It is further submitted that compensation proceedings before the Labour Court are also underway and the bereaved family members of deceased workers shall get compensation in due course of time. The comparative chart of the granted compensation, and calculated compensation as per Sarla Verma's Case is mentioned hereunder:-

Sr. No.	Name	Compensation as per Sarla Verma's Case	Compensation Awarded	State Govt. Compensation
1.	Shraddha Patil	Rs. 16,84,800/-	Rs. 25 Lakhs	Rs. 10 Lakhs
2.	Sheetal Chatak	Rs. 15,91,200/-	Rs. 25 Lakhs	Rs. 10 Lakhs



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3.	Pranjali Falke	Rs. 16,84,800/-	Rs. 25 Lakhs	Rs. 10 Lakhs
4.	Vaishali Kshirsagar	Rs. 16,84,800/-	Rs. 25 Lakhs	Rs. 10 Lakhs
5.	Monali Alone	Rs. 15,91,200/-	Rs. 25 Lakhs	Rs. 10 Lakhs
6.	Pranjali Modre	Rs. 16,84,800/-	Rs. 25 Lakhs	Rs. 10 Lakhs
7.	Pramod Chawre	Rs. 25,20,461/-	Rs. 25 Lakhs	Rs. 10 Lakhs
8.	Pannalal Bandewar	Rs. 11,79,360/-	Rs. 25 Lakhs	Rs. 10 Lakhs
9.	Dansa Maraskolhe	Rs. 27,36,864/-	Rs. 25 Lakhs	Rs. 10 Lakhs

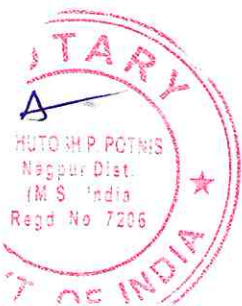
12. It is submitted that, the concerned factory was being operated strictly in compliance with the various Acts, rules, regulation, & directions of all the government machineries and with utmost care and caution. As such it simply cannot be said that the unfortunate incident occurred due to negligence of the company or its management. In any case as the investigation by authorities agencies is still underway, it cannot be said with



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certainty as to what caused the incident. It merely comes as a corollary that as the causation is still unknown it cannot be stated that the incident occurred due to any reason attributable to the company or its management.

13. It is submitted that, as stated above the compensation to the bereaved family members of the deceased / injured was paid almost immediately by the company out of its own pocket. As such it cannot be stated that there has been any violation of the provisions of '*Public liability Insurance Act, 1991*' as the said compensation was paid on 'no fault' basis. Furthermore, the company has an insurance policy to protect itself in case of such accidents and accrued payment of compensation duty. It is most humbly submitted that, all the persons who had been injured in the said accident were the workmen of the company as defined under the provisions of workmen compensation act, & no one else was even slightly hurt in the said unfortunate incident. As such the company does not attract any liability under the provisions of "*Public Liability Insurance Act, 1991*". As



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such on that count as well there is no violation of the provisions of act mentioned above. The copy of the insurance policy is appended herewith this reply as **Annexure R6-4**.

14. It is submitted that, as stated above the manufacturing activity was being undertaken at the said factory by complying all the rules, regulation, direction of various government bodies and all activities were duly sanctioned by all the authorities. It is submitted that, explosives being a highly dangerous substance the supervision of PESO Is especially detailed and constant. The incident was an accident and has occurred without the knowledge of the company or its management and in spite of its extraordinary care and diligence. The very fact that, despite of dealing with such a sensitive substance there this incident has been the 1st ever accident In over 40 years at the companies premises is testament to the minute care and caution adopted by the company and its management. As such in light of the proviso to sec. 16 of Environment Protection Act, 1986 the



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company may not be held liable for any harm unknowingly caused to the environment.

15. As such it is submitted that, in light of the aforementioned contentions the present application may kindly be disposed off.

Hence This Reply...

PUNE
03.03.2024

COUNSEL FOR RESPONDENT NO. 6
ANIRUDDHA C. JALTARE
ADVOCATE

SOLEMN AFFIRMATION

I, **Jay Khemka**, Age- 49 Yrs, Occ.- Private, R/o- 59, Smruti Apartment, Flat No. 603, Shivaji Nagar, Nagpur, the deponent, do hereby take oath and state as under:

1. That I am the authorised signatory for the Respondent no. 6 in the present matter. I am aware of all the facts and able to depose thereto.
2. That the above draft has been drafted by my counsel as per instructions given by me. The contents of paragraphs above in so far as they relate to facts are true to my personal knowledge and belief and are believed by me to be correct.



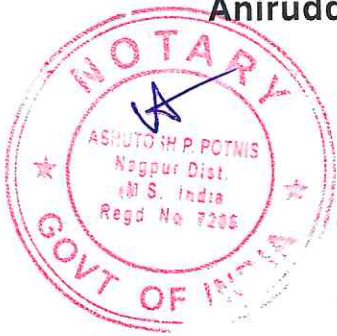
-10/B-

Hence verified and signed at Nagpur on this 02nd Day of March, 2025.

DEPONENT

I know and identify the deponent.

Advocate
Aniruddha C. Jaltare



SWORN/SOLEMNLly FFIRMED
BY Mr Jay khemka
WHO IS PERSONALLY/KNOWN
TO ME/IDENTIFIED BY Adv
A C Jaltare
BEFORE ME THIS THE 2nd
DAY OF March 2025 AT NAGPUR


ASHUTOSH P POTNIS
NOTARY
GOVT OF INDIA
NAGPUR (M.S.) INDIA

BEFORE HON'BLE NATIONAL GREEN TRIBUNAL, WEST ZONE**BENCH, PUNE****SUO-MOTU ORIGINAL APPLICATION NO.: 770 / 2024****[NGT DELHI]****SUO-MOTU ORIGINAL APPLICATION NO.: 153 / 2024****[NGT PUNE]****SUBJECT: NEWS ITEM TITLED "SIX KILLED IN EXPLOSION AT
FIRECRACKER UNIT NEAR NAGPUR" APPEARING IN 'THE HINDU'****DATED 13TH JUNE 2024****LIST OF ANNEXURES**

Sr. No.	Annex No.	Particulars	Date	Page no.
1.	R6-1	Photocopy of communication from MPCB	09/05/2023	13-21
2.	R6-2	Photocopy of Visit Report by MPCB	29/07/2024	22-26
3.	R6-3	Photocopy of documents	10/07/2024	27-125

		pertaining to the payment of compensation to the bereaved family members of the deceased workers		
4.	R6-4	Photocopy of Insurance Policies	05/03/2024	126-147

PUNE
09.09.2024


COUNSEL FOR RESPONDENT NO 6
ANIRUDDHA C. JALTARE
ADVOCATE

MAHARASHTRA POLLUTION CONTROL BOARD

Tel: 0712 - 2565308
 Fax: 0712 - 2560851
 Website: <http://mpcb.gov.in>
 Email: ronagpur@mpcb.gov.in



Udyog Bhavan , 6th floor ,
 Near Sales Tax Office, Civil
 Line , Nagpur - 440 001

RED/S.S.I (R20)
 No:- Format1.0/RO/UAN
 No.0000168835/CR/2305000501

Date: 09/05/2023

To,
 M/s. Chamundi Explosives Private Limited
 S.No. 128, 129, Village-Dhamna (Turagondi)
 Tah-Hingna, Dist-Nagpur



Sub: Grant of Renewal of Consent under Red category.

Ref: Old Consent - RO-NAGPUR/CONSENT/1909000651 dtd. 20/09/2019

Your application No.MPCB-CONSENT-0000168835 Dated 20.04.2023

For: grant of Consent to Operate under Section 26 of the Water (Prevention & Control of Pollution) Act, 1974 & under Section 21 of the Air (Prevention & Control of Pollution) Act, 1981 and Authorization under Rule 6 of the Hazardous & Other Wastes (Management & Transboundary Movement) Rules 2016 is considered and the consent is hereby granted subject to the following terms and conditions and as detailed in the schedule I, II, III & IV annexed to this order:

- The consent is granted for a period up to :- 30/08/2028
- The capital investment of the project is Rs.6.83 Crs. (As per C.A Certificate submitted by industry Existing CI is-Rs. 4.70 Crs + Expansion/Increase in C.I. - Rs. 2.13 Crs)
- Consent is valid for the manufacture of:

Sr No	Product	Maximum Quantity	UOM
Products			
1	MICRO CORD	6480	Kg/Day
2	SAFETY FUSE	37000000	Mtrs/Y

(Activity of manufacturing of PETN not allowed)

- Conditions under Water (P&CP), 1974 Act for discharge of effluent:

Sr No	Description	Permitted (in CMD)	Standards to	Disposal Path
1.	Trade effluent	0.90	As per Schedule-I	Recycle in scrubbing
2.	Domestic effluent	0.60	As per Schedule-I	Soaked in soak pit

- Conditions under Air (P& CP) Act, 1981 for air emissions:

Sr No.	Stack No.	Description of stack / source	Number of Stack	Standards to be achieved
1	3	N.A.	3	As per Schedule -II

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6. Non-Hazardous Wastes:

Sr No	Type of Waste	Quantity	UoM	Treatment	Disposal
1	N.A.	0	--NA--	N.A.	N.A.

7. Conditions under Hazardous & Other Wastes (M & T M) Rules 2016 for treatment and disposal of hazardous waste:

Sr No	Category No./ Type	Quantity	UoM	Treatment	Disposal
1	35.3 Chemical sludge from waste water treatment	136	Kg/Annum	PUTTING INSIDE OF INCINERATOR AND WATER SOAKED	BURNING IN INCINERATOR

8. The Board reserves the right to review, amend, suspend, revoke this consent and the same shall be binding on the industry.
9. This consent should not be construed as exemption from obtaining necessary NOC/ permission from any other Government authorities.
10. The applicant shall make an application for renewal of consent 60 days prior to date of expiry of the consent. (Operate/Renewal)



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Signed by: Ashok M. Kare
Regional Officer
For and on behalf of
Maharashtra Pollution Control Board
ronagpur@mpcb.gov.in
2023-05-09 14:14:01 IST

Received Consent fee of -

Sr.No	Amount(Rs.)	Transaction/DR.No.	Date	Transaction Type
1	75000.00	TXN2304002830	20/04/2023	Online Payment
2	15000.00	TXN2305001014	09/05/2023	Online Payment

Copy to:

1. Sub-Regional Officer, MPCB, Nagpur II
- They are directed to ensure the compliance of the consent conditions.
2. Chief Accounts Officer, MPCB, Sion, Mumbai

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SCHEDULE-I**Terms & conditions for compliance of Water Pollution Control:**

1. A] As per your application, you have segregated trade effluent into weak stream & strong stream and provided Effluent Treatment Plant (ETP) comprising of:
- i) Strong COD/TDS stream of CMD** - Treatment system comprising of Primary (Primary after stmt).
- ii) Weak COD/TDS stream of CMD** - Treatment system comprising of Primary (Collection tank, Neutralization tank, Gravity settling) .
- B] The Applicant shall operate the effluent treatment plant (ETP) to treat the trade effluent so as to achieve the following standards prescribed by the Board or under EP Act, 1986 and Rules made there under from time to time, whichever is stringent:

Sr.No	Parameters	Limiting concentration not to exceed in mg/l, except for pH
(1)	pH	6.0 -8.5
(2)	BOD (3 days 27°C)	30
(3)	COD	250
(4)	TSS	100
(5)	Oil & Grease	10
(6)	TDS	2100

- C] The Industry shall ensure connectivity online monitoring system to the MPCB server including separate energy meter for pollution control system.
- D] The treated effluent shall be recycled for secondary purposes to the maximum extent and remaining shall be discharged on land for gardening within premise after confirming above standards. In no case, effluent shall find its way for gardening / outside factory premises.
2. A] As per your application, you have provided Septic Tank followed by Soak pit for the treatment of 0.60 CMD of sewage.
- B] The Applicant shall operate the sewage treatment system to treat the sewage so as to achieve the following standards.

Sr.No	Parameters	Standards (mg/l)	
1	Suspended Solids	Not to exceed	100
2	BOD 3 days 27°C	Not to exceed	30
3	COD	Not to exceed	250

- C] The treated sewage shall be recycled for secondary purposes to the maximum extent and remaining shall be discharged on land for gardening within premise after confirming above standards. In no case, sewage shall find its way for gardening / outside factory premises.

3. The Board reserves its rights to review plans, specifications or other data relating to plant setup for the treatment of waterworks for the purification thereof & the system for the disposal of sewage or trade effluent or in connection with the grant of any consent conditions. The Applicant shall obtain prior consent of the Board to take steps to establish the unit or establish any treatment and disposal system or an extension or addition thereto.
4. The industry shall ensure replacement of pollution control system or its parts after expiry of its expected life as defined by manufacturer so as to ensure the compliance of standards and safety of the operation thereof.
5. The Applicant shall comply with the provisions of the Water (Prevention & Control of Pollution) Act, 1974 and as amended, by installing water meters and other provisions as contained in the said act:

Sr. No.	Purpose for water consumed	Water consumption quantity (CMD)
1.	Industrial Cooling, spraying in mine pits or boiler feed	0.00
2.	Domestic purpose	0.75
3.	Processing whereby water gets polluted & pollutants are easily biodegradable	1.10
4.	Processing whereby water gets polluted & pollutants are not easily biodegradable and are toxic	0.00
5.	Gardening	0.0

6. The Applicant shall provide Specific Water Pollution control system as per the conditions of EP Act, 1986 and rule made there under from time to time/ Environmental Clearance/ CREP guidelines.

SCHEDULE-II**Terms & conditions for compliance of Air Pollution Control:**

1. As per your application, you have provided the Air pollution control (APC) system and erected following stack (s) to observe the following fuel pattern:

Stack No.	Source	APC System provided/proposed	Stack Height(in mtr)	Type of Fuel	Sulphur Content(in %)	Pollutant	Standard
1	DG Set	Acoustic Enclosure	3.00	DIESEL 100 Lit/Day	-	N.A.	-
1	DG Set	Acoustic Enclosure	3.00	DIESEL 100 Lit/Day	-	N.A.	-
1	N.A.	Scrubber	11.00	Coal 16 MT/M	5.33	TPM	100 Mg/Nm ³

2. The Applicant shall provide Specific Air Pollution control equipments as per the conditions of EP Act, 1986 and rule made there under from time to time/ Environmental Clearance / CREP guidelines.
3. The Applicant shall obtain necessary prior permission for providing additional control equipment with necessary specifications and operation thereof or alteration or replacement/alteration well before its life come to an end or erection of new pollution control equipment.
4. The Board reserves its rights to vary all or any of the condition in the consent, if due to any technological improvement or otherwise such variation (including the change of any control equipment, other in whole or in part is necessary).

SCHEDULE-III
Details of Bank Guarantees:

Sr. No	Consent (C2E/C20/C2R)	Amt of BG Imposed	Submission Period	Purpose of BG	Compliance Period	Validity Date
1	--	--	--	--	--	--

BG Forfeiture History

Srno.	Consent (C2E/C20/C2R)	Amount of BG imposed	Submission Period	Purpose of BG	Amount of BG Forfeiture	Reason of BG Forfeiture
1	--	--	--	--	--	--

BG Return details

Srno.	Consent (C2E/C20/C2R)	BG imposed	Purpose of BG	Amount of BG Returned
1	--	--	--	--

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SCHEDULE-IV
General Conditions:

1. The Energy source for lighting purpose shall preferably be LED based
2. The PP shall harvest rainwater from roof tops of the buildings and storm water drains to recharge the ground water and utilize the same for different industrial applications within the plant
3. Conditions for D.G. Set
 - a) Noise from the D.G. Set should be controlled by providing an acoustic enclosure or by treating the room acoustically.
 - b) Industry should provide acoustic enclosure for control of noise. The acoustic enclosure/ acoustic treatment of the room should be designed for minimum 25 dB (A) insertion loss or for meeting the ambient noise standards, whichever is on higher side. A suitable exhaust muffler with insertion loss of 25 dB (A) shall also be provided. The measurement of insertion loss will be done at different points at 0.5 meters from acoustic enclosure/room and then average.
 - c) Industry should make efforts to bring down noise level due to DG set, outside industrial premises, within ambient noise requirements by proper siting and control measures.
 - d) Installation of DG Set must be strictly in compliance with recommendations of DG Set manufacturer.
 - e) A proper routine and preventive maintenance procedure for DG set should be set and followed in consultation with the DG manufacturer which would help to prevent noise levels of DG set from deteriorating with use.
 - f) D.G. Set shall be operated only in case of power failure.
 - g) The applicant should not cause any nuisance in the surrounding area due to operation of D.G. Set.
 - h) The applicant shall comply with the notification of MoEFCC, India on Environment (Protection) second Amendment Rules vide GSR 371(E) dated 17.05.2002 and its amendments regarding noise limit for generator sets run with diesel.
4. The applicant shall maintain good housekeeping.
5. The non-hazardous solid waste arising in the factory premises, sweepings, etc. be disposed of scientifically so as not to cause any nuisance / pollution. The applicant shall take necessary permissions from civic authorities for disposal of solid waste.
6. The applicant shall not change or alter the quantity, quality, the rate of discharge, temperature or the mode of the effluent/emissions or hazardous wastes or control equipments provided for without previous written permission of the Board. The industry will not carry out any activity, for which this consent has not been granted/without prior consent of the Board.
7. The Board reserves the right to review, amend, suspend, revoke this consent and the same shall be binding upon you.
8. The industry shall submit quarterly statement in respect of industries obligation towards consent and pollution control compliance's duly supported with documentary evidences (format can be downloaded from MPCB official site).
9. The industry shall submit official e-mail address and any change will be duly informed to the MPCB.
10. The industry shall achieve the National Ambient Air Quality standards prescribed vide Government of India, Notification No. B-29016/20/90/PCI-L dated. 18.11.2009 as amended.
11. This consent should not be construed as exemption from obtaining necessary NOC/ permission from any other Government authorities.
12. The industry shall ensure replacement of pollution control system or its parts after expiry of its expected life as defined by manufacturer so as to ensure the compliance of standards and safety of the operation thereof.

13. You shall operate OCEMS installed for source emission round 'O' clock and transmit data online to CPCB and MPCB server. You shall also monitor effluent quality, stack emissions and ambient air quality monthly/quarterly. You shall conduct Dioxin Furan monitoring by third party NABL Accredited agency once in year and submit report to Sub Regional Officer.
14. You shall ensure collection, and segregation of BMW regularly to treat and dispose Off within 48 hrs from generation.
15. Whenever due to any accident or other unforeseen act or even, such emissions occur or is apprehended to occur in excess of standards laid down, such information shall be forthwith Reported to Board, concerned Police Station, office of Directorate of Health Services, Department of Explosives, Inspectorate of Factories and Local Body. In case of failure of pollution control equipments, the production process connected to it shall be stopped.
16. The applicant shall provide an alternate electric power source sufficient to operate all pollution control facilities installed to maintain compliance with the terms and conditions of the consent. In the absence, the applicant shall stop, reduce or otherwise, control production to abide by terms and conditions of this consent.
17. The industry shall recycle/reprocess/reuse/recover Hazardous Waste as per the provision contain in the Hazardous and Other Wastes (M & TM) Rules 2016, which can be recycled /processed /reused /recovered and only waste which has to be incinerated shall go to incineration and waste which can be used for land filling and cannot be recycled/reprocessed etc. should go for that purpose, in order to reduce load on incineration and landfill site/environment.
18. An inspection book shall be opened and made available to the Board's officers during their visit to the applicant.
19. You shall not Rent, Lend, Sell, Transfer or Close Down the facility or otherwise transport the Bio Medical waste for any other purpose without obtaining prior written permission of the MPC Board.
20. Separate drainage system shall be provided for collection of trade and sewage effluents. Terminal manholes shall be provided at the end of the collection system with arrangement for measuring the flow. No effluent shall be admitted in the pipes/sewers downstream of the terminal manholes. No effluent shall find its way other than in designed and provided collection system.
21. Neither storm water nor discharge from other premises shall be allowed to mix with the effluents from the factory.
22. The industry should not cause any nuisance in surrounding area.
23. The industry shall take adequate measures for control of noise levels from its own sources within the premises so as to maintain ambient air quality standard in respect of noise to less than 75 dB (A) during day time and 70 dB (A) during night time. Day time is reckoned in between 6 a.m. and 10 p.m. and night time is reckoned between 10 p.m. and 6 a.m.
24. You shall ensure that fugitive emissions from the activity are controlled so as to maintain clean and safe environment in and around the facility premises.
25. The applicant shall provide ports in the chimney/(s) and facilities such as ladder, platform etc. for monitoring the air emissions and the same shall be open for inspection to/and for use of the Board's Staff. The chimney(s) vents attached to various sources of emission shall be designated by numbers such as S-1, S-2, etc. and these shall be painted/ displayed to facilitate identification.
26. The Board reserves its rights to review plans, specifications or other data relating to plant setup for the treatment of waterworks for the purification thereof & the system for the disposal of sewage or trade effluent or in connection with the grant of any consent conditions. The Applicant shall obtain prior consent of the Board to take steps to establish the unit or establish any treatment and disposal system or an extension or addition thereto.
27. The applicant shall install a separate meter showing the consumption of energy for operation of domestic and industrial effluent treatment plants and air pollution control system. A register showing consumption of chemicals used for treatment shall be maintained.

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28. The applicant shall bring minimum 33% of the available open land under green coverage/ plantation. The applicant shall submit a yearly statement by 30th September every year on available open plot area, number of trees surviving as on 31st March of the year and number of trees planted by September end.
29. The Board reserves its rights to review plans, specifications or other data relating to plant setup for the treatment of waterworks for the purification thereof & the system for the disposal of sewage or trade effluent or in connection with the grant of any consent conditions.
30. The firm shall submit to this office, the 30th day of September every year, the Environment Statement Report for the financial year ending 31st March in the prescribed FORM-V as per the provisions of Rule 14 of the Environment (Protection) (second Amendment) Rules, 1992.
31. You should monitor effluent quality, stack emissions and ambient air quality monthly/quarterly. You shall conduct Dioxin Furan monitoring by third party NABL Accredited agency once in every year and submit report to Sub Regional Officer.
32. The Board reserves its rights to vary all or any of the condition in the consent, if due to any technological improvement or otherwise such variation (including the change of any control equipment, other in whole or in part is necessary).
33. The applicant shall provide facility for collection of environmental samples and samples of trade and sewage effluents, air emissions and hazardous waste to the Board staff at the terminal or designated points and shall pay to the Board for the services rendered in this behalf.
34. You shall obtain necessary prior permission for providing additional control equipment with necessary specifications and operation thereof or alteration or shall ensure replacement of pollution control system or its parts after expiry of its expected life as defined by manufacturer so as to ensure the compliance of standards and safety of the operation thereof.
35. You shall strictly comply with the Water (P&CP) Act, 1974, Air (P&CP) Act, 1981 and Environmental Protection Act, 1986 and industry specific standard under EP Rules 1986 which are available on MPCB website (www.mpcb.gov.in).
36. You shall create the Environmental Cell by appointing an Environmental Engineer and Chemist for looking after day-to-day activities related to compliance of CCA.
37. You should comply with the Hazardous and Other Wastes (M & TM) Rules, 2016 , Bio Medical Waste Management Rules,2016 and submit the Annual Returns as per Rule 6(5) & 20(2) of Hazardous and Other Wastes (M & TM) Rules, 2016 for the preceding year in Form-IV by 30th June of every year
38. You should comply with the Hazardous and Other Wastes (M & TM) Rules, 2016 , Bio Medical Waste Management Rules,2016 and submit the Annual Returns as per Rule 6(5) & 20(2) of Hazardous and Other Wastes (M & TM) Rules, 2016 for the preceding year in Form-IV by 30th June of every year

This certificate is digitally & electronically signed.



Maharashtra Pollution Control Board

महाराष्ट्र प्रदूषण नियंत्रण मंडळ

Visit Report

General Information

IMIS ID : 72613000

Industry Name : Chamundi Explosive Pvt. Ltd.

Address : S No. 140-141 VILLAGE TURAGONDI, Tal. HINGNA, Dist. Nagpur

Pincode : 441110

Category : Red (SSI)

Email : safetyfuse@chamundiexplosives.com

Phone : 9823253857

Visit Scheduled On : 29/07/2024

Last date of visit : 29/07/2024

Visited by : Shri. Vinod Shukla(FO-Nagpur II)

Visited On

Visited Industry on :29/07/2024

Email Address of Unit :safetyfuse@chamundiexplosives.com

Telephone Number of Unit :9823253857

Siting Criteria

Siting Criteria : No

Location

Notified Industrial area : No

Detail : Grampanchayat

Planning Authority : Grampanchayat

Visit For

Visit For : Surprise

Applied For : Other

Previous Consent Detail

Consent UAN No.	Date	Validity	Capital Investment	Verified By
MPCB-CONSENT-0000168835	09-05-2023	30-08-2028	400.80	CA Certificate

Environment Clearance

-23-

Is EC Applicable : No

Production Details

Product Name	Quantity(As consent)	Unit(As consent)	Quantity(Actual)	Unit(Actual)	Operational Issue
Safety fuse	37000000	Mtrs/Y	0	Mtrs/Y	No
Micro Cord	3240	Kg/Day	0	Kg/Day	No

Waste Water Management

Source of water :

1) Surface

Surface Detail : Well/Bore well water

Authority Permission : CENTRAL GROUND WATER

Deviation in:

Water Consumption : No

Effluent : No

Sewage : No

Whether Industrial effluent generated : Yes

Whether Domestic effluent generated : Yes

Generation in m3/day	As per consent	Industrial		Domestic	Gardening
		Process	Cooling		
		0.90		0.60	0
	Actual			0.60	0

Treatment System

	Industrial	Domestic
Primary :	Primary Settling/Sedimentation	Septic Tank & Soak Pit
Secondary :		
Tertiary :		
Advanced :		

Industrial Purpose

a) Ind. Effluent Generation (in CMD): 0.90

ETP Capacity : 1.5

-24-

b) Segregation : No

c) Disposal : Land for Gardening

Land available in acres : 9.88

Domestic Purpose

a) Generation (In CMD) : 0.60

STP Capacity : 0

b) Disposal : Land for Gardening

Land available in acres : 9.88

JVS sample collection (Water)

JVS sample collected for Water : No

Detail : NA

Previous JVS Records (Water)

Sr. No.	Unique id	Barcode Number	Sample Type	Sample Subtype	Payment Status	COA-Generated
---------	-----------	----------------	-------------	----------------	----------------	---------------

Air Pollution Aspect

1) Details of emission : No

#	Source	Fuel Name	Fuel Quantity	Fuel Unit	Control Equipment Installed	Stack Height(mtrs)	Operational Issue
---	--------	-----------	---------------	-----------	-----------------------------	--------------------	-------------------

Record not found.

2) Differential in existing source of emission : No

JVS sample collection (Air)

JVS sample collected for Air : No

Detail : na

Previous JVS Records (AIR)

Sr. No.	Unique id	Barcode Number	Sample Type	Sample Subtype	Payment Status	COA-Generated
---------	-----------	----------------	-------------	----------------	----------------	---------------

Hazardous Waste Generation

Difference in exiting waste generation : No

Non Hazardous Waste Generation

Difference in exiting waste generation : No

Any specific Conditions

-25-

	Condition	Compliance
Consent		
Directions		
Environment Clearance		
Any NGT / Court order		
Bank Guarantee		
BG Imposed :		
Remark		

#	Statutory Submissions	Financial Year	Within Time	Whether any deviation waste generation & disposal (less/more)
---	-----------------------	----------------	-------------	---------------------------------------------------------------

Record not found.

Penal Charges

Penal Charges : No

OCEMS

Is Mandatory : Not.Mandatory

Detail :

Connected to MPCB server : No

Detail : NA

Green Coverage

Green Coverage : No

Detail :

Any Specific Observation

Any Specific Observation : Carried out visit as per instruction from RO to get present status of the Industry. Hon'ble NGT has passed an order dtd 8/7/2024 in-OA No.770/2024 regarding News item titled "Six killed in explosion at firecracker unit near Nagpur" appearing in the Hindu dtd 13/6/2024. • Earlier Board had issued Closure Direction to the Industry on 14/06/2024 with the direction to disconnect electric supply by competent authority. Thereafter, Board has issued conditional restoration of electric supply order on 01/07/2024 for safety & security purpose of the unit. • During visit, electric supply of the unit was found restored. Authority informed that supply was restored on 03/07/2024. • During visit, no any manufacturing activity found in progress in micro cord, safety fuse & gun powder sections. Inclinerator is also found not in operation. • Presently material stock of gun powder for use is in building no. 14 - 680 Kg, building no. 22 - 980 Kg, building no. 30 - 120 Kg, building no. 31 - 800 Kg. Stock of gun powder for sale is in building no. 20 - 1992 Kg, building no. 28 - 1320 Kg. Material stock of micro cord in building no. 17 - 9577 Kg, building no. 40 - 12952 Kg & material stock of safety fuse in building no. 26 - 967676 Kg. • Burned machineries & equipment's in micro cord section and collapsed concrete slab portion found in as it is condition after incidence. • Authority is utilizing electricity for lighting in plant periphery, for office & water motor pump only. They have 3 nos. of water storage tank of capacity 5000 Liter, 1000 Liter, & 500 Liter. • PP has not obtained restart direction from PESO department till date. Photographs attached. Submitted please.

Previous legal action detail

Sr. No.	Legal Action Details	Legal Direction/Notice Details
1	MPCB-LEGAL_ACTIONS-130624043 Initiated By:Shri. Vinod Shukla(FO-Nagpur II)	Closure Direction Outward No:MPCB/CD/2406140002 Issued By:Hema Deshpande(RO-Nagpur) Issued On:14/06/2024
2	MPCB-LEGAL_ACTIONS-130624043 Initiated By:Shri. Vinod Shukla(FO-Nagpur II)	Restart Request Outward No:MPCB/RESTART/2407010001 Issued By:Hema Deshpande(RO-Nagpur) Issued On:02/07/2024

Whether unit complied

Whether unit complied : Yes

ANNEXURE - R6 - 3

-27-

Phone : + 91 712-223344h, 2233446
 Fax : + 91 712-2233447
 Email : safetyfuse@chamundiexplosives.com
 Website : www.cham-indiaexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES PVT. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

FORM EE
 Report of Fatal Accident

To,
 Sir,

I have the honour to submit the following report of an accident which occurred on 13/06/2024 in the Factory Premises of Company details of premises of Factory and which resulted in the death of the workman by name **Ku. Rupali @ Pranjali D/o Kisan Modare** whose particulars are given in the statement annexed herewith

2. The circumstances attending the death of the workman were as under :

[[a] Time of Accident :

At 1:00 P.M.

[b] Place where the accident occurred :

Chamundi Explosive Pvt. Ltd,
 Factory at Survey no.128-129
 Village-Dhamana [Turagondi]
 Tah. Hingna, Dist. Nagpur
 Maharashtra -440023.

[c] manner in which deceased was employed:
 at the time

Deceased was Labour
 and working in the Factory
 where manufacturing of
 Explosive but suddenly blast
 occurred in the working
 premises and thereby deceased
 and other 8 labours died in the
 said blast on 13/06/2024

[d] cause of the accident

Due to Blast in the working
 premises of Factory

[e] Any other relevant particulars

The Chamundi Explosive Pvt. Ltd. after sad demise of **Ku. Rupali @ Pranjali D/o Kisan Modare** and as per directives of Government of Maharashtra and other authorities, the Company paid Rs. 25,00,000/- [Twenty Five Lakh] which was handover to the legal heirs of deceased **Rupali @ Pranjali** vide [1] D.D. no. 000039 amounting to Rs. 9,00,000/- [2] D.D. no. 000040 amounting to Rs. 9,00,000 [3] D.D. no. 000038 Rs. 7,00,000/- all dated 28/06/2024 drawn on Bank of India, Rama Pratap Nagar, Nagpur by way of Compensation directly.

DATE: 10/07/2024

For CHAMUNDI EXPLOSIVES PVT. LTD.

Manufacturers of Safety-Fuse & Gun Powder

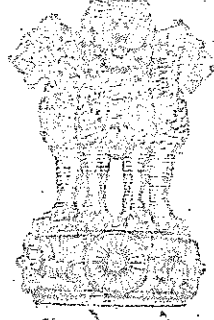
GENERAL MANAGER

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022
 Plant : Vill. Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333

114
 आवाक लिपिका
 डी प्रशासनिक, नरसरा
 नागपुर-440 022

भारतीय गैर न्यायिक
भारत INDIA

₹ 500



FIVE HUNDRED
RUPEES

पाँच सौ रुपये

Rs. 500

INDIA NON JUDICIAL

MAHARASHTRA GOVT. TREASURY

MAHARASHTRA

© 2023 ©

CK 009798

23 APR 2024

प्रतिज्ञापत्र

प्रतिज्ञार्थी:- किसनजी शामराव मोदरे
रा. धामणा (लिंगा), तहसिल व
डिस्टीक्ट नागपुर

मी आज दिनांक 28/06/2024 रोजी आपल्या स्वयः इच्छेने आणि
कोणाचाही दबावात न येता हे प्रतिज्ञापत्र लिहून देत आहे.

1) माझी मुलगी रुपाली/प्रांजली किसन मोदारे वय 22 वर्ष, रा. काही
वर्षा पासुन चामुन्डी एक्सप्लोझीव्हस प्रायवेट लिमीटेड चे कंपनी मध्ये काम
करीत होते.

1) पत्रिका क्र.	3909	दिनांक	11 JUN 2024
2) पत्रिका नाम	3 अक्षर शिवा	तहसील/जिल्हा	
3) पत्रिका मालकाचे नाव	पत्रिका मालकाचे नाव		
4) पत्रिका मालकाचे पत्ता	पत्रिका मालकाचे पत्ता		
5) पत्रिका मालकाचे संपर्क क्र.	5201		
6) पत्रिका मालकाचे बँक खाते क्र.	5201		
7) पत्रिका मालकाचे बँक नाव	5201		
8) पत्रिका मालकाचे बँक शाखा	5201		
9) पत्रिका मालकाचे बँक खाते प्रकार	5201		
10) पत्रिका मालकाचे बँक खाते स्थान	5201		
11) पत्रिका मालकाचे बँक खाते मालक	5201		
12) पत्रिका मालकाचे बँक खाते मालकाचे पत्ता	5201		
13) पत्रिका मालकाचे बँक खाते मालकाचे संपर्क क्र.	5201		
14) पत्रिका मालकाचे बँक खाते मालकाचे बँक खाते	5201		
15) पत्रिका मालकाचे बँक खाते मालकाचे बँक खाते	5201		

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- 2) दिनांक 13/06/2024 ला या कंपनी मध्ये विस्फोटक घटना घडली होती. त्या वेळेस माझी मुलगी कंपनी मध्ये कामावर होती. त्या विस्फोटमुळे तिथे जिवाची आणि सामानाची खूप मोठी नुकसान झाली आहे. त्या विस्फोट मध्ये माझी मुलीचा जिवाला दुखापत मृत्यु झाली.
- 3) दिनांक 14/06/2024 चा दिलेल्या प्रमाणपत्रा प्रमाणे मा. ग्रामपंचायत धामणा (लिंगा) ने माझी मुलीचा मृत्युबाबत मुआवजा घेणार सर्व वारसदाराकडून अधिकृत मी एकमात्र वारसदार आहे. दुसरे कोणतेही वारसदार याबाबत काहीही कोणताही आक्षेप घेणार नाही आणि हक्क मागणार नाही.
- 4) घटना घडल्यानंतर हया कंपनी चे डायरेक्टर आणि मॅनेजर यांनी सर्व घटना पिडीतांशी संपर्क करुन त्यांचाशी झालेल्या हया दुखद घटनेबाबत शोक व्यक्त केला. तेव्हा जितकेही मृतकाचा परीवारांनी आमच्या समोर प्रत्येकी 25,00,000/- (पंचवीस लाख) रुपयाची मागणी केली असता त्यांनी आम्हास सांगितले की आम्ही एक-दोन दिवसामध्ये सांगतो म्हणुन आम्ही तिथुन निघुन गेलो. नंतर कंपनीचे डायरेक्टर आणि मॅनेजर यांनी आमची ती

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मागणी कायम स्वरुपानी असे (फुल अॅन्ड फायनल) आहेस तर ते ती मागणी पुर्ण करण्यास तयार झालो.

5) कंपनी डायरेक्टर ने त्या दुखद घटने मध्ये माझी मुलगी रूपाला/प्रांजली किशन मोदारे वय 22 वर्षा ची मृत्यु झाल्यामुळे त्या घटनेचा मोबदल्यात तिचा सर्व वारसदारा कडुन माझा नावाने 25,00,000/- (रक्कम पंचवीस लाख रुपये) देण्याची मंजुरी केली आहे. ही 25,00,000/- (पंचवीस लाख रुपये) राशी मला व माझा परीवाराला स्विकार आहे. आणि ही राशी मला डिमांड ड्राफ्ट द्वारा प्राप्त झाली आहे. डिमांड ड्राफ्ट चे वर्णन खालील प्रमाणे आहे.

अ) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 58810137 दिनांक 27/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्व नागपुर चा आहे.

ब) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 08790801 दिनांक 27/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्व नागपुर चा आहे.

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क) 7,00,000/- (रुपये सात लाख) चा डिमांड ड्राफ्ट क्रमांक 89170741 दिनांक 27/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्च नागपुर चा आहे.

6) मी या शपथपत्राद्वारे हे सांगु इच्छितो की मला व माझा परीवार आणि माझे रिश्तेदार चामुन्डी एक्सप्लोझिव्हस प्रायवेट लिमिटेड हया कंपनी चे डायरेक्टर, मॅनेजर आणि कोणतेही कर्मचा-याबाबत भविष्यामध्ये कोणत्याही प्रकारचा भुगतान कधीही मागणार नाही.

हेच माझे शपथपत्र आहे.

नागपुर

दिनांक: 28/06/2024

सत्यापन

हा शपथपत्र दिनांक 28/06/2024 रोजी नागपुर येथे तयार करण्यात आला असून वरील दिलेला अनुच्छेद क्रमांक 1 ते 6 मी वाचून पाहिले ते माझा सागण्याप्रमाणे माझा वकीलानी बनविले आहे ते बरोबर आहे.

मी प्रतिज्ञार्थी ला ओळखतो

कि २४ ०१

प्रतिज्ञार्थी

कि २४ ०१

प्रतिज्ञार्थी

अॅडव्होकेट
साहेबराव
1) मोरेश मोदरे - ११३

Amol Ray 952957369
Dhanraj 883004637

बैंक ऑफ इंडिया
राना प्रतापनगर शाखा
नागपुर-440022
(अदाकर्ता शाखा Issuing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722
NAGPU न माई DO NOT FOLD

27062024 649
D D M M Y Y * Y Y

मार्ग जाने पर
ON DEMAND PAY 58810137
या उनके आदेशपर
27-06-2024 ORDER

राना प्रतापनगर शाखा
RANA PRATAPNAGAR 8722
रुपये RUPEES KISANAJI SHAMRAO MODARE

दस्तावेज
रु.मा. OL
रु.मा. OL
रु.मा. OL
रु.मा. OL
रु.मा. OL

Nine Lakh only ₹ 900000/-

मा. डा. नं. D.D. No.
स. को. RECON. CODE
आरक्षण ALPHA
क्रम. सं. SR. No.

8 7 2 2 39

PURCHASER-CHAMUNDI EXPLOSIVES
BAZARGAON (अदाकर्ता शाखा Drawee Branch) स. को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorised Signatory

8 7 3 6 58810137

कि 27/07 000039 4400130101

बैंक ऑफ इंडिया
राना प्रतापनगर शाखा
नागपुर-440022
(अदाकर्ता शाखा Issuing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722
NAGPU न माई DO NOT FOLD

27062024
D D M M Y Y * Y Y

मार्ग जाने पर
ON DEMAND PAY 08790801
या उनके आदेशपर
27-06-2024 ORDER

राना प्रतापनगर शाखा
RANA PRATAPNAGAR 8722
रुपये RUPEES KISANAJI SHAMRAO MODARE

दस्तावेज
रु.मा. OL
रु.मा. OL
रु.मा. OL
रु.मा. OL
रु.मा. OL

Nine Lakh only ₹ 900000/-

मा. डा. नं. D.D. No.
स. को. RECON. CODE
आरक्षण ALPHA
क्रम. सं. SR. No.

8 7 2 2 40

PURCHASER-CHAMUNDI EXPLOSIVES
BAZARGAON (अदाकर्ता शाखा Drawee Branch) स. को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorised Signatory

8 7 3 6 08790801

कि 27/07 000040 4400130101

बैंक ऑफ इंडिया
राना प्रतापनगर शाखा
नागपुर-440022
(अदाकर्ता शाखा Issuing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722
NAGPU न माई DO NOT FOLD

27062024
D D M M Y Y * Y Y

मार्ग जाने पर
ON DEMAND PAY 89170741
या उनके आदेशपर
27-06-2024 ORDER

राना प्रतापनगर शाखा
RANA PRATAPNAGAR 8722
रुपये RUPEES KISANAJI SHAMRAO MODARE

दस्तावेज
रु.मा. OL
रु.मा. OL
रु.मा. OL
रु.मा. OL
रु.मा. OL

Seven Lakh only ₹ 700000/-

मा. डा. नं. D.D. No.
स. को. RECON. CODE
आरक्षण ALPHA
क्रम. सं. SR. No.

8 7 2 2 38

PURCHASER-CHAMUNDI EXPLOSIVES
BAZARGAON (अदाकर्ता शाखा Drawee Branch) स. को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorised Signatory

8 7 3 6 89170741

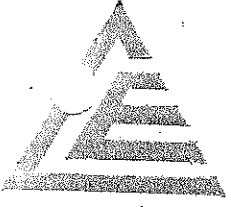
कि 27/07 000038 4400130101

आज दि. 28/6/24 ला
 माझे ३ डिमांड ड्राफ्ट मिळाले
 माझ्या खात्यामध्ये पैसे जमा
 झाल्यानंतर चामुडी भक्सलोखिव
 कंपनी ने दिलेला चेक बॉन्डा परत करू

Advit. K. Nijesh

दि २१/०७/२४

K. Nijesh



-35-

Phone : + 91-712-2233445, 2233446
 Fax : + 91-712-2233447
 E-mail : safetyfuse@chamundiexplosives.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES P. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Ref. No. 09/JSK/154

दिनांक : २८.०६.२०२४

प्रति

श्री किसनजी श्यामराव मोदरे

मु + पोस्ट : धामना

तह + ज़िला : नागपुर

विषय : दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटना मध्ये रुपाली उर्फ प्रांजलि किसन मोदरे
 चा मृत्यु झाल्याबद्दल

महोदय,

दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये माझी मुलगी मृत्यु पावली त्या
 दुःखामध्ये आम्ही पण सहभागी आहो. आपणास सुचित करण्यात येते की आपल्या परिवारामधील
 कोणत्याही व्यक्तीला व्यवस्थापना तर्फे नौकरी देण्याचे आश्वासन देत आहो. त्या अनुषंगाने आपल्या
 परिवारतील इच्छुक व्यक्तीचे नाव सुचित करावे.

करीता आपणास या पत्राद्वारे सुचित करण्यात येत आहे.

यत्न किसनजी

१०/२५/०१

आपला विश्वास
 तर्फे चामुंडी एक्सप्लोजिव्ह प्रा. लि.

जय खेमकर

व्यवस्थापकिय संचालक

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Plant : Vill, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333

सामान्य मापसाध आधकार



एनएनएनएन
Unique Identification Authority of India



-37-



भारत सरकार



आधार

भारत सरकार
Government of India

भारतीय निश्चित ओळख प्राधिकरण
Bharatiya Nishchit Aalakh Pradhikaran
Indian Identification Authority of India

माझे आधार, माझा ओळख



आधार

माझे आधार, माझी ओळख

किशोरी



-38-

Phone : +91 712-2233446 / 2/33-416
 Fax : +91 712-2233417
 Email : safetifocus@chamundiexplosives.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC0-42194

CHAMUNDI EXPLOSIVES PVT. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

FORM EE
 Report of Fatal Accident

To,
 Sir,

I have the honour to submit the following report of an accident which occurred on 13/06/2024 in the Factory Premises of Company details of premises of Factory and which resulted in the death of the workman by name **Ku. Shraddha D/o Vanraj Patil** whose particulars are given in the statement annexed herewith

2. The circumstances attending the death of the workman were as under :

[a] Time of Accident :

At 1:00 P.M.

[b] Place where the accident occurred :

Chamundi Explosive Pvt. Ltd.
 Factory at Survey no. 128-129
 Village Dhamana [Turagondi]
 Tah. Hingna, Distt. Nagpur
 Maharashtra -440023

[c] manner in which deceased was employed :
at the time

Deceased was Labour
 and working in the Factory
 where manufacturing of
 Explosive but suddenly blast
 occurred in the working
 premises and thereby deceased
 and other 8 labours died in the
 said blast on 13/06/2024

[d] cause of the accident

Due to Blast in the working
 premises of Factory

[e] Any other relevant particulars

The Chamundi Explosive Pvt. Ltd. after sad demise of Shraddha D/o Vanraj Patil and as per directives of Government of Maharashtra and other authorities, the Company paid Rs. 25,00,000/- [Twenty Five Lakh] which was handover to the legal heirs of deceased Shraddha vide [1] D.D. no. 0000-41 amounting to Rs. 9,00,000/- [2] D.D. no. 0000-42 amounting to Rs. 9,00,000 [3] DD no. 0000-43 Rs. 7,00,000/- all dated 28/06/2024 drawn on Bank of India, Rana Pratap Nagar, Nagpur by way of Compensation directly.

NAGPUR

DATE: 10/07/2024

For CHAMUNDI EXPLOSIVES PVT. LTD.

GENERAL MANAGER

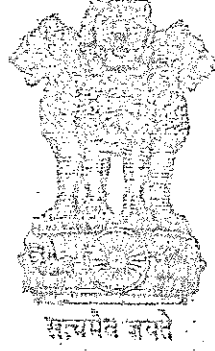
Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440-022
 Plant : VIII, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333

14/7
 अथक सिविल
 र कामाख्या, अथक
 नागपुर-440 009

भारतीय गैर न्यायिक
भारत INDIA

₹ 500



FIVE HUNDRED
RUPEES

पाँच सौ रुपये

Rs. 500

INDIA NON JUDICIAL

MAHARASHTRA

© 2023 ©

CUR TREASURY
CK 009796

5 3 APR 2024

प्रतिज्ञापत्र

प्रतिज्ञार्थी:- भारती वनराज पाटील.
रा. धामणा (लिंगा), तहसिल व
डिस्टीक्ट नागपुर

मी आज दिनांक 28/06/2024 रोजी आपल्या स्वयः इच्छेने आणि
कोणाचाही दबावात न येता हे प्रतिज्ञापत्र लिहून देत आहे.

- 1) माझी मुलगी श्रध्दा वनराज पाटील वय 22 वर्ष, रा. काही वर्षा पासुन
चामुन्डी एक्सप्लोझीव्हस प्रायवेट लिमीटेड चे कंपनी मध्ये काम करित होती.

656

1) मुद्रांक क्र. 3907	दिनांक 11 JUN 2024
2) समय 13:00 PM	श्रेण/वर्ग
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- 2) दिनांक 13/06/2024 ला या कंपनी मध्ये विस्फोटक घटना घडली होती. त्या वेळेस माझी मुलगी कंपनी मध्ये कामावर होती. त्या विस्फोटमुळे तिथे जिवाची आणि सामानाची खुप मोठी नुकसान झाली आहे. त्या विस्फोट मध्ये माझा मुलीचाही जिवाला दुखापत मृत्यु झाली.
- 3) दिनांक 14/06/2024 चा दिलेल्या प्रमाणपत्रा प्रमाणे मा. ग्रामपंचायत धामणा (लिंगा) ने माझा मुलीचा मृत्युबाबत मुआवजा घेणार सर्व वारसदाराकडुन अधिकृत मी एकमात्र वारसदार आहे. दुसरे कोणतेही वारसदार याबाबत काहीही कोणताही आक्षेप घेणार नाही आणि हक्क मागणार नाही.
- 4) घटना घडल्यानंतर हया कंपनी चे डायरेक्टर आणि मॅनेजर यांनी सर्व घटना पिडीतांशी संपर्क करुन त्यांचाशी झालेल्या हया दुखद घटनेबाबत शोक व्यक्त केला. तेव्हा जितकेही मृतकाचा परीवारांनी आमच्या समोर प्रत्येकी 25,00,000/- (पंचवीस लाख) रुपयाची मागणी केली असता त्यांनी आम्हास सांगितले की आम्ही एक-दोन दिवसामध्ये सांगतो म्हणुन आम्ही तिथुन निघुन गेलो. नंतर कंपनीचे डायरेक्टर आणि मॅनेजर यांनी आमची ती मागणी कायम कायम स्वरुपानी असे (फुल अॅन्ड फायनल) आहेस तर ते ती मागणी पुर्ण करण्यास तयार झालो.

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- 5) कंपनी डायरेक्टर ने त्या दुखद घटने मध्ये माझी मुलगी श्रध्दा वनराज पाटील वय 22 वर्ष चा मृत्यु झाल्यामुळे त्या घटनेचा मोबदल्यात तिचा सर्व वारसदारा कडुन माझा नावाने 25,00,000/- (स्वकम पंचवीस लाख रुपये) देण्याची मंजूरी केली आहे. ही 25,00,000/- (पंचवीस लाख रुपये) राशी मला व माझा परीवाराला स्विकार आहे. आणि ही राशी मला डिमांड ड्राफ्ट द्वारा प्राप्त झाली आहे. डिमांड ड्राफ्ट चे वर्णन खालील प्रमाणे आहे.
- अ) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 08784081 दिनांक 27/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्व नागपुर चा आहे.
- ब) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 08792829 दिनांक 27/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्व नागपुर चा आहे.
- क) 7,00,000/- (रुपये सात लाख) चा डिमांड ड्राफ्ट क्रमांक 20355559 दिनांक 27/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्व नागपुर चा आहे.

-43-

6) मी या शपथपत्राद्वारे हे सांगु इच्छितो की मला व माझा परीवार आणि माझे रिश्तेदार चामुन्डी एक्सप्लोझिव्हस प्रायवेट लिमिटेड हया कंपनी चे डायरेक्टर, मॅनेजर आणि कोणतेही कर्मचा-याबाबत भविष्यामध्ये कोणत्याही प्रकारचा भुगतान कधीही मागणार नाही.

हेच माझे शपथपत्र आहे.

नागपुर

दिनांक: 28/06/2024

श्री. भारती पाटील

प्रतिज्ञार्थी

सत्यापन

हा शपथपत्र दिनांक 28/06/2024 रोजी नागपुर येथे तयार करण्यात आला असुन वरील दिलेला अनुच्छेद क्रमांक 1 ते 6 मी वाचुन पाहीले ते माझा सागण्याप्रमाणे माझा वकीलानी बनविले आहे ते बरोबर आहे.

मी प्रतिज्ञार्थी ला ओळखतो

श्री. भारती पाटील
प्रतिज्ञार्थी

अॅडव्होकेट

साक्षीदार

① आश्वीन रंगारी

Rangari

8600601435

② रोहील जी गोटे

Rohil

8830046379

660

राणा प्रतापनगर शाखा
नागपुर-440022
(आदीकर्ता शाखा Issuing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSCCODE: BKID0008722
NAGPU

जारी किए जाने की तारीख से तीन महीने तक वैध है
VALID FOR 3 MONTHS FROM THE DATE OF ISSUE
न मोड़ें DO NOT FOLD

27062024
DDMMYY.YY

मैंने जाने पर
ON DEMAND PAY RANA PRATAPNAGAR 8722

या उनके आदेशपर
27-06-2024 ORDER

रुपये RUPEES	BHARATI VANRAJ PATIL		
Nine Lakh only			
₹	900000/-		
मं.सं. D.D. No.			
स.को. RECON. CODE	आल्फा ALPHA	क्रम.सं. SR. No.	
8 7 3 6		41	
PURCHASER-CHAMUNDI EXPLOSIVES			
BAZARGAON (अदाकर्ता शाखा Drawee Branch)			
स.को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorized Signatory			
08784081			

⑈000042⑈ 440013010⑈

15 श्री. भारती पति

बैंक ऑफ इंडिया
राणा प्रतापनगर शाखा
नागपुर-440022
(आदीकर्ता शाखा Issuing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSCCODE: BKID0008722
NAGPU

जारी किए जाने की तारीख से तीन महीने तक वैध है
VALID FOR 3 MONTHS FROM THE DATE OF ISSUE
न मोड़ें DO NOT FOLD

27062024
DDMMYY.YY

मैंने जाने पर
ON DEMAND PAY RANA PRATAPNAGAR 8722

या उनके आदेशपर
27-06-2024 ORDER

रुपये RUPEES	BHARATI VANARAJ PATIL		
Nine Lakh only			
₹	900000/-		
मं.सं. D.D. No.			
स.को. RECON. CODE	आल्फा ALPHA	क्रम.सं. SR. No.	
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PURCHASER-CHAMUNDI EXPLOSIVES			
BAZARGAON (अदाकर्ता शाखा Drawee Branch)			
स.को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorized Signatory			
08792829			

⑈000042⑈ 440013010⑈

15 श्री. भारती पति

बैंक ऑफ इंडिया
राणा प्रतापनगर शाखा
नागपुर-440022
(आदीकर्ता शाखा Issuing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSCCODE: BKID0008722
NAGPU

जारी किए जाने की तारीख से तीन महीने तक वैध है
VALID FOR 3 MONTHS FROM THE DATE OF ISSUE
न मोड़ें DO NOT FOLD

27062024
DDMMYY.YY

मैंने जाने पर
ON DEMAND PAY RANA PRATAPNAGAR 8722

या उनके आदेशपर
27-06-2024 ORDER

रुपये RUPEES	BHARATI VANARAJ PATIL		
Seven Lakh only			
₹	700000/-		
मं.सं. D.D. No.			
स.को. RECON. CODE	आल्फा ALPHA	क्रम.सं. SR. No.	
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PURCHASER-CHAMUNDI EXPLOSIVES			
BAZARGAON (अदाकर्ता शाखा Drawee Branch)			
स.को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorized Signatory			
20355559			

⑈000037⑈ 440013010⑈

15 श्री. भारती पति

-45-

आज दि 28/6/24 ला मला
 चाँडो एक्सप्लेसिव कंपनी लॉके
 ३ डिमांड ड्राफ्ट मिश्राले मला
 माझे पैसे परत मिश्राले वरी
 कंपनीला आणि चेक परत करवाव

रकम - आठला पाठोळ

Rohit. K. Nigot = Rknigot

8830046379



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Phone : + 91-712-2233445, 2233446
 Fax : + 91-712-2233447
 E-mail : safetyfuse@chamundiexplosives.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES P. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Ref. No. 09/JSK/152

दिनांक : २८.०६.२०२४

प्रति

श्रीमती भारती वनराज पाटिल

मु + पोस्ट : धामना

तह- ज़िला : नागपुर

विषय : दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटना मध्ये कु. श्रद्धा वनराज पाटिल चा मृत्यु झाल्याबद्दल

महोदय,

दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये माझी मुलगी मृत्यु पावली त्या दुःखामध्ये आम्ही पण सहभागी आहो. आपणास सुचित करण्यात येते की आपल्या परिवारामधील कोणत्याही व्यक्तीला व्यवस्थापना तर्फे नौकरी देण्याचे आश्वासन देत आहो. त्या अनुषंगाने आपल्या परिवारतील इच्छुक व्यक्तीचे नाव सुचित करावे.

करीता आपणास या पत्राद्वारे सुचित करण्यात येत आहे.

५२७ माँ लिडी

श्री. भारती पाटिल

आपला विश्वासु

तर्फे चामुंडी एक्सप्लोसिव्ह प्रा. लि.

जय खेमेका

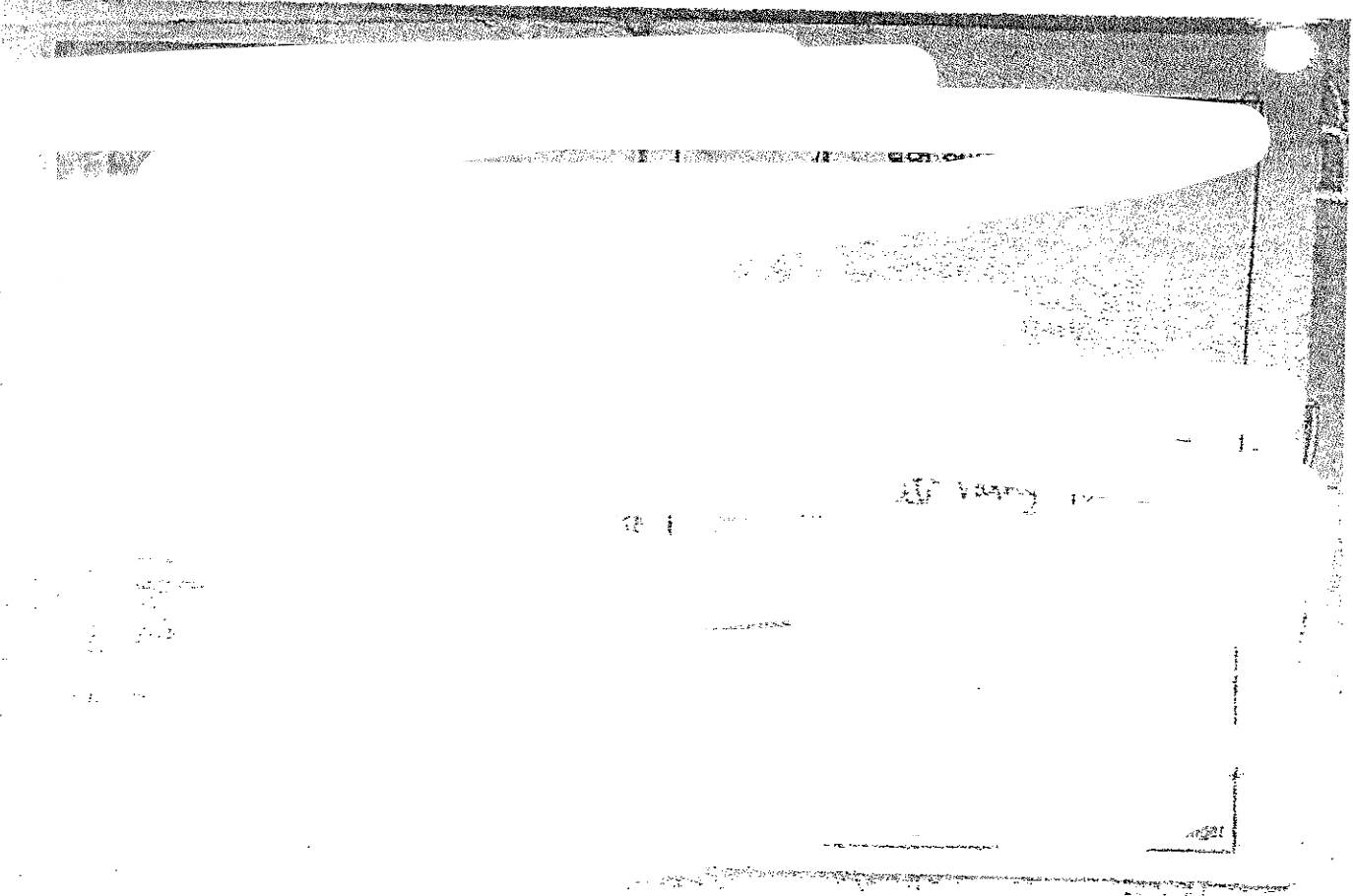
व्यवस्थापकिय संचालक

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Plant : Vill, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70361 48333

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$\frac{y}{x} = \frac{212}{100}$

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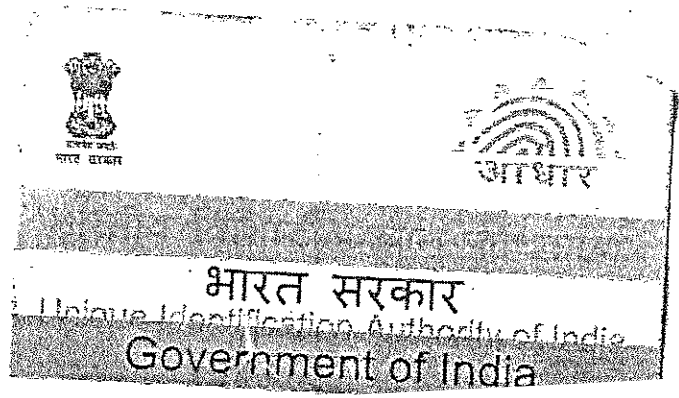
भारत सरकार
Authentication Authority of India
Government of India

मांक / Enrollment No 2035/10011/02799

भारतीय प्रमाणन प्राधिकरण

श्री. आर. ना. धाराल

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रवींद्र भारतीय पाटील

-50-

Phone : +91 20 223344
 Fax : +91 20 2233447
 Email : safetofus@chamundiexplosives.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

FORM EE
 Report of Fatal Accident

To,
 Sir,

I have the honour to submit the following report of an accident which occurred on 13/06/2024 in the Factory Premises of Company details of premises of Factory and which resulted in the death of the workman by name **Ku. Vaishali D/o Anandrao Shirsagar** whose particulars are given in the statement annexed herewith

2. The circumstances attending the death of the workman were as under:

[a] Time of Accident : At 1:00 P.M.

[b] Place where the accident occurred : Chamundi Explosive Pvt. Ltd. Factory at Survey no. 128-129 Village Dhamana [Taragondi] Tal. Hingna, Dist. Nagpur Maharashtra -440023

[c] Manner in which deceased was employed : at the time Deceased was Labour and working in the Factory where manufacturing of Explosive but suddenly blast occurred in the working premises and thereby deceased and other 8 labours died in the said blast on 13/06/2024

[d] Cause of the accident Due to Blast in the working premises of Factory

[e] Any other relevant particulars

The Chamundi Explosive Pvt. Ltd. after sad demise of Ku. Vaishali D/o Anandrao Shirsagar and as per directives of Government of Maharashtra and other authorities, the Company paid Rs. 25,00,000/- [Twenty Five Lakh] which was handover to the legal heirs of deceased Ku. Vaishali D/o Anandrao Shirsagar vide [1] D.D. no. 000035 amounting to Rs. 9,00,000/- [2] D.D. no. 000036 amounting to Rs. 9,00,000 [3] D.D. no. 000032 Rs. 7,00,000/- all dated 28/06/2024 drawn on Bank of India, Rana Pratap Nagar, Nagpur by way of Compensation directly.

NAGPUR

DATE: 10/07/2024

For CHAMUNDI EXPLOSIVES PVT. LTD.

GENERAL MANAGER

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440-022
 Plant : Mill, Dhamana (Amravati Road), Dist. NAGPUR. Ph.: 70301 45333

21/7/24
 आवक लिपिक
 कामगार न्यायालय, न.प.
 नागपूर-४४००२२

भारतीय न्यायिक
भारत INDIA

₹. 500



FIVE HUNDRED
RUPEES

पाँच सौ रुपये

Rs. 500

INDIA NON JUDICIAL

MHRTD, MAHARASHTRA

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CK 009795

23 APR 2024

प्रतिज्ञापत्र

प्रतिज्ञार्थी:- वनीता आनंदराव श्रीरसागर
रा. धामणा (लिंगा), तहसिल व
डिस्टीक्ट नागपुर

मी आज दिनांक 28/06/2024 रोजी आपल्या स्वयः इच्छेने आणि
कोणाचाही दबावात न येता हे प्रतिज्ञापत्र लिहुन देत आहे.

1) माझी मुलगी वैशाली आनंदराव श्रीरसागर वय 20 वर्ष, रा. काही वर्षा
पासुन चामुन्डी एक्सप्लोझीव्हस प्रायवेट लिमीटेड चे कंपनी मध्ये काम करीत
होती.

1) प्रमाणिका क्र. 3906	दिनांक 11 JUN 2024
2) वस्तुवस्तु	अवकाश
3) प्रमाणिका क्र. 3906	दिनांक 11 JUN 2024
4) वस्तुवस्तु	अवकाश
5) प्रमाणिका क्र. 3906	दिनांक 11 JUN 2024
6) वस्तुवस्तु	अवकाश
7) प्रमाणिका क्र. 3906	दिनांक 11 JUN 2024
8) वस्तुवस्तु	अवकाश
9) प्रमाणिका क्र. 3906	दिनांक 11 JUN 2024
10) वस्तुवस्तु	अवकाश
11) प्रमाणिका क्र. 3906	दिनांक 11 JUN 2024
12) वस्तुवस्तु	अवकाश
13) प्रमाणिका क्र. 3906	दिनांक 11 JUN 2024
14) वस्तुवस्तु	अवकाश
15) प्रमाणिका क्र. 3906	दिनांक 11 JUN 2024
16) वस्तुवस्तु	अवकाश
17) प्रमाणिका क्र. 3906	दिनांक 11 JUN 2024
18) वस्तुवस्तु	अवकाश
19) प्रमाणिका क्र. 3906	दिनांक 11 JUN 2024
20) वस्तुवस्तु	अवकाश

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2) दिनांक 13/06/2024 ला या कंपनी मध्ये विस्फोटक घटना घडली होती. त्या वेळेस माझी मुलगी कंपनी मध्ये कामावर होती. त्या विस्फोटमुळे तिथे जिवाची आणि सामानाची खुप मोठी नुकसान झाली आहे. त्या विस्फोट मध्ये माझा मुलीचाही जिवाला दुखापत मृत्यु झाली.

3) दिनांक 14/06/2024 चा दिलेल्या प्रमाणपत्रा प्रमाणे मा. ग्रामपंचायत धामणा (लिंगा) ने माझा मुलीचा मृत्युबाबत मुआवजा घेणार सर्व वारसदाराकडून अधिकृत मी एकमात्र वारसदार आहे. दुसरे कोणतेही वारसदार याबाबत काहीही कोणताही आक्षेप घेणार नाही आणि हक्क मागणार नाही.

4) घटना घडल्यानंतर हया कंपनी चे डायरेक्टर आणि मॅनेजर यांनी सर्व घटना पिडीतांशी संपर्क करुन त्यांचाशी झालेल्या हया दुखद घटनेबाबत शोक व्यक्त केला. तेव्हा जितकेही मृतकाचा परीवारांनी आमच्या समोर प्रत्येकी 25,00,000/- (पंचवीस लाख) रुपयाची मागणी केली असता त्यांनी आम्हास सांगितले की आम्ही एक-दोन दिवसामध्ये सांगतो म्हणुन आम्ही तिथुन निघुन गेलो. नंतर कंपनीचे डायरेक्टर आणि मॅनेजर यांनी आमची ती

-54-

मागणी कायम कायम स्वरूपानी असे (फुल अॅन्ड फायनल) आहेस तर ते ती मागणी पूर्ण करण्यास तयार झालो.

5) कंपनी डायरेक्टर ने त्या दुखद घटने मध्ये माझी मुलगी वैशाली आनंदराव श्रीरसागर वय 20 वर्ष चा मृत्यु झाल्यामुळे त्या घटनेचा मोबदल्यात तिचा सर्व वारसदारा कडुन माझा नावाने 25,00,000/- (रक्कम पंचवीस लाख रुपये) देण्याची मंजुरी केली आहे. ही 25,00,000/- (पंचवीस लाख रुपये) राशी मला व माझा प्रीवाराला स्विकार आहे. आणि ही राशी मला डिमांड ड्राफ्ट द्वारा प्राप्त झाली आहे. डिमांड ड्राफ्ट चे वर्णन खालील प्रमाणे आहे.

अ) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 07863178 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्च नागपुर चा आहे.

ब) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 08377195 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्च नागपुर चा आहे.

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क) 7,00,000/- (रुपये सात लाख) चा डिमांड ड्राफ्ट क्रमांक 07782797 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्च नागपुर चा आहे.

6) मी या शपथपत्राद्वारे हे सांगु इच्छितो की मला व माझा परीवार आणि माझे रिश्तेदार चामुन्डी एक्सप्लोझीव्हस प्रायवेट लिमिटेड हया कंपनी चे डायरेक्टर, मॅनेजर आणि कोणतेही कर्मचा-याबाबत भविष्यामध्ये कोणत्याही प्रकारचा भुगतान कधीही मागणार नाही.

हेच माझे शपथपत्र आहे.

नागपुर

दिनांक: 28/06/2024

वनीता

क्षिरसागर

प्रतिज्ञार्थी

सत्यापन

हा शपथपत्र दिनांक 28/06/2024 रोजी नागपुर येथे तयार करण्यात आला असून वरील दिलेला अनुच्छेद क्रमांक 1 ते 6 मी वाचून पाहिले ते माझा सागण्याप्रमाणे माझा वकीलानी बनविले आहे ते बरोबर आहे.

मी प्रतिज्ञार्थी ला ओळखतो

वनीता क्षिरसागर

प्रतिज्ञार्थी

अॅडव्होकेट

साक्षात्कार

① शा. अ. द. शा. व. ज. पुरा. व. प. क्षिरसागर - वडील 7775976740

672

राणा प्रतापनगर शाखा
नागपुर-440022
(आदाकर्ता शाखा Issuing Branch)

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BAZARGAON

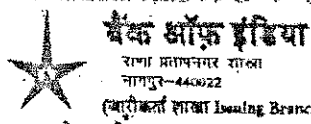
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वनीता क्षिरसागर



BANK OF INDIA

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NAGPUR-440022
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रुपये RUPEES VANITA ANANDRAO KSHIRSAGAR

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र.सं. OL
र.सं. TT
र.सं. OT

Nine Lakh only

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स.को. RECON. CODE	872	आरएनए ALPHA	2	कम.सं. SER. No.
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PURCHASER-CHAMUNDI EXPLOSIVES

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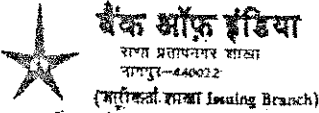
(अदाकर्ता शाखा Drawee Branch)

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पी.एफ.नं. P.F.No. 185723

पी.एफ.नं. P.F.No. 185125

PURCHASER-CHAMUNDI EXPLOSIVES

BAZARGAON

(अदाकर्ता शाखा Drawee Branch)

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⑈000032⑈ 440013010⑈

वनीता क्षिरसागर

-57-

आज दि. 28/6/24 ला मला
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 खात्यामध्ये पैसे जमा झाले की
 मी त्यांना त्यांचे चेक परत करणार.

वनीता किरसागर 7775996740

Rohit .K. Nigal Rkonnigal

8830046379



-58-

Phone : + 91-712-2233445, 2233446
 Fax : + 91-712-2233447
 E-mail : safetyfuse@chamundexplosives.co
 Website : www.chamundexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES P. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Ref. No. 09/JSK/151

दिनांक : २८.०६.२०२४

प्रति

श्रीमती वनीता आनंदराव क्षीरसागर

मु + पोस्ट : धामना

तह + ज़िला : नागपुर

विषय : दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटना मध्ये कु. वैशाली आनंदराव क्षीरसागर
 चा मृत्यु झाल्याबद्दल

महोदय,

दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये माझी मुलगी मृत्यु पावली त्या
 दुःखामध्ये आम्ही पण सहभागी आहो. आपणास सुचित करण्यात येते की आपल्या परिवारामधील
 कोणत्याही व्यक्तीला व्यवस्थापना तर्फे नौकरी देण्याचे आश्वासन देत आहो. त्या अनुषंगाने आपल्या
 परिवारतील इच्छुक व्यक्तीचे नाव सुचित करावे.

करीता आपणास या पत्राद्वारे सुचित करण्यात येत आहे.

आपला विश्वास
 तर्फे चामुंडी एक्सप्लोजिव्ह प्रा. लि.

जय खेमका

व्यवस्थापकिय संचालक

तत निवासी

* वनीता क्षीरसागर

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022
 Plant : VIII, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333

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४ वनीता क्षिरसागर



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- 61 -

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 E-mail : safetyfuse@chamundiexplosives.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES P. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

FORM EE
 Report of Fatal Accident

To,
 Sir,

I have the honour to submit the following report of an accident which occurred on 13/06/2024 in the Factory Premises of Company details of premises of Factory and which resulted in the death of the workman by name Dansu S/o Fulansha Maraskothe whose particulars are given in the statement annexed herewith

2. The circumstances attending the death of the workman were as under:

[a] Time of Accident :

At 1:00 P.M.

[b] Place where the accident occurred :

Chamundi Explosive Pvt. Ltd.
 Factory at Survey no. 128-129
 Village Dhamana [Turagondi]
 Tah. Hingna, Distt. Nagpur
 Maharashtra -440023

[c] manner in which deceased was employed :
 at the time

Deceased was Labour and working in the Factory where manufacturing of Explosive but suddenly blast occurred in the working premises and thereby deceased and other 8 labours died in the said blast on 13/06/2024

[d] cause of the accident

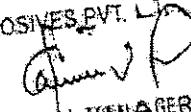
Due to Blast in the working premises of Factory

[e] Any other relevant particulars

The Chamundi Explosive Pvt. Ltd. after sad demise of Dansu Fulansha Maraskothe and as per directives of Government of Maharashtra and other authorities, the Company paid Rs. 25,00,000/- [Twenty Five Lakh] which was handover to the legal heirs of deceased Dansu vide [1] D.D. no. 000048 amounting to Rs. 9,00,000/- [2] D.D. no. 000047 amounting to Rs. 9,00,000 [3] DD no. 000046 Rs. 7,00,000/- all dated 28/06/2024 drawn on Bank of India, Rana Pratap Nagar, Nagpur by way of Compensation directly.

NAGPUR

DATE: 10/07/2024

For CHAMUNDI EXPLOSIVES PVT. LTD.

 GENERAL MANAGER

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022
 Plant : Vill, Dhamna (Amravati Road), Dist. NAGPUR, Ph.: 70301 48333

1124
 आवक दि.
 मार न्यायालय, नगपुर
 नगपुर-440 022



MAHARASHTRA

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NAGPUR TREASURY
CK "009799"

23 APR 2024

प्रतिज्ञापत्र

Stamp Duty Clerk / Sr. Clerk

प्रतिज्ञार्थी:- फुलांशा भगालु मरसकोल्हे
रा. धामानीया तालुका परासिया,
डिस्टीक्ट छिंदवाडा

मी आज दिनांक 28/06/2024 रोजी आपल्या स्वयः इच्छेने आणि कोणाचाही दबावात न येता हे प्रतिज्ञापत्र लिहून देत आहे.

1) माझा मुलगा दान्सा फुलांशा मरसकोल्हे वय 26 वर्ष, रा. काही वर्षा पासुन चामुन्डी एक्सप्लोझिव्हस प्रायवेट लिमीटेड चे कंपनी मध्ये काम करीत होती.

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2) दिनांक 13/06/2024 ला या कंपनी मध्ये विस्फोटक घटना घडली होती. त्या वेळेस माझा मुलगास कंपनी मध्ये कामावर होती. त्या विस्फोटमुळे तिथे जिवाची आणि सामानाची खुप मोठी नुकसान झाली आहे. त्या विस्फोट मध्ये माझी मुलीचा जिवाला दुखापत मृत्यु झाली.

3) मी माझे मुलाचे मृत्युबाबत मुआवजा घेणार सर्व वारसदाराकडुन अधिकृत मी एकमात्र वारसदार आहे. दुसरे कोणतेही वारसदार याबाबत काहीही कोणताही आक्षेप घेणार नाही आणि हक्क मागणार नाही.

4) घटना घडल्यानंतर हया कंपनी चे डायरेक्टर आणि मॅनेजर यांनी सर्व घटना पिडीतांशी संपर्क करुन त्यांचाशी झालेल्या हया दुखद घटनेबाबत शोक व्यक्त केला. तेव्हा जितकेही मृतकाचा परीवारांनी आमच्या समोर प्रत्येकी 25,00,000/- (पंचवीस लाख) रुपयाची मागणी केली असता त्यांनी आम्हास सांगितले की आम्ही एक-दोन दिवसामध्ये सांगतो म्हणुन आम्ही तिथुन निघुन गेलो. नंतर कंपनीचे डायरेक्टर आणि मॅनेजर यांनी आमची ती मागणी कायम कायम स्वरुपानी असे (फुल अॅन्ड फायनल) आहेस तर ते ती मागणी पुर्ण करण्यास तयार झालो.

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5) कंपनी डायरेक्टर ने त्या दुखद घटने मध्ये माझा मुलाचे दान्सा फुलांशा मरसकोल्हे वय 26 वर्ष चा मृत्यु झाल्यामुळे त्या घटनेचा मोबदल्यात तिचा सर्व वारसदारा कडून माझा नावाने 25,00,000/- (रक्कम पंचवीस लाख रुपये) देण्याची मंजूरी केली आहे. ही 25,00,000/- (पंचवीस लाख रुपये) राशी मला व माझा परीवाराला स्विकार आहे. आणि ही राशी मला डिमांड ड्राफ्ट द्वारा प्राप्त झाली आहे. डिमांड ड्राफ्ट चे वर्णन खालील प्रमाणे आहे.

अ) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 78274403 दिनांक 28/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर ब्रॅन्च नागपुर चा आहे.

ब) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 30275162 दिनांक 28/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर ब्रॅन्च नागपुर चा आहे.

क) 7,00,000/- (रुपये सात लाख) चा डिमांड ड्राफ्ट क्रमांक 11674433 दिनांक 28/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर ब्रॅन्च नागपुर चा आहे.

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6) मी या शपथपत्राद्वारे हे सांगु इच्छितो की मला व माझा परीवार आणि माझे रिश्तेदार चामुन्डी एक्सप्लोझिव्हस प्रायवेट लिमिटेड हया कंपनी चे डायरेक्टर, मॅनेजर आणि कोणतेही कर्मचा-याबाबत भविष्यामध्ये कोणत्याही प्रकारचा भुगतान कधीही मागणार नाही.

हेच माझे शपथपत्र आहे.

नागपुर

दिनांक: 28/06/2024

फुलनसा

प्रतिज्ञार्थी

सत्यापन

हा शपथपत्र दिनांक 28/06/2024 रोजी नागपुर येथ तयार करण्यात आला असुन वरील दिलेला अनुच्छेद क्रमांक 1 ते 6 मी वाचुन पाहीले ते माझा सागण्याप्रमाणे माझा वकीलानी बनविले आहे ते बरोबर आहे.

मी प्रतिज्ञार्थी ला ओळखतो

प्रतिज्ञार्थी

अॅडव्होकेट

फुलनसा

साक्षीदार - कु सावित्री फुलनसा मस्सकोडे (विधन) सावित्री
साक्षीदार - श्री हेमंत सातु मल्लाम (जवाइ)

M. 6260648493

हेमंत मल्लाम

बैंक ऑफ इंडिया
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
(आवृत्त शाखा Drawing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722

VALID FOR 3 MONTHS FROM THE DATE OF ISSUE
NAGPUR नमोई DO NOT FOLD

28 06 20 24
D D M M Y Y Y Y

मैंने अपने पर
ON DEMAND PAY

78274403

आ इनके आदेशपर
28-06-2024

RANA PRATAPNAGAR 8722

रुपये RUPEES FHULANSHA BHAGALU MARSKOLE

Nine Lakh only

₹ 900000/-

मं.सं. D.D.No.				
सं.सं. RECON CODE	8	7	2	2
आवृत्त ALPHA				
सं.सं. SER.No.				48

आवृत्त मूल्य के लिये अदा करें
*** ** ** ** * SPECIAL RECEIVED

मैंने बैंक ऑफ इंडिया For BANK OF INDIA

मं.सं. RENO. 18573

PURCHASER-CHAMUNDI EXPLOSIVES

मं.सं. RENO. 185125

CHHINDWARA

(आवृत्त शाखा Drawing Branch)

सं.सं. RECON CODE अधिकृत हस्ताक्षरों Authorized Signatory

78274403

⑈000048⑈ 440013010⑈

16 फुलानशा

बैंक ऑफ इंडिया
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
(आवृत्त शाखा Drawing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722

VALID FOR 3 MONTHS FROM THE DATE OF ISSUE
NAGPUR नमोई DO NOT FOLD

28 06 20 24
D D M M Y Y Y Y

मैंने अपने पर
ON DEMAND PAY

30275162

आ इनके आदेशपर
28-06-2024

RANA PRATAPNAGAR 8722

रुपये RUPEES FHULANSHA BHAGALU MARSKOLE

Nine Lakh only

₹ 900000/-

मं.सं. D.D.No.				
सं.सं. RECON CODE	8	7	2	2
आवृत्त ALPHA				
सं.सं. SER.No.				47

आवृत्त मूल्य के लिये अदा करें
*** ** ** ** * SPECIAL RECEIVED

मैंने बैंक ऑफ इंडिया For BANK OF INDIA

मं.सं. RENO. 18573

PURCHASER-CHAMUNDI EXPLOSIVES

मं.सं. RENO. 185125

CHHINDWARA

(आवृत्त शाखा Drawing Branch)

सं.सं. RECON CODE अधिकृत हस्ताक्षरों Authorized Signatory

30275162

⑈000047⑈ 440013010⑈

16 फुलानशा

बैंक ऑफ इंडिया
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
(आवृत्त शाखा Drawing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722

VALID FOR 3 MONTHS FROM THE DATE OF ISSUE
NAGPUR नमोई DO NOT FOLD

28 06 20 24
D D M M Y Y Y Y

मैंने अपने पर
ON DEMAND PAY

11674433

आ इनके आदेशपर
28-06-2024

RANA PRATAPNAGAR 8722

रुपये RUPEES FHULANSHA BHAGALU MARSKOLE

Seven Lakh only

₹ 700000/-

मं.सं. D.D.No.				
सं.सं. RECON CODE	8	7	2	2
आवृत्त ALPHA				
सं.सं. SER.No.				46

आवृत्त मूल्य के लिये अदा करें
*** ** ** ** * SPECIAL RECEIVED

मैंने बैंक ऑफ इंडिया For BANK OF INDIA

मं.सं. RENO. 18573

PURCHASER-CHAMUNDI EXPLOSIVES

मं.सं. RENO. 185125

CHHINDWARA

(आवृत्त शाखा Drawing Branch)

सं.सं. RECON CODE अधिकृत हस्ताक्षरों Authorized Signatory

11674433

⑈000046⑈ 440013010⑈

16 फुलानशा

CHAMUNDI EXPLOSIVES P. LTD.

210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Ref. No. 09/JSK/155

दिनांक : २८.०६.२०२४

प्रति

श्री फूलनसा भागलु मरस्कोल्हे
 रा धमनिया परासिया
 जिला : छिंदवाड़ा मध्यप्रदेश

विषय : दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये श्री दानसा फूलनसा मरस्कोल्हे
 चा मृत्यु झाल्याबद्दल

महोदय,

दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये ^{तुमच्या} ~~मृत्यु~~ मुलगा मृत्यु पावला त्या
 दुःखामध्ये आम्ही पण सहभागी आहो. आपणास सुचित करण्यात येते की आपल्या परिवारामधील
 कोणत्याही व्यक्तीला व्यवस्थापना तर्फे नौकरी देण्याचे आश्वासन देत आहो. त्या अनुषंगाने आपल्या
 परिवारतील इच्छुक व्यक्तीचे नाव सुचित करावे.

करीता आपणास या पत्राद्वारे सुचित करण्यात येत आहे.

काँपी मिली

फूलनसा

आपला विश्वास
 तर्फे चामुंडी एक्सप्लोजिव्ह प्रा. लि.

जय खेळका

व्यवस्थापकिय संचालक

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022
 Plant : VIII, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333

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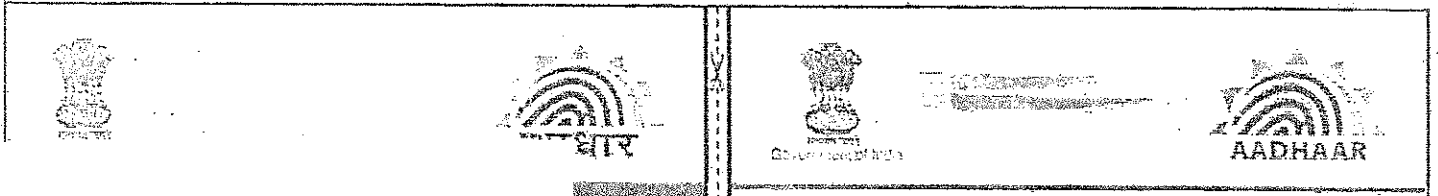
2. पास बुक की सुरक्षा अभिरक्षा सुनिश्चित करें. पास बुक छूट होना, चोरी होना, नष्ट होना या कटफट जाने पर डुप्लीकेट पास बुक हेतु आवेदन करें. डुप्लीकेट पास बुक नाममात्र के प्रभार पर जारी की जाती है.
 Ensure safe custody of the pass book. In case it is lost, stolen, destroyed or spoilt, make an application for issuance of a duplicate pass book. Duplicate pass book is issued with nominal charge.

चेक बुक की सुरक्षा: Cheque book safeguards

1. चेक लिखते समय स्थायी स्याही (बालपेन) का प्रयोग करें।
While writing a cheque, use permanent ink (ball pen).
2. चेक पर आदाता के नाम एवं रकम के बाद शेष बची खाती में एक रखा खींचें।
After payee's name and amount, please draw a line in the space left on the cheque.
3. चेक में सभी ध्यौर लिखने पूर्व उनके सत्यापन के बाद ही उस पर हस्ताक्षर करें।
A cheque should be signed after its verification.

... payment to an unintended beneficiary.
 सुनिश्चित करें कि आप द्वारा जारी चेक...

कुमनसा



सूचना / INFORMATION

- आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं। जन्मतिथि आधार नंबर धारक द्वारा प्रस्तुत सूचना और विनिर्दिष्ट जन्मतिथि के प्रमाण के दरसावेज पर आधारित है।
- इस आधार पर को यूआईडीआई द्वारा नियुक्त प्रमाणीकरण एजेंसी के लिए ऑनलाइन प्रमाणीकरण के द्वारा सत्यापित किया जाना चाहिए या ऐप स्टोर में उपलब्ध एमआधार या आधार ब्यूआर कोड स्कैनर ऐप से वपूआर कोड को स्कैन करके या www.uidai.gov.in पर उपलब्ध सुनिश्चित वपूआर कोड रीडर का उपयोग करके प्रत्यापित किया जाना चाहिए।
- आधार विशिष्ट और सुरक्षित है।
- पहचान और पते के सार्वजनिक दरसावेजों को आधार के लिए लागूकम की तारीख से प्रत्येक 10 वर्ष में कम से कम एक बार आधार में अपडेट कराना चाहिए। आधार विभिन्न सरकारी और गैर-सरकारी फायदों/सेवाओं का लाभ लेने में सहायता करता है।
- आधार में अपना मौखिक नंबर और ईमेल आईडी अपडेट करें।
- आधार सेवाओं का लाभ लेने के लिए एमआधार ऐप डाउनलोड करें।
- बायोमेट्रिक्स का उपयोग न करने के समय सुरक्षा सुनिश्चित करने के लिए आधार/बायोमेट्रिक्स लॉक/अनलॉक सुविधा का उपयोग करें।
- आधार की प्रयोग करने वाले सहमति लेने के लिए बाध्य हैं।
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in Aadhaar card of the Aadhaar number holder.

scanning using mAadhaar or Aadhaar UR...

Address should be updated in Aadhaar card every 10 years or every 5 years for enrollment for Aadhaar.

■ Aadhaar helps you avail of various Government services and Non-Government services.

■ Aadhaar is updated in Aadhaar.

■ Use mAadhaar app to avail of Aadhaar services.

■ Lock/Unlock Aadhaar/biometrics to ensure security when not using Aadhaar/biometrics.

■ Entities seeking Aadhaar are obligated to seek consent.

University of Jammu

नामांकन क्रम/ Enrolment No.: 0515/22108/14700

To

मेरा

मेरा आधार

पूजनसि

- 71 -

Phone : + 91/12-2233445-2233446
Fax : + 91/12-2233447
E-mail : safetyfuse@chamundiexplosives.com
Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES PVT. LTD.
210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

FORM EE
Report of Fatal Accident

To,
Sir,

I have the honour to submit the following report of an accident which occurred on 13/06/2024 in the Factory Premises of Company details of premises of Factory and which resulted in the death of the workman by name Ku. Monali D/o Shankar Alone whose particulars are given in the statement annexed herewith

2. The circumstances attending the death of the workman were as under:

[a] Time of Accident :

At 1:00 P.M.

[b] Place where the accident occurred :

Chamundi Explosive Pvt. Ltd.
Factory at Survey no.128-129
Village Dhamana [Turagondi]
Tah. Hingna, Distt. Nagpur
Maharashtra -440023

[c] manner in which deceased was employed at the time

Deceased was Labour and working in the Factory where manufacturing of Explosive but suddenly blast occurred in the working premises and thereby deceased and other 8 labours died in the said blast on 13/06/2024

[d] cause of the accident

Due to Blast in the working premises of Factory

[e] Any other relevant particulars

The Chamundi Explosive Pvt. Ltd. after sad demise of Ku. Monali D/o Shankar Alone and as per directives of Government of Maharashtra and other authorities, the Company paid Rs. 25,00,000/- [Twenty Five Lakh] which was handover to the legal heirs of deceased Ku. Monali D/o Shankar Alone vide [1] D.D. no. 000027 amounting to Rs. 9,00,000/- [2] D.D. no. 000028 amounting to Rs. 9,00,000 [3] DD no. 000022 Rs. 7,00,000/- all dated 28/06/2024 drawn on Bank of India, Rana Pratap Nagar, Nagpur by way of Compensation directly.

DATE: 10/07/2024

10/1124

आपक विधि

महान न्यायालय, महाराष्ट्र
नागपुर-४४००२२

FOR CHAMUNDI EXPLOSIVES PVT. LTD.

[Signature]
MANAGER

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022
Plant : Vill., Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333



MAHARASHTRA

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JR TREASURY
CK 009791

23 APR 2024

Post Clerk / St. Clerk

प्रतिज्ञापत्र

प्रतिज्ञार्थी:- शंकर काशीनाथ अलोने
रा. धामणा (लिंगा), तहसिल: व
डिस्टीक्ट नागपुर

मी आज दिनांक 28/06/2024 रोजी आपल्या स्वयः इच्छेने आणि
कोणाचाही दबावात न येता हे प्रतिज्ञापत्र लिहून देत आहे.

1) साझी मुलगी मोनाली शंकर अलोने, वय 27 वर्ष, रा. काही वर्षा पासून
चामुन्डी एक्सप्लोझिव्हस प्रायवेट लिमिटेड चे कंपनी मध्ये काम करित होती.

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2) दिनांक 13/06/2024 ला या कंपनी मध्ये विस्फोटक घटना घडली होती. त्या वेळेस माझी मुलगी कंपनी मध्ये कामावर होती. त्या विस्फोटमुळे तिथे जिवाची आणि सामानाची खुप मोठी नुकसान झाली आहे. त्या विस्फोट मध्ये माझा मुलीचाही जिवाला दुखापत मृत्यु झाली.

3) दिनांक 14/06/2024 चा दिलेल्या प्रमाणपत्रा प्रमाणे मा. ग्रामपंचायत धामणा (लिंगा) ने माझा मुलीचा मृत्युबाबत मुआवजा घेणार सर्व वारसदाराकडुन अधिकृत मी एकमात्र वारसदार आहे. दुसरे कोणतेही वारसदार याबाबत काहीही कोणताही आक्षेप घेणार नाही आणि हक्क मागणार नाही.

4) घटना घडल्यानंतर हया कंपनी चे डायरेक्टर आणि मॅनेजर यांनी सर्व घटना पिडीतांशी संपर्क करुन त्यांचाशी झालेल्या हया दुखद घटनेबाबत शोक व्यक्त केला. तेव्हा जितकेही मृतकाचा परीवारांनी आमच्या समोर प्रत्येकी 25,00,000/- (पंचवीस लाख) रुपयाची मागणी केली असता त्यांनी आम्हास सांगितले की आम्ही एक-दोन दिवसामध्ये सांगतो म्हणुन आम्ही तिथुन निघुन गेलो. नंतर कंपनीचे डायरेक्टर आणि मॅनेजर यांनी आमची ती

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मागणी कायम कायम स्वरूपानी असे (फुल अॅन्ड फायनल) आहेस तर ते ती मागणी पूर्ण करण्यास तयार झालो.

5) कंपनी डायरेक्टर ने त्या दुखद घटने मध्ये माझी मुलगी मोनाली शंकर अलोने वय 27 वर्ष चा मृत्यु झाल्यामुळे त्या घटनेचा मोबदल्यात तिचा सर्व वारसदारा कडुन माझा नावाने 25,00,000/- (रक्कम पंचवीस लाख रुपये) देण्याची मंजुरी केली आहे. ही 25,00,000/- (पंचवीस लाख रुपये) राशी मला व माझा परीवाराला स्विकार आहे. आणि ही राशी मला डिमांड ड्राफ्ट द्वारा प्राप्त झाली आहे. डिमांड ड्राफ्ट चे वर्णन खालील प्रमाणे आहे.

अ) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 55479279 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बँन्च नागपुर चा आहे.

ब) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 15540326 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बँन्च नागपुर चा आहे.

क) 7,00,000/- (रुपये सात लाख) चा डिमांड ड्राफ्ट क्रमांक 07772797 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बँन्च नागपुर चा आहे.

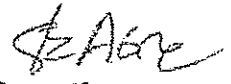
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6) मी या शपथपत्राद्वारे हे सांगु इच्छितो की मला व माझा परीवार आणि माझे रिश्तेदार चामुन्डी एक्सप्लोझीव्हस प्रायवेट लिमिटेड हया कंपनी चे डायरेक्टर, मॅनेजर आणि कोणतेही कर्मचा-याबाबत भविष्यामध्ये कोणत्याही प्रकारचा भुगतान कधीही मागणार नाही.

हेच माझे शपथपत्र आहे.

नागपुर

दिनांक: 28 / 06 / 2024

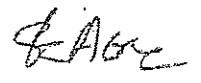

प्रतिज्ञार्थी

सत्यापन



हा शपथपत्र दिनांक 28/06/2024 रोजी नागपुर येथे तयार करण्यात आला असून वरील दिलेला अनुच्छेद क्रमांक 1 ते 6 मी वाचून पाहीले ते माझा सागण्याप्रमाणे माझा वकीलानी बनविले आहे ते बरोबर आहे.

मी प्रतिज्ञार्थी ला ओळखतो


प्रतिज्ञार्थी

अॅडव्होकेट

साक्षीदार
① मुषण डोजेणो-११३





256/663184

राणा प्रतापनगर शाखा
नागपुर-440022
(प्राधिकृत शाखा Issuing Branch)

RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722 NAGPU

26 06 20 24
D D M M Y Y

पैसे जाने पर
ON DEMAND PAY
15540326
RANA PRATAPNAGAR (8722)
SHANKAR KASHINATH ALONE

रुपये RUPEES	Nine Lakh only			₹	900000/-
मं. नं. D.D. No.					
स. को. RECON. CODE	आरक्षण ALPHA	क्रम. सं. SR. No.			

***** प्राप्त मूल्य के लिये अदा करें
FOR VALUE RECEIVED
कृते बैंक ऑफ इंडिया For BANK OF INDIA
पी.एफ.नं. P.F.No. 185743
पी.एफ.नं. P.F.No. 185125

PURCHASER-CHAMUNDI EXPLOSIVES

BAZARGAON (अदाकर्ता शाखा Drawee Branch) 8 7 3 6
स. को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorised Signatory
15540326

AGRE

000027 440013010 16

बैंक ऑफ इंडिया
राणा प्रतापनगर शाखा
नागपुर-440022
(प्राधिकृत शाखा Issuing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722 NAGPU

26 06 20 24
D D M M Y Y

पैसे जाने पर
ON DEMAND PAY
55479279
RANA PRATAPNAGAR (8722)
SHANKAR KASHINATH ALONE

रुपये RUPEES	Nine Lakh only			₹	900000/-
मं. नं. D.D. No.					
स. को. RECON. CODE	आरक्षण ALPHA	क्रम. सं. SR. No.			

***** प्राप्त मूल्य के लिये अदा करें
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PURCHASER-CHAMUNDI EXPLOSIVES

BAZARGAON (अदाकर्ता शाखा Drawee Branch) 8 7 3 6
स. को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorised Signatory
55479279

AGRE

000028 440013010 16

बैंक ऑफ इंडिया
राणा प्रतापनगर शाखा
नागपुर-440022
(प्राधिकृत शाखा Issuing Branch)

BANK OF INDIA
RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722 NAGPU

26 06 20 24
D D M M Y Y

पैसे जाने पर
ON DEMAND PAY
07772797
RANA PRATAPNAGAR (8722)
SHANKAR KASHINATH ALONE

रुपये RUPEES	Seven Lakh only			₹	700000/-
मं. नं. D.D. No.					
स. को. RECON. CODE	आरक्षण ALPHA	क्रम. सं. SR. No.			

***** प्राप्त मूल्य के लिये अदा करें
FOR VALUE RECEIVED
कृते बैंक ऑफ इंडिया For BANK OF INDIA
पी.एफ.नं. P.F.No. 185743
पी.एफ.नं. P.F.No. 185125

PURCHASER-CHAMUNDI EXPLOSIVES

BAZARGAON (अदाकर्ता शाखा Drawee Branch) 8 7 3 6
स. को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorised Signatory
07772797

000022 440013010 16

AGRE

आज दि 28/06/24 रोजी
 मला विमांड ड्राफ्ट रु. मिळाले -
 माझ्या खातामध्ये पैसे जमा झाल्यानंतर
 चामुडी एक्सप्लॉसिव्ह कंपनी ने दिलेला चेक
 त्याचा परज करील.

१/१००० रु

(श्री. राजू अलोणी)

(Folhit nijat)

RKvijet

8830046379



-79-

Phone : + 91-712-2233445, 2233446
 Fax : + 91-712-2233447
 E-mail : safetyfuse@chamundiexplosives.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES P. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Ref. No. 09/JSK/148

दिनांक : २८.०६.२०२४

प्रति
 श्री शंकर अलोणे
 मु + पोस्ट : धामना
 तह + ज़िला : नागपुर

विषय : दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटना मध्ये कु. मोनाली शंकर अलोणे चा मृत्यु झाल्याबद्दल.

महोदय,

दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये आपली मुलगी मृत्यु पावली त्या दुःखामध्ये आम्ही पण सहभागी आहो. आपणास सुचित करण्यात येते की आपल्या परिवारामधील कोणत्याही व्यक्तीला व्यवस्थापना तर्फे नौकरी देण्याचे आश्वासन देत आहो. त्या अनुषंगाने आपल्या परिवारतील इच्छुक व्यक्तीचे नाव सुचित करावे.

करीता आपणास या पत्राद्वारे सुचित करण्यात येत आहे.

आपला विश्वास
 तर्फे चामुंडी एक्सप्लोजिव्ह प्रा. लि.

जय खेमका

व्यवस्थापकिय संचालक

स्त मोनली

EA

28.6.2024

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022
 Plant : Vill, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333



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महाराष्ट्र शासन
राज्य शासक

राज्य शासक
राज्य शासक

नोंदणीकरण क्रमांक / Enrolment No. : 2006/31654/33599

महाराष्ट्र शासन
राज्य शासक

शंकर काशीनाथ अलोडे

26/1

माझे आधार, माझी ओळख

AGre

-82-

Phone : + 91-710-2233445, 2213446
 Fax : + 91-710-2233447
 E-mail : saf@chamundiexplosives.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES PVT. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

FORMEE
Report of Fatal Accident

To,
 Sir,

I have the honour to submit the following report of an accident which occurred on 13/06/2024 in the Factory Premises of Company details of premises of Factory and which resulted in the death of the workman by name **Ku. Pranjali D/o Shrikant Falke** whose particulars are given in the statement annexed herewith

2. The circumstances attending the death of the workman were as under :

[a] Time of Accident :

At 1:00 P.M.

[b] Place where the accident occurred :

Chamundi Explosive Pvt. Ltd.
 Factory at Survey no.128-129
 Village Dhamana [Turagondi]
 Tah. Hingna, Dist. Nagpur
 Maharashtra -440023

[c] manner in which deceased was employed :
 at the time

Deceased was Labour
 and working in the Factory
 where manufacturing of
 Explosive but suddenly blast
 occurred in the working
 premises and thereby deceased
 and other 8 labours died in the
 said blast on 13/06/2024

[d] cause of the accident

Due to Blast in the working
 premises of Factory

[e] Any other relevant particulars

The Chamundi Explosive Pvt. Ltd. after sad demise of **Ku. Pranjali D/o Shrikant Falke** and as per directives of Government of Maharashtra and other authorities, the Company paid Rs. 25,00,000/- [Twenty Five Lakh] which was handover to the legal heirs of deceased **Ku. Pranjali D/o Shrikant Falke** vide [I] D.D. no. 000030 amounting to Rs. 9,00,000/- [2] D.D. no. 000029 amounting to Rs. 9,00,000 [3] D.D. no. 000031 Rs. 7,00,000/- all dated 28/06/2024 drawn on Bank of India, Rana Pratap Nagar, Nagpur by way of Compensation directly.

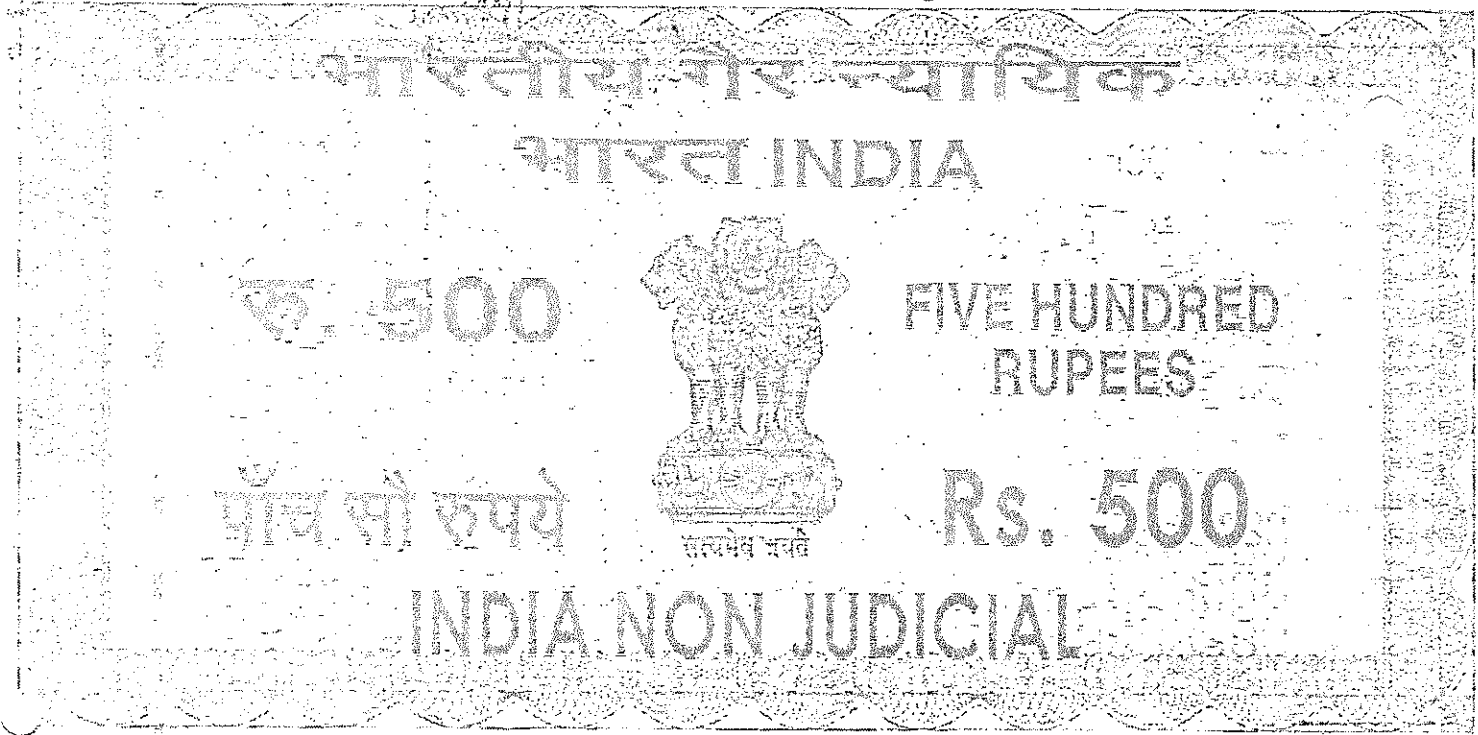
Manufacturers of Safety-Fuse & Gun Powder

DATE: 10/07/2024
 Regd. Office: Laxmi Nagar, Near Water Tank, Nagpur - 440 022
 Plant : Vill. Dhamana (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333

For CHAMUNDI EXPLOSIVES PVT. LTD.

[Signature]
 GENERAL MANAGER

124
 2024
 009



SR 141 350X
CK 009792

23 APR 2024

प्रतिज्ञापत्र

प्रतिज्ञार्थी:- श्रीकांत नारायण फालके
 सा. धामणा (लिंगा), तहसिल व
 डिस्टीक्ट नागपुर

मी आज दिनांक 28/06/2024 रोजी आपल्या स्वयः इच्छेने आणि
 कोणाचाही दबावात न येता हे प्रतिज्ञापत्र लिहून देत आहे.

- माझी मुलगी प्राजंली श्रीकांत फालके वय 20 वर्ष, सा. काही वर्षा
 पासून चामुन्डी एक्सप्लोझीव्हस प्रायवेट लिमिटेड चे कंपनी मध्ये काम करीत
 होती.

-85-

2) दिनांक 13/06/2024 ला या कंपनी मध्ये विस्फोटक घटना घडली होती. त्या वेळेस माझी मुलगी कंपनी मध्ये कामावर होती. त्या विस्फोटमुळे तिथे जिवाची आणि सामानाची खुप मोठी नुकसान झाली आहे. त्या विस्फोट मध्ये माझा मुलीचाही जिवाला दुखापत मृत्यु झाली.

3) दिनांक 14/06/2024 चा दिलेल्या प्रमाणपत्रा प्रमाणे मा. ग्रामपंचायत धामणा (लिंगा) ने माझा मुलीचा मृत्युबाबत मुआवजा घेणार सर्व वारसदाराकडुन अधिकृत मी एकमात्र वारसदार आहे. दुसरे कोणतेही वारसदार याबाबत काहीही कोणताही आक्षेप घेणार नाही आणि हक्क मागणार नाही.

4) घटना घडल्यानंतर हया कंपनी चे डायरेक्टर आणि मॅनेजर यांनी सर्व घटना पिडीतांशी संपर्क करुन त्यांचाशी झालेल्या हया दुखद घटनेबाबत शोक व्यक्त केला. तेव्हा जितकेही मृतकाचा परीवारांनी आमच्या समोर प्रत्येकी 25,00,000/- (पंचवीस लाख) रुपयाची मागणी केली असता त्यांनी आम्हास सांगितले की आम्ही एक-दोन दिवसामध्ये सांगतो म्हणुन आम्ही तिथुन निघुन गेलो. नंतर कंपनीचे डायरेक्टर आणि मॅनेजर यांनी आमची ती

मागणी कायम कायम स्वरुपानी असे (फुल अँन्ड फायनल) आहेस तर ते ती मागणी पुर्ण करण्यास तयार झालो.

5) कंपनी डायरेक्टर ने त्या दुखद घटने मध्ये माझी मुलगी प्रांजली श्रीकांत फालके वय 20 वर्ष चा मृत्यु झाल्यामुळे त्या घटनेचा मोबदल्यात तिचा सर्व वारसदारा कडुन माझा नावाने 25,00,000/- (रक्कम पंचवीस लाख रुपये) देण्याची मंजूरी केली आहे. ही 25,00,000/- (पंचवीस लाख रुपये) राशी मला व माझा परीवाराला स्विकार आहे. आणि ही राशी मला डिमांड ड्राफ्ट द्वारा प्राप्त झाली आहे. डिमांड ड्राफ्ट चे वर्णन खालील प्रमाणे आहे.

अ) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 07780775 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बँन्च नागपुर चा आहे.

ब) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 85316938 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बँन्च नागपुर चा आहे.

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क) 7,00,000/- (रुपये सात लाख) चा डिमांड ड्राफ्ट क्रमांक 07774076 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्व नागपुर चा आहे.

6) मी या शपथपत्राद्वारे हे सांगु इच्छितो की मला व माझा परीवार आणि माझे रिश्तेदार चामुंडी एक्सप्लोझीव्हस प्रायवेट लिमिटेड हया कंपनी चे डायरेक्टर, मॅनेजर आणि कोणतेही कर्मचा-याबाबत भविष्यामध्ये कोणत्याही प्रकारचा भुगतान कधीही मागणार नाही.

हेच माझे शपथपत्र आहे.

नागपुर

दिनांक:28/06/2024

सत्यापन

प्रतिज्ञार्थी

हा शपथपत्र दिनांक 28/06/2024 रोजी नागपुर येथे तयार करण्यात आला असून वरील दिलेला अनुच्छेद क्रमांक 1 ते 6 मी वाचुन पाहीले ते माझा सागण्याप्रमाणे माझा वकीलानी बनविले आहे ते बरोबर आहे.

मी प्रतिज्ञार्थी ला ओळखतो

प्रतिज्ञार्थी

अॅडव्होकेट

साक्षीदार

1) सुरज लखरे - भाऊ

Pratish

8830046379

704

राणा प्रतापनगर शाखा
नागपुर-440022
(आदीकर्ता शाखा Issuing Branch)

RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0006722

जारी किए जाने की तारीख से तीन महीने तक वैध है
VALID FOR 3 MONTHS FROM THE DATE OF ISSUE
नागपुर न मोड़ें DO NOT FOLD

26062024
D D M M Y Y + Y Y

- 88 -

या उनके आदेश पर
26-06-2024 ORDER

मांगे जाने पर
ON DEMAND PAY

07780775

RANA PRATAPNAGAR 8722

रुपये RUPEES SHRIKANT NARAYAN FALKE

रु.का. TL
रु.का. OL
रु.का. TT
रु.का. OT

Nine Lakh only

₹ 900000/-

मं.क्र.नं. D.D. No.					
स.को. RECON. CODE	आरक्षण ALPHA	क्रम.सं. SR. No.			

8 7 2 2 30

FOR VALUE RECEIVED
कृते बैंक ऑफ इंडिया For BANK OF INDIA

पी.एफ.नं. PF.No. 185743

पी.एफ.नं. PF.No. 185125

PURCHASER-CHAMUNDI EXPLOSIVES

(अदाकर्ता शाखा Drawee Branch)

स.को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorized Signatory

BAZARGAON

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07780775

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श्रीकान्त फालके



बैंक ऑफ इंडिया
राणा प्रतापनगर शाखा
नागपुर-440022
(आदीकर्ता शाखा Issuing Branch)

BANK OF INDIA

RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0006722

जारी किए जाने की तारीख से तीन महीने तक वैध है
VALID FOR 3 MONTHS FROM THE DATE OF ISSUE
नागपुर न मोड़ें DO NOT FOLD

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D D M M Y Y + Y Y

या उनके आदेश पर
26-06-2024 ORDER

मांगे जाने पर
ON DEMAND PAY

85316938

RANA PRATAPNAGAR 8722

रुपये RUPEES SHRIKANT NARAYAN FALKE

रु.का. TL
रु.का. OL
रु.का. TT
रु.का. OT

Nine Lakh only

₹ 900000/-

मं.क्र.नं. D.D. No.					
स.को. RECON. CODE	आरक्षण ALPHA	क्रम.सं. SR. No.			

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FOR VALUE RECEIVED
कृते बैंक ऑफ इंडिया For BANK OF INDIA

पी.एफ.नं. PF.No. 185743

पी.एफ.नं. PF.No. 185125

PURCHASER-CHAMUNDI EXPLOSIVES

(अदाकर्ता शाखा Drawee Branch)

स.को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorized Signatory

BAZARGAON

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श्रीकान्त फालके



बैंक ऑफ इंडिया
राणा प्रतापनगर शाखा
नागपुर-440022
(आदीकर्ता शाखा Issuing Branch)

BANK OF INDIA

RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0006722

जारी किए जाने की तारीख से तीन महीने तक वैध है
VALID FOR 3 MONTHS FROM THE DATE OF ISSUE
नागपुर न मोड़ें DO NOT FOLD

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या उनके आदेश पर
26-06-2024 ORDER

मांगे जाने पर
ON DEMAND PAY

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RANA PRATAPNAGAR 8722

रुपये RUPEES SHRIKANT NARAYAN FALKE

रु.का. TL
रु.का. OL
रु.का. TT
रु.का. OT

Seven Lakh only

₹ 700000/-

मं.क्र.नं. D.D. No.					
स.को. RECON. CODE	आरक्षण ALPHA	क्रम.सं. SR. No.			

8 7 2 2 29

FOR VALUE RECEIVED
कृते बैंक ऑफ इंडिया For BANK OF INDIA

पी.एफ.नं. PF.No. 185743

पी.एफ.नं. PF.No. 185125

PURCHASER-CHAMUNDI EXPLOSIVES

(अदाकर्ता शाखा Drawee Branch)

स.को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorized Signatory

BAZARGAON

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श्रीकान्त फालके

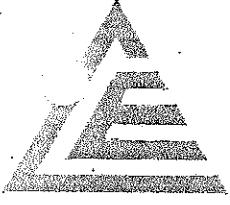
- 89 -

आज दि. 28/6/24 ला मला
 2 डिमांड ड्राफ्ट मिळाले आहे.
 मला कंपनी ने दिलेले चेक
 पेसे मिळाले नांत त्यांना परत आणार

Rohit. K. Nigot
 RKNigot

8830046379

सी कानं फल के



- 90 -

Phone : + 91-712-2233445, 2233443
 Fax : + 91-712-2233447
 E-mail : safetyfuse@chamundexplosives.c
 Website : www.chamundexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES P. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Ref. No. 09/JSK/147

दिनांक : २८.०६.२०२४

प्रति

श्री. श्रीकांत नारायण फलके

मु+ पोस्ट : धामना

तह+ जिला : नागपुर

विषय : दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटना मध्ये कु.प्राजली श्रीकांत फलके चा मृत्यु
 झाल्याबद्दल

महोदय,

दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये आपली मुलगी मृत्यु पावली त्या
 दुःखामध्ये आम्ही पण सहभागी आहो. आपणास सुचित करण्यात येते की आपल्या परिवारामधील
 कोणत्याही व्यक्तीला व्यवस्थापना तर्फे नौकरी देण्याचे आश्वासन देत आहो. त्या अनुषंगाने आपल्या
 परिवारतील इच्छुक व्यक्तीचे नाव सुचित करावे.

करीता आपणास या पत्राद्वारे सुचित करण्यात येत आहे.

आपला विश्वासु

तर्फे चामुंडी एक्सप्लोसिव्ह प्रा. लि.

जय खेसका

व्यवस्थापकिय संचालक

प्रति श्रीकांत

श्रीकांत फलके

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Plant : VIII, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333



भारत सरकार
Government of India



भारतीय विशिष्ट प्रकाश परिषद

भारतीय विशिष्ट प्रकाश परिषद

श्री का. ए. ए. ए. ए. ए.

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भारतीय विशिष्ट ओळख प्राधिकरण
 भारत सरकार
 Unique Identification Authority of India
 Government of India



आधार - सामान्य माणसाचा

आधार - सामान्य माणसाचा अधिकार

श्री कान्त फलके

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Phone : + 91 712 2233445, 2233446
Fax : + 91 712 2233447
E-mail : safetyfuse@chamundiexplosives.com
Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES PVT. LTD.
210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

FORM EE
Report of Fatal Accident

To,
Sir,

I have the honour to submit the following report of an accident which occurred on 13/06/2024 in the Factory Premises of Company details of premises of Factory and which resulted in the death of the workman by name Pramod S/o Murlidhar Chaware whose particulars are given in the statement annexed herewith

2. The circumstances attending the death of the workman were as under :
[a] Time of Accident : At 1:00 P.M.

[b] Place where the accident occurred :
Chamundi Explosive Pvt. Ltd.
Factory at Survey no. 128-129
Village Dhamana [Turagondi]
Tah. Hingna, Dist. Nagpur
Maharashtra -440023.

[c] manner in which deceased was employed :
at the time
Deceased was Labour
and working in the Factory
where manufacturing of
Explosive but suddenly blast
occured in the working
premises and thereby deceased
and other 8 labours died in the
said blast on 13/06/2024

[d] cause of the accident
Due to Blast in the working
premises of Factory

[e] Any other relevant particulars

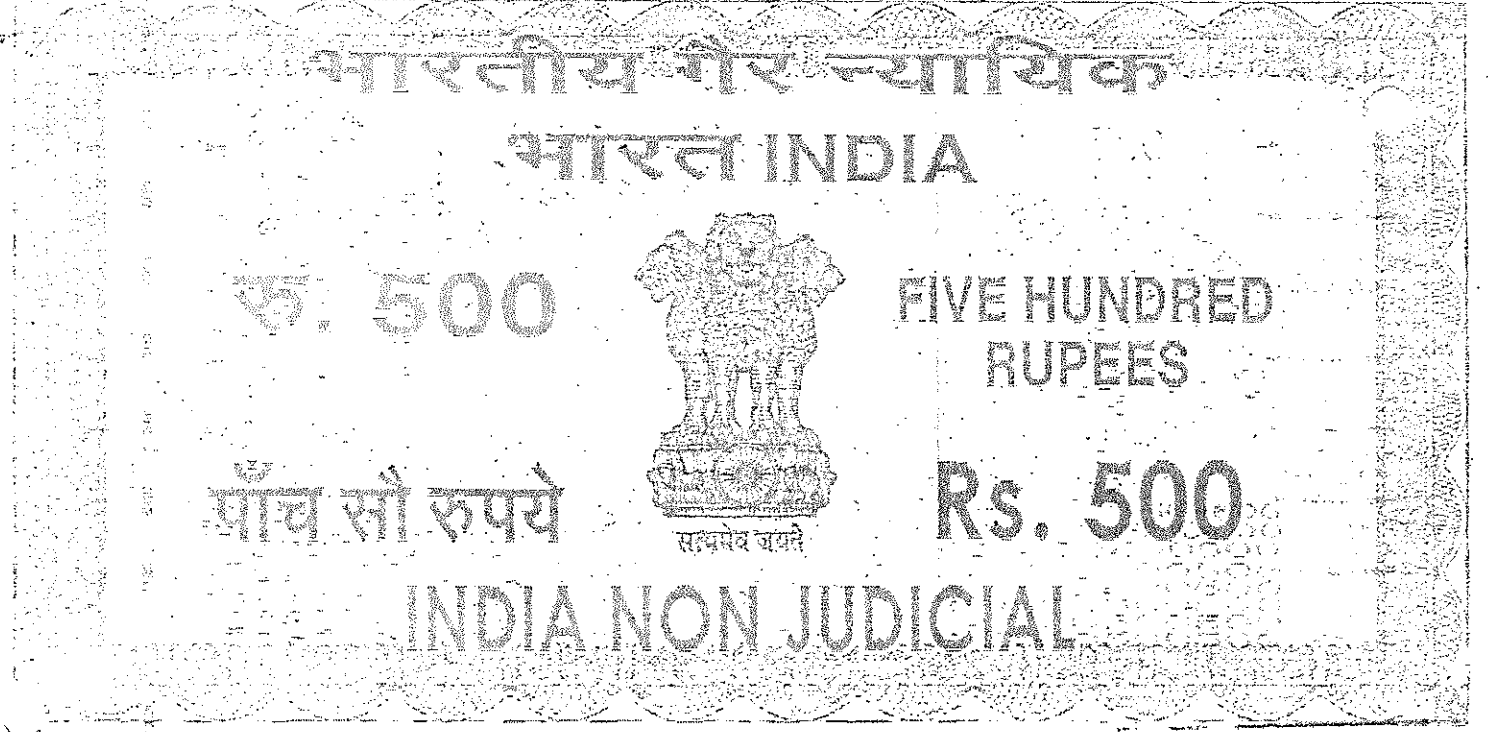
The Chamundi Explosive Pvt. Ltd. after sad demise of Pramod Murlidhar Chaware and as per directives of Government of Maharashtra and other authorities, the Company paid Rs. 25,00,000/- [Twenty Five Lakh] which was handover to the legal heirs of deceased Pramod vide [1] D.D. no. 000044 amounting to Rs. 9,00,000/- [2] D.D. no. 000043 amounting to Rs. 9,00,000 [3] DD no. 000045 Rs. 7,00,000/- all dated 28/06/2024 drawn on Bank of India, Rana Pratap Nagar, Nagpur by way of Compensation directly.

1/7/24 Pm
NAGPUR
DATE: 10/07/2024

For CHAMUNDI EXPLOSIVES PVT. LTD.
GENERAL MANAGER

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022
Plant : Vill. Dhamna (Anravati Road), Dist. NAGPUR. Ph.: 70301 48333



MAHARASHTRA

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FOR TREASURY
CK 009797

23 APR 2024

प्रतिज्ञापत्र

प्रतिज्ञार्थी:- मनीषा प्रमोद चावरे
रा. पोस्ट नेरी (मानकर), तहसिल व
डिस्टीक्ट नागपुर

मी आज दिनांक 28/06/2024 रोजी आपल्या स्वयः इच्छेने आणि
कोणाचाही दबावात न येता हे प्रतिज्ञापत्र लिहून देत आहे.

1) माझ पती नावे प्रमोद मुरलीधर चावरे वय 38 वर्ष, रा. काही वर्षा
पासुन चामुन्डी एक्सप्लोझिव्हस प्रायवेट लिमिटेड चे कंपनी मध्ये काम करीत
होता.

-96-

- 2) दिनांक 13/06/2024 ला या कंपनी मध्ये विस्फोटक घटना घडली होती. त्या वेळेस माझा पती कंपनी मध्ये कामावर होती. त्या विस्फोटमुळे तिथे जिवाची आणि सामानाची खुप मोठी नुकसान झाली आहे. त्या विस्फोट मध्ये माझा पतीचा जिवाला दुखापत मृत्यु झाली.
- 3) मी माझा पतीचा मृत्युबाबत मुआवजा घेणार सर्व वारसदाराकडुन अधिकृत मी एकमात्र वारसदार आहे. दुसरे कोणतेही वारसदार याबाबत काहीही कोणताही आक्षेण घेणार नाही आणि हक्क मागणार नाही.
- 4) घटना घडल्यानंतर हया कंपनी चे डायरेक्टर आणि मॅनेजर यांनी सर्व घटना पिडीतांशी संपर्क करुन त्यांचाशी झालेल्या हया दुखद घटनेबाबत शोक व्यक्त केला. तेव्हा जितकेही मृतकाचा परीवारांनी आमच्या समोर प्रत्येकी 25,00,000/- (पंचवीस लाख) रुपयाची मागणी केली असता त्यांनी आम्हास सांगितले की आम्ही एक-दोन दिवसामध्ये सांगतो म्हणुन आम्ही तिथुन निघुन गेलो. नंतर कंपनीचे डायरेक्टर आणि मॅनेजर यांनी आमची ती मागणी कायम कायम स्वरुपानी असे (फुल अॅन्ड फायनल) आहेस तर ते ती मागणी पुर्ण करण्यास तयार झालो.

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5) कंपनी डायरेक्टर ने त्या दुखद घटने मध्ये माझे पती प्रमोद मुरलीधर चावरे वय 38 वर्ष चा मृत्यु झाल्यामुळे त्या घटनेचा मोबदल्यात तिका सर्व वारसदारा कडुन माझा नावाने 25,00,000/- (एककम पंचवीस लाख रुपये) देण्याची मंजुरी केली आहे. ही 25,00,000/- (पंचवीस लाख रुपये) राशी मला व माझा परीवाराला स्विकार आहे. आणि ही राशी मला डिमांड ड्राफ्ट द्वारा प्राप्त झाली आहे. डिमांड ड्राफ्ट चे वर्णन खालील प्रमाणे आहे.

अ) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 09827431 दिनांक 28/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बँन्व नागपुर चा आहे.

ब) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 09802990 दिनांक 28/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बँन्व नागपुर चा आहे.

क) 7,00,000/- (रुपये सात लाख) चा डिमांड ड्राफ्ट क्रमांक 09998126 दिनांक 28/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बँन्व नागपुर चा आहे.

6) मी या शपथपत्राद्वारे हे सांगु इच्छितो की मला व माझा परीवार आणि माझे रिश्तेदार चामुन्डी एक्सप्लोझीव्हस प्रायवेट लिमिटेड हया कंपनी चे

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डायरेक्टर, मॅनेजर आणि कोणतेही कर्मचा-याबाबत भविष्यामध्ये कोणत्याही प्रकारचा भुगतान कधीही मागणार नाही.

हेच माझे शपथपत्र आहे.

नागपुर

दिनांक: 28/06/2024

मानिषा प्र पवार
प्रतिज्ञार्थी

सत्यापन

हा शपथपत्र दिनांक 28/06/2024 रोजी नागपुर येथे तयार करण्यात आला असून वरील दिलेला अनुच्छेद क्रमांक 1 ते 6 मी वाचून पाहिले ते माझा सागण्याप्रमाणे माझा वकीलानी बनविले आहे ते बरोबर आहे.

मी प्रतिज्ञार्थी ला ओळखतो

मानिषा प्र पवार
प्रतिज्ञार्थी

अॅडव्होकेट

साक्षीदार - श्री नल्मुजी वरठी (वडील) -

- श्री दिपक मुरलीधर चवारे (भाऊ) - दिपक चवारे



-100-

Phone : + 91-712-2233445, 2233446
 Fax : + 91-712-2233447
 E-mail : safetyfuse@chamundiexplosives.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES P. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Ref. No. 09/JSK/153

दिनांक : २८.०६.२०२४

प्रति

श्रीमती मनीषा प्रमोद चव्हारे

मु + पोस्ट : धामना

तह + जिला : नागपुर

विषय : दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटना मध्ये प्रमोद मुरलीधर चव्हारे चा मृत्यु झाल्याबद्दल

महोदय,

दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये ^{दुसऱ्या} ~~आपली~~ पति मृत्यु पावले त्या दुःखामध्ये आम्ही पण सहभागी आहो. आपणास सुचित करण्यात येते की आपल्या परिवारामधील कोणत्याही व्यक्तीला व्यवस्थापना तर्फे नौकरी देण्याचे आश्वासन देत आहो. त्या अनुषंगाने आपल्या परिवारतील इच्छुक व्यक्तीचे नाव सुचित करावे.

करीता आपणास या पत्राद्वारे सुचित करण्यात येत आहे.

आपला विश्वासु
 तर्फे चामुंडी एक्सप्लोजिव्ह प्र. लि.

जय खेमका

व्यवस्थापकिय संचालक

प्रमोद चव्हारे
 मनीषा प्र. चव्हारे

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Plant : VIII, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48393

संस्कृत-संस्कार

कानिका प्र. पवार



संस्कृत-संस्कार-संस्थान-प्रसिद्धि-कारण
GOVERNMENT OF INDIA

मानिषा प्र. चवारे

मानिषा प्र. चवारे

केनरा बँक



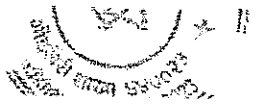
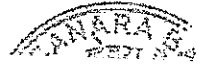
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- 103 -

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CANARA

27-FEB-2019



मंनिषा प. चवारे

-104-

Phone : 91-712-2733445, 2733446
 Fax : 91-712-2733447
 E mail : safety.fuse@chamundiexplosives.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES PVT. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

FORM F.E
 Report of Fatal Accident

To,
 Sir.

I have the honour to submit the following report of an accident which occurred on 13/06/2024 in the Factory Premises of Company details of premises of Factory and which resulted in the death of the workman by name Pannalal S/o Rekhilal Bandewar whose particulars are given in the statement annexed herewith

2. The circumstances attending the death of the workman were as under:

[a] Time of Accident : At 1:00 P.M.

[b] Place where the accident occurred : Chamundi Explosive Pvt. Ltd.
 Factory at Survey no.128-129
 Village Dhamana [Turagondi]
 Tah. Hingna, Dist. Nagpur
 Maharashtra -440023

[c] manner in which deceased was employed :
 at the time Deceased was Labour
 and working in the Factory
 where manufacturing of
 Explosive but suddenly blast
 occurred in the working
 premises and thereby deceased
 and other 8 labours died in the
 said blast on 13/06/2024

[d] cause of the accident Due to Blast in the working
 premises of Factory

[e] Any other relevant particulars

The Chamundi Explosive Pvt. Ltd. after sad demise of Pannalal S/o Rekhilal Bandewar and as per directives of Government of Maharashtra and other authorities, the Company paid Rs. 25,00,000/- [Twenty Five Lakh] which was handover to the legal heirs of deceased Pannalal S/o Rekhilal Bandewar vide [1] D.D. no. 000024 amounting to Rs. 9,00,000/- [2] D.D. no. 000033 amounting to Rs. 9,00,000 [3] DD no. 000034 Rs. 7,00,000/- all dated 28/06/2024 drawn on Bank of India, Rana Pratap Nagar, Nagpur by way of Compensation directly.

NAGPUR

DATE: 10/07/2024

For CHAMUNDI EXPLOSIVES PVT. LTD.

GENERAL MANAGER

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440-022
 Plant : Vill, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333

9/24
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भारत INDIA

₹ 500



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RUPEES

पाँच सौ रुपये

Rs. 500

INDIA NON JUDICIAL

MAHARASHTRA

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UR TREASURY
CK 009794

23 APR 2024

प्रतिज्ञापत्र

Head Clerk / Sr. Clerk

प्रतिज्ञार्थी:- सिता पन्नलाल बन्देवार
सा. धामणा (लिंगा), तहसिल व
डिस्टीक्ट नागपुर

मी आज दिनांक 28/06/2024 रोजी आपल्या स्वयः इच्छेने आणि
कोणाचाही दबावात न येता हे प्रतिज्ञापत्र लिहून देत आहे.

1) माझे पति पन्नलाल रेखलाल बन्देवार वय 56 वर्ष, सा. काही वर्षा
पासुन चामुन्डी एक्सप्लोझीव्हस प्रायवेट लिमीटेड चे कंपनी मध्ये काम करीत
होते.

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- 2) दिनांक 13/06/2024 ला या कंपनी मध्ये विस्फोटक घटना घडली होती. त्या वेळेस माझे पती कंपनी मध्ये कामावर होते. त्या विस्फोटमुळे तिथे जिवाची आणि सामानाची खूप मोठी नुकसान झाली आहे. त्या विस्फोट मध्ये माझा पतीचा जिवाला दुखापत मृत्यु झाली.
- 3) दिनांक 14/06/2024 चा दिलेल्या प्रमाणपत्रा प्रमाणे मा. ग्रामपंचायत धामणा (लिंगा) ने माझा पतीचा मृत्युबाबत मुआवजा घेणार सर्व वारसदाराकडून अधिकृत मी एकमात्र वारसदार आहे. दुसरे कोणतेही वारसदार याबाबत काहीही कोणताही आक्षेप घेणार नाही आणि हक्क मागणार नाही.
- 4) घटना घडल्यानंतर हया कंपनी चे डायरेक्टर आणि मॅनेजर यांनी सर्व घटना पिडीतांशी संपर्क करुन त्यांचाशी झालेल्या हया दुखद घटनेबाबत शोक व्यक्त केला. तेव्हा जितकेही मृतकाचा परीवारांनी आमच्या समोर प्रत्येकी 25,00,000/- (पंचवीस लाख) रुपयाची मागणी केली असता त्यांनी आम्हास सांगितले की आम्ही एक-दोन दिवसामध्ये सांगतो म्हणुन आम्ही तिथुन निघुन गेलो. नंतर कंपनीचे डायरेक्टर आणि मॅनेजर यांनी आमची ती

- 108 -

मागणी कायम स्वरुपानी असे (फुल अॅन्ड फायनल) आहेस तर ते ती मागणी पुर्ण करण्यास तयार झालो.

5) कंपनी डायरेक्टर ने त्या दुखद घटने मध्ये माझे पती पन्नालाल रेखलाल बन्देवार वय 56 वर्ष चा मृत्यु झाल्यामुळे त्या घटनेचा मोबदल्यात तिचा सर्व वारसदारा कडुन माझा नावाने 25,00,000/- (रक्कम पंचवीस लाख रुपये) देण्याची मंजूरी केली आहे. ही 25,00,000/- (पंचवीस लाख रुपये) राशी मला व माझा परीवाराला स्विकार आहे. आणि ही राशी मला डिमांड ड्राफ्ट द्वारा प्राप्त झाली आहे. डिमांड ड्राफ्ट चे वर्णन खालील प्रमाणे आहे.

अ) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 07796231 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॅन्च नागपुर चा आहे.

ब) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 07792102 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॅन्च नागपुर चा आहे.

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क) 7,00,000/- (रुपये सात लाख) चा डिमांड ड्राफ्ट क्रमांक 07806221 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॉन्व नागपुर चा आहे.

6) मी या शपथपत्राद्वारे हे सांगु इच्छितो की मला व माझा परीवार आणि माझे रिश्तेदार चामुन्डी एक्सप्लोझिव्हस प्रायवेट लिमिटेड हया कंपनी चे डायरेक्टर, मॅनेजर आणि कोणतेही कर्मचा-याबाबत भविष्यामध्ये कोणत्याही प्रकारचा भुगतान कधीही मागणार नाही.

हेच माझे शपथपत्र आहे.

नागपुर

शीता बंदेवार

दिनांक: 28/06/2024

प्रतिज्ञार्थी

सत्यापन

हा शपथपत्र दिनांक 28/06/2024 रोजी नागपुर येथे तयार करण्यात आला असून वरील दिलेला अनुच्छेद क्रमांक 1 ते 6 मी वाचून पाहिले ते माझा सागण्याप्रमाणे माझा वकीलानी बनविले आहे ते बरोबर आहे.

मी प्रतिज्ञार्थी ला ओळखतो

शीता बंदेवार

प्रतिज्ञार्थी

अॅडव्होकेट

① झाशीम बंदेवार

Atarekar

② अनुराग बंदेवार

Bambur

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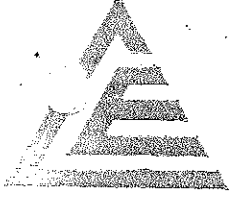
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 Website : www.chamundiexplosives.com

GIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES P. LTD.

210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Ref. No. 09/JSK/150

दिनांक : २८.०६.२०२४

प्रति

श्रीमती सीता पन्नालाल बंदेवार

रा. सातनावरी

पोस्ट : बाजारगांव

तह+ ज़िला : नागपुर

विषय : दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटना मध्ये पन्नालाल रेखलाल बंदेवार चा
 मृत्यु झाल्याबद्दल

महोदय,

दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये माझे पति मृत्यु पावले त्या
 दुःखामध्ये आम्ही पण सहभागी आहो. आपणास सुचित करण्यात येते की आपल्या परिवारामधील
 कोणत्याही व्यक्तीला व्यवस्थापना तर्फे नौकरी देण्याचे आश्वासन देत आहो. त्या अनुषंगाने आपल्या
 परिवारतील इच्छुक व्यक्तीचे नाव सुचित करावे.

करीता आपणास या पत्राद्वारे सुचित करण्यात येत आहे.

५११ मिळाली

सीता बंदेवार

आपला विश्वासु
 तर्फे चामुंडी एक्सप्लोजिव्ह प्रा. लि.

जय खेमका

व्यवस्थापकिय संचालक

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Plant : Vill, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333

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भारत सरकार
GOVERNMENT OF INDIA

ISSUED UNDER



भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

सीता बन्द्योपपाध्याय



भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Ministry of Agriculture, Government of India

श्रीमान् पण्णाजि बांदवार

श्रीमान् पण्णाजि बांदवार

श्रीमान्

श्रीमान् पण्णाजि बांदवार

श्रीमान्, नाझा ओळख

श्रीमान् पण्णाजि बांदवार

Phone : +91 712 2734445 2230446
 Fax : +91 712 2230517
 E-mail : safefuse@chamundiexplosive.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES PVT. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

FORM EE
 Report of Fatal Accident

To,
 Sir,

I have the honour to submit the following report of an accident which occurred on 13/06/2024 in the Factory Premises of Company details of premises of Factory and which resulted in the death of the workman by name Ku. Shital D/o Ashish Chatap whose particulars are given in the statement annexed herewith

2. The circumstances attending the death of the workman were as under :

- [a] Time of Accident : At 1:00 P.M.
- [b] Place where the accident occurred : Chamundi Explosive Pvt. Ltd.
 Factory at Survey no. 128-129
 Village Dhamana [Turagondi]
 Tah. Hingna, Dist. Nagpur
 Maharashtra -440023
- [c] manner in which deceased was employed : Deceased was Labour
 at the time and working in the Factory
 where manufacturing of
 Explosive but suddenly blast
 occurred in the working
 premises and thereby deceased
 and other 8 labours died in the
 said blast on 13/06/2024
- [d] cause of the accident : Due to Blast in the working
 premises of Factory
- [e] Any other relevant particulars

The Chamundi Explosive Pvt. Ltd. after sad demise of Ku. Shital D/o Ashish Chatap and as per directives of Government of Maharashtra and other authorities, the Company paid Rs. 25,00,000/- [Twenty Five Lakh] which was handover to the legal heirs of deceased Ku. Shital D/o Ashish Chatap vide [1] D.D. no. 000026 amounting to Rs. 9,00,000/- [2] D.D. no. 000033 amounting to Rs. 9,00,000 [3] DD no. 000025 Rs. 7,00,000/- all dated 28/06/2024 drawn on Bank of India, Rana Pratap Nagar, Nagpur by way of Compensation directly.

NAGPUR
 DATE: 10/07/2024

For CHAMUNDI EXPLOSIVES PVT. L.
 GENERAL MANAGER

Manufacturers of Safety-Fuse & Gun Powder

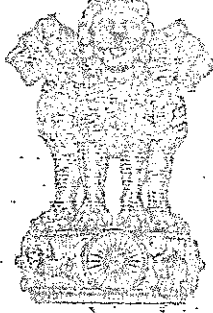
Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur -440 022
 Plant : Vill, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333

7/29
 आशुतोष शिंदेकर
 नमस्कार व्यावसायिक, मजुरावली
 नागपुर-४४० ००९

भारतीय गैर न्यायिक

भारत INDIA

रु. 500

FIVE HUNDRED
RUPEES

पाँच सौ रुपये

Rs. 500

INDIA NON JUDICIAL

MAHARASHTRA

© 2023 ©

UR TREASURY
CK 009793

23 APR 2024

Mumbai / 19, 15/11/2023

प्रतिज्ञापत्र

प्रतिज्ञार्थी:- छाबुबाई श्रीरसागर
रा. धामणा (लिंगा), तहसिल व
डिस्टीक्ट नागपुर

मी आज दिनांक 28/06/2024 रोजी आपल्या स्वयः इच्छेने आणि कोणाचाही दबावात न येता हे प्रतिज्ञापत्र लिहून देत आहे.

- माझी नातीन शितल आशिष छातप वय 29 वर्ष, रा. काही वर्षा पासुन चामुंडी एक्सप्लोझिव्हस प्रायवेट लिमिटेड चे कंपनी मध्ये काम करील होती.

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2) दिनांक 13/06/2024 ला या कंपनी मध्ये विस्फोटक घटना घडली होती. त्या वेळेस माझी मुलगी कंपनी मध्ये कामावर होती. त्या विस्फोटमुळे तिथे जिवाची आणि सामानाची खुप मोठी नुकसान झाली आहे. त्या विस्फोट मध्ये माझा मुलीचाही जिवाला दुखापत मृत्यु झाली.

3) दिनांक 14/06/2024 चा दिलेल्या प्रमाणपत्रा प्रमाणे मा. ग्रामपंचायत धामणा (लिंगा) ने माझा नातीचचा मृत्युबाबत मुआवजा घेणार सर्व वारसदाराकडुन अधिकृत मी एकमात्र वारसदार आहे. दुसरे कोणतेही वारसदार याबाबत काहीही कोणताही आक्षेप घेणार नाही आणि हक्क मागणार नाही.

4) घटना घडल्यानंतर हया कंपनी चे डायरेक्टर आणि मॅनेजर यांनी सर्व घटना पिछीतांशी संपर्क करुन त्यांचाशी झालेल्या हया दुखद घटनेबाबत शोक व्यक्त केला. तेव्हा जितकेही मृतकाचा परीवारांनी आमच्या समोर प्रत्येकी 25,00,000/- (पंचवीस लाख) रुपयाची मागणी केली असता त्यांनी आम्हास सांगितले की आम्ही एक-दोन दिवसामध्ये सांगतो म्हणुन आम्ही तिथुन निघुन गेलो. नंतर कंपनीचे डायरेक्टर आणि मॅनेजर यांनी आमची ती

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मागणी कायम कायम स्वरूपानी असे (फुल अॅन्ड फायनल) आहेस तर ते ती मागणी पुर्ण करण्यास तयार झालो.

5) कंपनी डायरेक्टर ने त्या दुखद घटने मध्ये माझी नातीन शितल आशिष छातप वय 29 वर्ष चा मृत्यु झाल्यामुळे त्या घटनेचा मोबदल्यात तिचा सर्व वारसदारा कडुन माझा नावाने 25,00,000/- (एककम पंचवीस लाख रुपये) देण्याची मंजूरी केली आहे. ही 25,00,000/- (पंचवीस लाख रुपये) राशी मला व माझा परीवाराला स्विकार आहे. आणि ही राशी मला डिमांड ड्राफ्ट द्वारा प्राप्त झाली आहे. डिमांड ड्राफ्ट चे वर्णन खालील प्रमाणे आहे.

अ) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 08367195 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॅन्च नागपुर चा आहे.

ब) 9,00,000/- (रुपये नव लाख) चा डिमांड ड्राफ्ट क्रमांक 07782102 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॅन्च नागपुर चा आहे.

क) 7,00,000/- (रुपये सात लाख) चा डिमांड ड्राफ्ट क्रमांक 07853166 दिनांक 26/06/2024 चा बँक ऑफ इंडिया, राणाप्रतापनगर बॅन्च नागपुर चा आहे.

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6) मी या शपथपत्राद्वारे हे सांगु इच्छितो की मला व माझा परिवार आणि माझे रिश्तेदार चामुन्डी एक्सप्लोझिव्हस प्रायवेट लिमिटेड हया कंपनी चे डायरेक्टर, मॅनेजर आणि कोणतेही कर्मचा-याबाबत भविष्यामध्ये कोणत्याही प्रकारचा भुगतान कधीही मागणार नाही.

हेच माझे शपथपत्र आहे.

नागपुर

सौ छबूनाई कवडूजी क्षीरसागर

दिनांक: 28/06/2024

प्रतिज्ञार्थी

सत्यापन

हा शपथपत्र दिनांक 28/06/2024 रोजी नागपुर येथे तयार करण्यात आला असुन वरील दिलेला अनुच्छेद क्रमांक 1 ते 6 मी वाचुन पाहीले ते माझा सागण्याप्रमाणे माझा वकीलानी बनविले आहे ते बरोबर आहे.

मी प्रतिज्ञार्थी ला ओळखतो

सौ छबूनाई कवडूजी क्षीरसागर

प्रतिज्ञार्थी

अॅडव्होकेट

① विकास कवडूजी क्षीरसागर VIKAS. 779848419

② रोहील निगोट Rohil 8830046379

नागपुर-440022
(आदीकर्ता शाखा Issuing Branch)

RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722 NAGPU नमोई DO NOT FOLD

26 06 2012
D D M M Y Y Y Y

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या उनके आदेशपर
26-06-2012 ORDER

मामे जाने पर
ON DEMAND PAY PRATAPNAGAR

08367195

CHHABUBAI KSHIRSAGAR

8722

रुपये RUPEES

रुपये RUPEES

Nine Lakh only

₹ 900000/-

मां.हा.नं. D.D. No.					
स.को. RECON. CODE		आल्पत्र ALPHA		क्र.सं. SR. No.	

***** प्राप्त मूल्य के लिये अदा करें
FOR VALUE RECEIVED

कृते बैंक ऑफ इंडिया For BANK OF INDIA
पी.एफ.नं. PF.No. 185723

पी.एफ.नं. PF.No. 185125

PURCHASER-CHAMUNDI EXPLOSIVES

BAZARGAON (अदाकर्ता शाखा Drawee Branch)

8 7 3 6 स.को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorized Signatory

08367195

⑈000026⑈ 440013010⑈

रॉ छौबराई कक्षुणी
धिरसागर

बैंक ऑफ इंडिया
रणा प्रतापनगर शाखा
नागपुर-440022
(आदीकर्ता शाखा Issuing Branch)

BANK OF INDIA

RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722 NAGPU नमोई DO NOT FOLD

26 06 2012
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26-06-2012 ORDER

मामे जाने पर
ON DEMAND PAY

07782102

RANA PRATAPNAGAR

8722

CHHABUBAI KSHIRSAGAR

रुपये RUPEES

रुपये RUPEES

Nine Lakh only

₹ 900000/-

मां.हा.नं. D.D. No.					
स.को. RECON. CODE		आल्पत्र ALPHA		क्र.सं. SR. No.	

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पी.एफ.नं. PF.No. 185723

पी.एफ.नं. PF.No. 185125

PURCHASER-CHAMUNDI EXPLOSIVES

BAZARGAON (अदाकर्ता शाखा Drawee Branch)

8 7 3 6 स.को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorized Signatory

07782102

⑈000023⑈ 440013010⑈

रॉ छौबराई कक्षुणी
धिरसागर

बैंक ऑफ इंडिया
रणा प्रतापनगर शाखा
नागपुर-440022
(आदीकर्ता शाखा Issuing Branch)

BANK OF INDIA

RANA PRATAPNAGAR BRANCH
NAGPUR-440022
IFSC CODE: BKID0008722 NAGPU नमोई DO NOT FOLD

26 06 2012
D D M M Y Y Y Y

या उनके आदेशपर
26-06-2012 ORDER

मामे जाने पर
ON DEMAND PAY

07853166

RANA PRATAPNAGAR

8722

CHHABUBAI KSHIRSAGAR

रुपये RUPEES

रुपये RUPEES

Seven Lakh only

₹ 700000/-

मां.हा.नं. D.D. No.					
स.को. RECON. CODE		आल्पत्र ALPHA		क्र.सं. SR. No.	

***** प्राप्त मूल्य के लिये अदा करें
FOR VALUE RECEIVED

कृते बैंक ऑफ इंडिया For BANK OF INDIA
पी.एफ.नं. PF.No. 185723

पी.एफ.नं. PF.No. 185125

PURCHASER-CHAMUNDI EXPLOSIVES

BAZARGAON (अदाकर्ता शाखा Drawee Branch)

8 7 3 6 स.को. RECON. CODE अधिकृत हस्ताक्षरकर्ता Authorized Signatory

07853166

⑈000025⑈ 440013010⑈

रॉ छौबराई कक्षुणी
धिरसागर

आज दि. 28/6/24 ला मला
 वार्मंडी एक्सप्लोसिव कंपनी वर्फे
 3 डिमांड ड्राफ्ट मिळाले आहे.
 मला माझे पैसे मिळाले की लीजा
 रमोचा एक परा कुरघार.

श्री छबूबाई कवठ्णी हिरसागर

PKWiget

= पत्र 8830046379



Phone : + 91-712-2233445, 2233446
 Fax : + 91-712-2233447
 E-mail : safetyfuse@chamundiexplosives.com
 Website : www.chamundiexplosives.com

CIN - U24292MH1987PTC042194

CHAMUNDI EXPLOSIVES P. LTD.
 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Ref. No. 09/JSK/149

दिनांक : २८.०६.२०२४

प्रति

श्रीमती छबूबाई क्षीरसागर

मु + पोस्ट : धामना

तह + ज़िला : नागपुर

विषय : दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये सौ शीतल आशीष चटप चा मृत्यु झाल्याबद्दल

महोदय,

दिनांक १३-०६-२०२४ च्या कंपनीत झालेल्या दुर्घटनामध्ये माझी ^{मुलगी} मृत्यु पावली त्या दुःखामध्ये आम्ही पण सहभागी आहो. आपणास सुचित करण्यात येते की आपल्या परिवारामधील कोणत्याही व्यक्तीला व्यवस्थापना तर्फे नौकरी देण्याचे आश्वासन देत आहो. त्या अनुषंगाने आपल्या परिवारतील इच्छुक व्यक्तीचे नाव सुचित करावे.

करीता आपणास या पत्राद्वारे सुचित करण्यात येत आहे.

आपला विश्वास
 तर्फे चामुंडी एक्सप्लोजिव्ह प्रा. लि.

जय खमका

व्यवस्थापकिय संचालक

प्र. नि. नि. नि.

सौ छबूबाई क्षीरसागर

Manufacturers of Safety-Fuse & Gun Powder

Regd. Office : 210, Laxmi Nagar, Near Water Tank, Nagpur - 440 022

Plant : VIII, Dhamna (Amravati Road), Dist. NAGPUR. Ph.: 70301 48333

-124-



भारत सरकार
Unique Identification Authority of India
Government of India



अव प्रकाश

ओळख

००००

भारत सरकार

श्री छव्वाही कवठ्णी शिरसावा

-125-



भारत सरकार
GOVERNMENT OF INDIA



श्री छबूनाई कवडूजी शिरसागर

श्री छबूनाई कवडूजी शिरसागर


UNITED INDIA INSURANCE COMPANY LIMITED

19, AMBICA HOUSE DHARAMPETH EXTENSION, SHANKAR NAGAR SQUARE NAGPUR, MAHARASHTRA
DO 2 NAGPUR - 440010 MAHARASHTRA
PHONE: (0712) 2248975 FAX: EMAIL:

**UNITED BHARAT LAGHU UDYAM SURAKSHA POLICY
POLICY NO.:2302001123P116173975
UIN: IRDAN545RP0012V01202021**

PERIOD OF INSURANCE From 00:00 Hrs of 07/03/2024 To Midnight of 06/03/2025

Insured

M/s CHAMUNDI EXPLOSIVES PRIVATE LIMITED
210, LAXMI NAGAR, NEAR WATER TANKS , NORTH AMBAZARI ROAD
440022
NAGPUR
MAHARASHTRA

Agent Name	: PROVINCIAL INSURANCE BROKING PVT.
Agent Code	: LTD.
Mobile/Landline Number/Email	: BRC0000881
	: <u>9552573123 / (712) 6665521</u>

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uilc.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 230200@uilc.co.in

Download Customer App (www.uilc.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uilc.co.in>

Printed By : SWA29233 @ 05/03/2024 12:26:10 PM

This document is digitally signed

Signer: KALAIVENI SUBBIAH
Date: Tue, Mar 5, 2024 12:25:00 IST
Location: United India Insurance Company Ltd
Reason: Signing Policy for UIN

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POLICY NO.:2302001123P116774375
UIN. IRDAN545RP0012V01202021

743



UNITED BHARAT LAGHU UDYAM SURAKSHA POLICY
SCHEDULE

Policy No.	2302001123P116173975	Prav. Pol. No.	281100112210000458
Name Of Insured	M/s CHAMUNDI EXPLOSIVES PRIVATE LIMITED / 23300401411		
tel.(O)	Fax	Tel.(R)	Mobile 9823010721
Business/Occupation	None	Email	safetyfuse@chamundiexplosives.com
Period of Insurance	From 00:00 Hrs of 07/03/2024	To	Midnight of 06/03/2025

CO-INSURANCE DETAILS:
IIC 230200 : 100%

Risks Covered	Sum Insured(₹)
Contents	65,000,000.00

Add-On Cover	Limit
Debris Removal	Upto 10% of claim amount
Accidental Damage	₹65000000

Total Basic Premium:	183,750.94
Total Addon Premium:	0.00
Net Premium:	98,938.00
CGST(9%):	8,904.00
SGST(9%):	8,904.00
Stamp Duty:	1.00
Total:	116,746.00
Receipt No:	10123020023118184659
Receipt Date:	05/03/2024

Stamp Duty Applicability : No

Agency/Broker Code:	BRC0000881
PROVINCIAL INSURANCE BROKING PVT. LTD.	
BDIS Code:	BD28073
A. RAMANI	

Deductible	5% of claim amount subject to a minimum of ₹ 10,000/- for each & every claim
terrorism deductible	i)1% of the claim amount subject to minimum of ₹ 25,000/- & upto maximum of ₹ 10,00,000/- (for Non-Industrial risks) ii)5% of the claim amount subject to minimum of ₹ 1,00,000/- & upto maximum of ₹ 2,50,00,000/- (for Industrial risks)

Financier Name	Branch	Agreement Type	Loan Number
BANK OF INDIA	NAGPURKINGSWAYPOST BOX NO 9NAGPUR	Hypothecation	

Location/Risk Details :

Location Address	Location Name	Risk Description	Item Type	Item Description	Sum Insured(₹)
27 K HILE STONE ON NAGPUR-AMRAYATI ROAD, (NH-06), KH. NO. 127/2,128, 129MOUZA TURANGONDI, VILLAGE Å DHAMNA, TAH Å HINGNA,NAGPUR,MAHARASHTRA,Pin-441123	CHAMUNDI EXPLOSIVES PRIVATE LIMITED	Explosives / Blasting Factories(2078)	Stocks of All Description	Stock: On Stock of Safety Fuse, Gun Powder, Micro Cords, Raw Materials, Finished, Semi-Finished and Process Goods as per Trade	65,000,000.00

Special Condition	CLAUSES COVERED * REINSTATEMENT CLAUSE * DESIGNATION OF PROPERTY CLAUSE * LOCAL AUTHORITIES CLAUSE ALL OTHER TERMS ,CONDITIONS AND COVERAGES ARE AS PER UNITED LAGHOO UDYAM SURAKSHA POLICY
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The Insurance under this Policy is subject to clauses (as listed)- AGREED BANK CLAUSE

Customer GST/UIN No.:	27AAACC8075E1ZP	Office GST No.:	27AAACU5552C1ZJ
SAC Code:	997137	Invoice No. & Date:	11231116173975 & 05/03/2024
Amount Subject to Reverse Charges-NIL			

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.
Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvs.nic.in>.

Date of Proposal and Declaration: 07/03/2024

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO 2 NAGPUR 230200 on this 05th day of March 2024 .

For and On behalf of
United India Insurance Co. Ltd.

Affix Policy
Stamp here.

Duly Constituted Attorney(s)

Underwritten By - SWA29233 (DO UW CUM CASHIER)

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POLICY NO.:2302001123P116173975

UIN. IRDAN545RP0012V01202021

UNITED BHARAT LAGHU UDYAM SURAKSHA POLICY

You chose this United Bharat Laghu Udyam Suraksha Policy and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Business and Your Property. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us, We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. Your Policy: This United Bharat Laghu Udyam Suraksha Policy is a contract between You and Us as stated in the following:
 - i. This Policy document;
 - ii. The Policy Schedule attached to this Policy document;
 - iii. Any Endorsement attached to and forming part of this Policy document;
 - iv. Any Add-on to this Policy that You may have purchased from Us;
 - v. The proposals and all declarations made by You or on Your behalf;
2. To whom this Policy is issued and what it covers
 - i. This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule where the total value at risk across all Insurable Asset classes at one location is exceeding Rs. 5 Crore (Rupees Five Crore) but not exceeding Rs. 50 Crore (Rupees Fifty Crore) at the policy Commencement Date. Provided, if the value at risk for all Insurable Assets either exceeds Rs. 50 Crore or reduces below Rs. 5 Crore during the Policy Period, this policy shall, on expiry, be replaced by the applicable policy.
 - ii. If more than one person is insured under this policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
 - iii. If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional Clause.
3. The Policy Schedule: The Policy Schedule is an important document about Your insurance cover. It shows:
 - i. Your personal details,
 - ii. the Policy Period,
 - iii. the description of Your Insured Property,
 - iv. the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub-limits for each and every location,
 - v. the insurance covers You have purchased,
 - vi. the Premium You have paid for these insurance covers,
 - vii. Add-on covers opted by You,
 - viii. other important and relevant aspects and information.
4. Special Meanings of certain words: Words stated in the table below have a special meaning throughout this Policy, the Policy Schedule and Endorsements. These words with special meaning are stated in the Policy with the first letter in capitals.

Word /s	Specific meaning
Agreed Value	An amount agreed between You and Us at the policy Commencement Date for items, the value of which cannot be ascertained.
Bank	A bank or any financial institution
Building	Any building or structure in Your Premises where You carry on Your Business. It includes: a. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc. b. The following 'additional structures' located on Your Premises and used for Your Business, that are shown in the Policy Schedule: i. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads, ii. lifts, hoists, iii. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations, iv. water, gas and sewage pipeline within Your premises or v. any other structure shown in the Policy Schedule.
Business	Your commercial enterprise, trade or profession as shown in the Policy Schedule.
Commencement Date	It is the date and time from which the Insurance Cover under this Policy begins. It is shown in the Policy Schedule.
Contents	Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
Excess	It is the amount that You must bear in each and every claim before We become liable to pay.
Insurable Assets	All Buildings, Plant and Machinery, Furniture, Fixture and Fittings, Stock and all other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.
Insured Property	The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declared and insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.
Kutcha Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/ asphalt/ canvas/ tarpaulin and the like.

Market Value	Market Value means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss.
Money	Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed bankers' drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible.
Partial Loss	Any loss other than Total Loss.
Plant and Machinery	All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises. It includes i. machines under repair, ii. machines taken on hire or lease, or through any system of purchase of goods, iii. foundation, bedding or setting of the machines, or iv. accessories of machines.
Policy Period	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in Clause G (III) of this policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in Clause A (3) of this Policy.
Premium	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutcha Construction.
Reinstatement/Replacement	Reinstatement/Replacement is defined as: i. the reconstruction of buildings or replacement of other property lost or destroyed. ii. (b) the repair or partial replacement of property damaged. In either case, to a condition substantially the same as but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Reinstatement/Replacement Value	This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Stocks	Any stock of goods or merchandise. It may be: i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch, ii. Raw materials, packing materials, or iii. Stock held in trust for which You are responsible. iv. Stock in Open in the Insured Premises
Sum Insured	The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part of cover and for each loss, as applicable.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or repair, or the cost of repairing it, is more than the Sum Insured of that item or in total.
We, Us, Our, Insurer	The United India Insurance Company that has provided Insurance Cover under this Policy; of the Company.
You, Your, Insured	The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased insurance cover under this Policy; of such Insured Person/s.
Your Premises	The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us and is reflected in the Policy Schedule

Clause B. Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period. The events covered are given in Column A and those not covered in respect of these events are given in Column B

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover for loss or damage, or destruction caused to the Insured Property by
1.	Fire, including due to its own fermentation, or natural heating, or spontaneous combustion.	caused by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces.
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6.	Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or ground works or excavations.

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7.	Bush fire, Forest fire and Jungle fire	-
8.	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.),	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by, Insured or their employee while
9.	Missile testing operations	-
10.	Riot, Strikes, Malicious Damages	caused by a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation
11.	Acts of terrorism (Coverage as per Terrorism Clause attached.)	Exclusions as per Terrorism Clause attached.
12.	Bursting or overflowing of water tanks, apparatus and pipes,	-
13.	Leakage from automatic sprinkler installations.	a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14.	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events	If it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

Clause C. The Standard Cover

What We cover

We cover physical loss or damage, or destruction of any Insured Property because of any Insured Event stated in Clause B of this Policy and subject to the exclusions stated in Clause D of this Policy subject to all terms and conditions of this Policy. We also give In-built Covers without charging additional premium which are stated in Clause C(4) of this Policy.

Basis of Sum Insured

For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: Reinstatement Value

For Stocks:

- For raw material: landed cost at Your Premises.
- For stock in process: input cost of the stock at the time of loss.
- For finished stock: the manufacturing cost of the Finished Stock or the Contract Price of goods sold but not delivered and more precisely defined below.

Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage Insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price.

Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.

Restoration of Sum Insured

Except as stated in Clause G (III) (3) (e) of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sums Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of the loss, exercise Your option not to restore the Sum Insured.

In-built Covers

If We agree to pay Your claim for loss or damage to Insured Property, We will also pay for the following loss or damage and expenses.

Additions, alterations or extensions:

We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay, for that item as follows:

You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You,

- such item of Property is not otherwise insured,
- maximum limit under this cover is 15% (excluding stocks),
- subject to Underinsurance provision of Clause F of this Policy.

Temporary removal of stocks:

We cover stocks temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes as follows:

- maximum cover will be 10% of the Sum Insured of Stock,
- such stock is not otherwise insured.

Cover for Specific Contents: We cover the following, as applicable:

- Money for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.
- Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.
- Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs. 5 Lakh (Rupees Five Lakh) during the policy period.
- Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding Rs.15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

Start-Up Expenses:

We cover start-up costs necessarily and reasonably incurred by the Insured in respect of the insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding Rs. 5 Lakh (Rupees Five Lakh) during the policy period.

Professional fees:

We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

- The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment;
- The maximum We pay is 5 % of the claim amount;
- We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils.

Costs for removal of debris:

We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling,

demoishing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is 2 % of the claim amount.

Costs compelled by Municipal Regulations:

We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations.

cover these costs on the following conditions:

i. You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You must complete the repairs, reconstruction or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.

ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.

iii. All other terms and conditions of this Policy will apply to this extension.

iv. These costs will not include

a. the costs incurred for complying with such regulations,

- for destruction or damage occurring before Commencement Date,

- for destruction or damage not insured under this Policy

- under which You have received notice before the destruction or damage occurred.

b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation not arisen.

c. the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.

The total amount recoverable under any item of this policy shall not exceed the Sum Insured thereby.

Clause D. Exclusions, that is, what We do not cover

We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:

1. Excess of 5 % of each claim, subject to a minimum of Rs. 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of Rs. 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy.
 - ii. For terrorism risk the excess shall be as per the clause attached to this policy.
2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other Insured property due to operation of an Insured peril is covered.
4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
9. Pollution or contamination, unless
 - i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
 - ii. an Insured Event itself results from pollution or contamination.
10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
12. Loss or damage to any Insured Property removed from Your Premises to any other place, except
 - i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
 - ii. Stock covered under Clause (C) (4.2) of this Policy.
13. Any reduction in market value of any Insured Property after its repair or reinstatement.
14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. Costs, fees or expenses for preparing any claim.

Clause E. What We Pay

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

1. **Partial Loss:**
 - i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
 - ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.
2. If Building or Plant and Machinery or Furniture, Fixture, Fittings is a **Total Loss**, We will pay You for
 - i. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.
 - ii. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.
 - iii. Reinstatement using standard material readily available and in common use for similar type of Building.
3. If the Stock is a **Total Loss**, We will pay You as follows:
 - i. landed cost at Your Premises for Stock of raw materials,
 - ii. total manufacturing cost for Stock of finished goods,
 - iii. the input value of Stock in process at the time loss,
 - iv. The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this

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basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.

- 1. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.
 - 2. If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.
 - 3. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
 - i. If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
 - ii. If You do not wish to Reinstatate the Building, Plant and Machinery, Furniture, Fixture, Fittings.
 - 4. We will also pay other amounts mentioned in Clause C (4) of this Policy.
- NOTE :** In any claim, We will not pay more than the relevant Sum Insured, subject to Underinsurance as stated in Clause F of this Policy:

Clause F. Underinsurance:

The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections and new acquisitions, is more than the Sum Insured, except to the extent waived in Clause F (3) of this Policy, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that We will pay for Your claim.

- 1. Every item of Insured Property is subject to this condition separately.
 - 2. Under this United Bharat Laghu Udyam Suraksha Policy, We will waive underinsurance upto 15%.
 - 3. If at the time of damage the Sum Insured applicable to the relevant Buildings, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other contents is less than 85% of the value of Insurable Assets, You will be responsible for the difference and You will bear a proportionate share of the loss.
 - 4. Underinsurance will not apply to Cover for Specific Contents.
- NOTE:** The cost for Reinstatement of additions made to Insured Property during the Policy Period will be reckoned from the date of addition.

Clause G. Conditions

Your Obligations

Make true and full disclosure in the proposal and related documents

i. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You Insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.

ii. We have agreed to give You Insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents.

Make true statements and full disclosure in the claim and related documents

You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.

Obligation to take care: You must:

- i. ensure that unauthorised persons do not occupy Your Premises.
- ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.

Inform change in circumstances:

You must inform Us immediately if:

- i. You change the nature of Your Business or any processes,
- ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You
- iii. You change the use of Your Premises or any Building,
- iv. Your Premises or any Building remains unoccupied for more than 30 days.

Allow inspection and investigation of claim

You must allow and give full cooperation for the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all documents that We will require.

Follow claim procedure

When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per Clause G (IV) of this Policy.

I) Renewal of Policy

- 1. **End of Policy:** This Policy will expire at the end of the Policy Period.
- 2. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.
- 3. **Renewal is not automatic:** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of mis-representation, non-disclosure of material facts, fraud or non-co-operation on Your part.

II) Cancellation and Termination of Policy

1. Cancellation by You at any time

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel the Policy, We will refund premium as follows:

Period	Refund percentage
Within 3 months	50% of premium
More than 3 months but Within 6 months	25% of premium
More than 6 months	No refund

2. Cancellation by Us

We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-co-operation of the Insured.

3. Automatic termination of the Policy:

This Policy will automatically end in the following cases:

Destruction of any Insured Building: This Policy will automatically end 7 (seven) days after any Insured Building collapses or is displaced or destroyed by reason other than any Insured Event. If a separable part of any Insured Building falls down or is destroyed by reason other than any Insured Event, the cover will end for such part or additional structure.

You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on revised rates, terms and conditions.

Change of use or ownership of Insured Property: The Policy will end in regard to the Insured Property affected, unless You have obtained Our prior consent in writing as an Endorsement on the Policy,

- i. if You change the trade or manufacture, or the nature of Your occupation, or You change other circumstances relating to the Building or a building containing any Insured Property; in such a way as to increase the risk of loss or damage by Insured Events;
- ii. if Your interest in any Insured Property passes to another except by will or operation of law.

Sale of Insured Property: This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part.

Exhaustion of Sum Insured: If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end.

Effect of death: If You are an individual, in the event of Your unfortunate death the Insurance Covers that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

Policy not invalidated: The Policy is not invalidated:

- i. by transfer of Your interest in the Policy by operation of law, if that occurs during the Policy Period. We can continue this policy on same or modified terms in favour of Your legal representatives if they apply for this purpose within 30 days of such transfer;
- ii. by any act, omission, or alteration unknown to You, or beyond Your control, that increases the risk of loss or damage, if You give notice to Us immediately when You become aware of the act, omission or alteration, and pay additional premium if required; or
- iii. if Your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property.

V) Claims Procedure

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost.

The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

Immediate notice to Us

As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.

You can give notice to any of Our offices or call centers.

You must state in this notice

- i. the Policy Number,
- ii. Your name,
- iii. details of report to the police that You made,
- iv. details of report to any Authority that You made,
- v. details of the Insured Event,
- vi. a brief statement of the loss,
- vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises,
- viii. details of loss or damage under Add-ons, if any, and
- ix. submit photographs of loss or physical damage, wherever possible.

Steps to prevent loss and damage

You must take all reasonable steps to prevent further loss or damage to the Insured Property.

Until We have inspected the Insured Property and Your Premises, and have given Our consent,

- i. You must not sell, give away or dispose of any damaged items of any property,
- ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
- iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

Immediate notice to authorities

As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious acts and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event, You must inform the police.

We may but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

Submit claim

a. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.

b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

Establish loss

You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details,

i. You must support Your claim for Insured Property with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.

ii. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

iv. You must give Us when We request any additional information that We require for verifying Your claim.

Fraudulent claim

If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:

i. We will not pay the claim,

ii. We can cancel the Policy; in such a case, You will lose all benefits under this Policy and premium that You have paid, and

iii. We can also inform the police, and start legal proceedings against You.

Other insurance

i. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.

ii. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.

iii. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.

iv. We will ensure that Our actions do not impose any liability on You.

8. Our rights relating to Insured Property

- i. We must investigate/survey that Your claim is covered by this Policy. For this purpose, We will give You notice and request Your cooperation as follows:
 - a. We and Our representatives will visit Your premises, inspect the Insured Property
 - b. We will ask You to give to Us any items of the Contents of Your premises for the purposes examination, testing, or other investigation,
 - c. We will dispose of or deal with or sell any item of the Contents of Your Premises for which loss We have paid completely.
- ii. We will ensure that Our actions will not impose any liability on You.

9. Recovery action by Us

- i. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Insured Property. You must give authority to Us to take such action and exercise this right effectually, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right.
- ii. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
- iii. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

Clause H. Changes to covers

- 1. You can choose to make changes to the covers of this Policy, for example, take additional cover, or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium where applicable.
- 2. This Policy (including the Policy Schedule, the proposal, declarations and the Endorsements) consists of the entire contract between You and Us.

Clause I. Other details

- 1. Designation of Insured Property
For the purpose of determining under which item any Property is insured, We agree to accept the designation under which such Property appears in Your books of account.

2. Notices

- i. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
- ii. You will send any notice, letter, intimation or communication in writing to Us at the branch office where You purchased the Policy. You can also send it at the address mentioned in the Policy Schedule. You shall not send any notice etc. to the insurance agent, broker or any other entity. They are not authorized to receive notices etc. on Our behalf.

3. Applicable law and jurisdiction

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

4. Arbitration

If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:
Chief Grievance Redressal Officer
#19 Nungambakkam High Road, IV Lane,
Chennai - 600034
E-mail: customercare@ulic.co.in

2. Consumer Affairs Department of IRDAI

- a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irdai.gov.in.
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by [clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-600032.
- c. You can visit the portal <http://www.policyholder.gov.in> for more details.

3. Insurance Ombudsman

You can approach the Insurance Ombudsman, depending on the nature of Your grievance and the financial implications, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Clause K. Information about Us

United India Insurance Company Limited
#19, Nungambakkam High Road,
IV Lane,
Chennai - 600034
Ph :91-044-28575200
Web: ulic.co.in
Customer Service: customercare@ulic.co.in

AGREED BANK CLAUSE

If You have mortgaged, hypothecated or created any security over Your Home or any of its Contents in favour of a Bank, and the Bank has an interest in the Policy, the name of such Bank will also be shown in the Policy Schedule under the title 'Agreed Bank Clause'. If You choose

add the name of such Bank at any time during the Policy Period, this will be shown as an Endorsement.

Under this Clause You agree as follows:

- i) We shall pay to the Bank the entire amount that We are liable to pay under this Policy. Such Bank will receive it for its own demand, and as agent for any other person interested in the amount.
-) When we pay the amount to the Bank, Our liability under this Policy will be discharged, and will be binding on all of You and all persons named as the insured.
- i) Any notice or communication We make to the Bank under the provisions of this Policy shall be sufficient notice or communication to You.
-) Any settlement or compromise that We make with the Bank will be binding on You and all persons named as the insured. However, such settlement or compromise will not affect the rights of the Bank to recover any amount from You or any other person.
-) If You make any change in the use of Your Home or sell or transfer the Insured Property, such actions will not prejudice the interest of the Bank under the Policy and this clause, unless the condition has been broken by the Bank or its employees.
- i) If You commit any act or omission that will increase the risk, the insurance cover will not be invalidated. However, the Bank shall notify Us of any change or ownership, or alterations and increase in risks as soon they become known to the Bank, and shall pay additional premium from the time of such change.
- ii) When We pay the amount to the Bank, We will become legally and automatically subrogated to all rights of the Bank to the extent of such payment. This will not impair or prejudice the rights of the Bank to recover any amount from You or any other person.

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

Additional Add-On (if opted on payment of extra premium)

Accidental Damage (UIN. IRDAN545RP0012V02202021/ A0011V01202324)

We cover physical loss or damage, or destruction caused to the Insured Property by - Accidental physical damage.

We do not cover any loss or damage, or destruction caused to the Insured Property -

1. Loss for "valuable contents"
2. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
3. Loss, destruction or damage to the insured property premises caused by change of temperature.
4. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
5. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.
6. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any insured property.
7. Any loss or damage due to self-intentional destruction, and/or arising out of provocation by the insured or its authorized representative

Debris Removal (including foreign debris) - (UIN. IRDAN545RP0012V02202021/ A0012V01202324)

By purchasing this add-on cover, the in-built cover for Costs for removal of debris under clause (4) (r) is modified to:

We will pay reasonable expenses You incur towards removal of debris of any Property including foreign debris from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum we pay is 10 % of the claim amount



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Asadika
and Mahimay

UNITED INDIA INSURANCE COMPANY LIMITED

19, AMBICA HOUSE DHARAMPETH EXTENSION, SHANKAR NAGAR SQUARE NAGPUR, MAHARASTRA
DO 2 NAGPUR - 440010 MAHARASHTRA
PHONE: (0712) 2248975 FAX: EMAIL:

UNITED BHARAT LAGHU UDYAM SURAKSHA POLICY POLICY NO.:2302001123P116406410 UIN. IRDAN545RP0012V01202021

PERIOD OF INSURANCE
From 17:00 Hrs of 08/03/2024
To Midnight of 07/03/2025

Insured

M/s CHAMUNDI EXPLOSIVES PRIVATE LIMITED
210, LAXMI NAGAR, NEAR WATER TANKS , NORTH AMBAZARI ROAD
440022
NAGPUR
MAHARASHTRA

Agent Name : PROVINCIAL INSURANCE BROKING PVT.
Agent Code : LTD.
Mobile/Landline Number/Email : BRC0000881
: 9552573123 / (712) 6665521

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uilc.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 230200@uilc.co.in

Download Customer App(www.uilc.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.
Website: <http://www.uilc.co.in>

Printed By : DIL25816 @ 08/03/2024 5:26:31 PM

This document is digitally signed

Signer: KALAIVENI SUBBIAH
Date: Fri, Mar 8, 2024 17:24:56 IST
Location: United India Insurance Company Ltd
Digitally signed by KALAIVENI SUBBIAH

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POLICY NO.:2302001123P116406410
UIN. IRDANS45RP0012V01202021

**UNITED BHARAT LAGHU UDYAM SURAKSHA POLICY
SCHEDULE**

Policy No.	2302001123P116406410	Prev. Pol. No.	281100112210000456
Name Of Insured	M/s CHAMUNDI EXPLOSIVES PRIVATE LIMITED / 23300401411		
Tel.(O)	Fax	Tel.(R)	Mobile 9823010721
Business/Occupation	None	Email	safetyfuse@chamundiexplosives.com
Period of Insurance	From 17:00 Hrs of 08/03/2024	To	Midnight of 07/03/2025

CO-INSURANCE DETAILS:
UIIC 230200 : 100%

Risks Covered	Sum Insured(₹)
Contents	89,500,000.00
Building	101,000,000.00

Add-On Cover	Limit
Debris Removal	Upto 10% of claim amount
Accidental Damage	₹190500000
Escalation	10% of sum Insured(excluding stocks)

Total Basic Premium:	565,058.72
Total Addon Premium:	0.00
Net Premium:	292,037.00
CGST(9%):	26,283.00
SGST(9%):	26,283.00
Stamp Duty:	1.00
Total:	344,603.00
Receipt No:	10123020023118428667
Receipt Date:	08/03/2024

Stamp Duty Applicability : No

Agency/Broker Code:	BRC0000891
PROVINCIAL INSURANCE BROKING PVT. LTD.	
BDIS Code:	BD28073
A. RAMANI	

Deductible	5% of claim amount subject to a minimum of ₹ 10,000/- for each & every claim
Terrorism deductible	(i) 1% of the claim amount subject to minimum of ₹ 25,000/- & upto maximum of ₹ 10,00,000/- (for Non-Industrial risks) (ii) 5% of the claim amount subject to minimum of ₹ 1,00,000/- & upto maximum of ₹ 2,50,00,000/- (for Industrial risks)

Financier Name	Branch	Agreement Type	Loan Number
BANK OF INDIA	NAGPURKINGSWAYPOST BOX NO 9NAGPUR	Hypothecation	

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Location/Risk Details :

Location Address	Location Name	Risk Description	Item Type	Item Description	Sum Insured(₹)
27 KM. MILE STONE ON NAGPUR-AMRAVATI ROAD, (NH-06), KH. NO. 127/2,128, 129MOUZA TURANGONDI, VILLAGE A& DHAMNA, TAH A& HINGNA,NAGPUR,MAHARASHTRA,Pin-441123	CHAMUNDI EXPLOSIVES PRIVATE LIMITED	Explosives / Blasting Factories(2078)	Plant and Machinery	Plant and Machinery (SI BREAK UP AS PER AS ANN X B)	89,500,000.00
		Explosives / Blasting Factories(2078)	Building including Plinth , Basement and additional Structure	BUILDING AND FACTORY SHED INCLUDING P AND F (SI BREAK UP DETAILS AS PER ANN X A)	101,000,000.00

Special Condition SUM INSURED BREAK UP AS PER ANNEXURE A AND B ATTACHED WITH PROPOSAL FORMS. * REINSTATEMENT VALUE * LOCAL AUTHORITY * DESIGNATION OF PROPERTY * AGREED BANK CLAUSE

The Insurance under this Policy is subject to clauses (as listed)- AGREED BANK CLAUSE

Customer GST/UIN No.:	27AAACC8075E1ZP	Office GST No.:	27AAACU5552C1ZJ
SAC Code:	997137	Invoice No. & Date:	1123I116406410 & 08/03/2024
Amount Subject to Reverse Charges-NIL			

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.
 Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 08/03/2024

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO 2 NAGPUR 230200 on this 08th day of March 2024 .

For and On behalf of
 United India Insurance Co. Ltd.

Affix Policy Stamp here.

Duly Constituted Attorney(s)
 Underwritten By - DIL25816 (DO UNDERWRITER)

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POLICY NO.:2302001123P116406410
UIN. IRDAN54SRP0012V0120202

UNITED BHARAT LAGHU UDYAM SURAKSHA POLICY

You chose this United Bharat Laghu Udyam Suraksha Policy and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Business and Your Property. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us, We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. Your Policy: This United Bharat Laghu Udyam Suraksha Policy is a contract between You and Us as stated in the following:

- i. This Policy document;
- ii. The Policy Schedule attached to this Policy document;
- iii. Any Endorsement attached to and forming part of this Policy document;
- iv. Any Add-on to this Policy that You may have purchased from Us;
- v. The proposals and all declarations made by You or on Your behalf;

2. To whom this Policy is issued and what it covers

- i. This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule where the total value at risk across all Insurable Asset classes at one location is exceeding Rs. 5 Crore (Rupees Five Crore) but not exceeding Rs. 50 Crore (Rupees Fifty Crore) at the policy Commencement Date. Provided, if the value at risk for all Insurable Assets either exceeds Rs. 50 Crore or reduces below Rs. 5 Crore during the Policy Period, this policy shall, on expiry, be replaced by the applicable policy.
- ii. If more than one person is insured under this policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.

iii. If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional Clause.

3. The Policy Schedule: The Policy Schedule is an important document about Your insurance cover. It shows:

- i. Your personal details,
- ii. the Policy Period,
- iii. the description of Your Insured Property,
- iv. the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub-limits for each and every location,
- v. the insurance covers You have purchased,
- vi. the Premium You have paid for these insurance covers,
- vii. Add-on covers opted by You,
- viii. other important and relevant aspects and information.

4. Special Meanings of certain words: Words stated in the table below have a special meaning throughout this Policy, the Policy Schedule and Endorsements. These words with special meaning are stated in the Policy with the first letter in capitals.

Word /s	Specific meaning
Agreed Value	An amount agreed between You and Us at the policy Commencement Date for items, the value of which cannot be ascertained.
Bank	A bank or any financial institution
Building	Any building or structure in Your Premises where You carry on Your Business. It includes: a. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc. b. The following 'additional structures' located on Your Premises and used for Your Business, that are shown in the Policy Schedule: i. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads, ii. lifts, hoists, iii. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations, iv. water, gas and sewage pipeline within Your premises or v. any other structure shown in the Policy Schedule.
Business	Your commercial enterprise, trade or profession as shown in the Policy Schedule.
Commencement Date	It is the date and time from which the Insurance Cover under this Policy begins. It is shown in the Policy Schedule.
Contents	Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
Excess	It is the amount that You must bear in each and every claim before We become liable to pay.
Insurable Assets	All Buildings, Plant and Machinery, Furniture, Fixture and Fittings, Stock and all other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.
Insured Property	The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declared and insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.
Kutchra Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/ asphalt/ canvas/ tarpaulin and the like.

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POLICY NO.:2302001123P116406410
UIN. IRDAN545RP0012V01202021

Market Value	Market Value means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss.
Money	Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed bankers' drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit safes vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible.
Partial Loss	Any loss other than Total Loss.
Plant and Machinery	All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises. It includes i. machines under repair, ii. machines taken on hire or lease, or through any system of purchase of goods, iii. foundation, bedding or setting of the machines, or iv. accessories of machines.
Policy Period	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in Clause G (III) of this policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your Insurance cover, as described in Clause A (3) of this Policy.
Premium	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutcha Construction.
Reinstatement/Replacement	Reinstatement/Replacement is defined as: i. the reconstruction of buildings or replacement of other property lost or destroyed. ii. (b) the repair or partial replacement of property damaged. In either case, to a condition substantially the same as but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Reinstatement/Replacement Value	This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Stocks	Any stock of goods or merchandise. It may be: i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch, ii. Raw materials, packing materials, or iii. Stock held in trust for which You are responsible. iv. Stock in Open in the Insured Premises
Sum Insured	The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part of cover and for each loss, as applicable.
Total Loss	A situation where the Insured Property or Item is completely destroyed, lost, or damaged beyond retrieval or repair, or the cost of repairing it, is more than the Sum Insured of that item or in total.
We, Us, Our, Insurer	The United India Insurance Company that has provided Insurance Cover under this Policy; of the Company.
You, Your, Insured	The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased insurance cover under this Policy; of such Insured Person/s.
Your Premises	The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us and is reflected in the Policy Schedule.

Clause B. Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period. The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover for loss or damage, or destruction caused to the Insured Property by
1.	Fire, including due to its own fermentation, or natural heating, or spontaneous combustion.	caused by a. Its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces.
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6.	Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or ground works or excavations.

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7.	Bush fire, Forest fire and jungle fire	
8.	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.),	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while
9.	Missile testing operations	
10.	Riot, Strikes, Malicious Damages	caused by a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation
11.	Acts of terrorism (Coverage as per Terrorism Clause attached.)	Exclusions as per Terrorism Clause attached.
12.	Bursting or overflowing of water tanks, apparatus and pipes,	
13.	Leakage from automatic sprinkler installations.	a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14.	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events	if it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

Clause C. The Standard Cover**1. What We cover**

We cover physical loss or damage, or destruction of any Insured Property because of any Insured Event stated in **Clause B** of this Policy and subject to the exclusions stated in **Clause D** of this Policy subject to all terms and conditions of this Policy. We also give **In-built Covers** without charging additional premium which are stated in **Clause C(4)** of this Policy.

2. Basis of Sum Insured

- i. for Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: Reinstatement Value
- ii. For Stocks:

- a. For raw material: landed cost at Your Premises.
- b. For stock in process: input cost of the stock at the time of loss.
- c. For finished stock: the manufacturing cost of the Finished Stock or the **Contract Price** of goods sold but not delivered and more precisely defined below.

Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage Insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price.

- iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.

3. Restoration of Sum Insured

Except as stated in **Clause G (III) (3) (a)** of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sums Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of the loss, exercise Your option not to restore the Sum Insured.

4. In-built Covers

If We agree to pay Your claim for loss or damage to Insured Property, We will also pay for the following loss or damage and expenses.

Additions, alterations or extensions:

We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay, for that item as follows:

- i. You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You,
- ii. such item of Property is not otherwise Insured,
- iii. maximum limit under this cover is 15% (excluding stocks),
- iv. subject to Underinsurance provision of **Clause F** of this Policy.

Temporary removal of stocks:

We cover stocks temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes as follows:

- i. maximum cover will be 10% of the Sum Insured of Stock,
- ii. such stock is not otherwise Insured.

Cover for Specific Contents: We cover the following, as applicable:

- i. Money for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.
- ii. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs.50,000 (Rupees Fifty Thousand) during the policy period.
- iii. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding Rs. 5 Lakh (Rupees Five Lakh) during the policy period.
- iv. Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding Rs.15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

Start-Up Expenses:

We cover start-up costs necessarily and reasonably incurred by the insured in respect of the insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding Rs. 5 Lakh (Rupees Five Lakh) during the policy period.

Professional fees:

We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

- i. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment;
- ii. The maximum We pay is 5 % of the claim amount;
- iii. We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils.

Costs for removal of debris:

We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling,

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def. shing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is 2 % of the claim amount.

Costs Compelled by Municipal Regulations:

We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. We cover these costs on the following conditions:

- i. You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You must complete the repairs, reconstruction or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.
 - ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.
 - iii. All other terms and conditions of this Policy will apply to this extension.
 - iv. These costs will not include
 - a. the costs incurred for complying with such regulations,
 - for destruction or damage occurring before Commencement Date,
 - for destruction or damage not insured under this Policy
 - under which You have received notice before the destruction or damage occurred.
 - b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation not arisen.
 - c. the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.
- The total amount recoverable under any item of this policy shall not exceed the Sum Insured thereby.

Clause D. Exclusions, that is, what We do not cover

We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:

1. i. Excess of 5 % of each claim, subject to a minimum of Rs. 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of Rs. 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy.
ii. For terrorism risk the excess shall be as per the clause attached to this policy.
2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.
4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
9. Pollution or contamination, unless
 - i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
 - ii. an Insured Event itself results from pollution or contamination.
10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
12. Loss or damage to any Insured Property removed from Your Premises to any other place, except
 - i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
 - ii. Stock covered under Clause (C) (4.2) of this Policy.
13. Any reduction in market value of any Insured Property after its repair or reinstatement.
14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. Costs, fees or expenses for preparing any claim.

Clause E. What We Pay

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

1. **Partial Loss:**
 - i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
 - ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.
2. If Building or Plant and Machinery or Furniture, Fixture, Fittings is a **Total Loss**, We will pay You for
 - i. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.
 - ii. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.
 - iii. Reinstatement using standard material readily available and in common use for similar type of Building.
3. If the Stock is a **Total Loss**, We will pay You as follows:
 - i. landed cost at Your Premises for Stock of raw materials,
 - ii. total manufacturing cost for Stock of finished goods,
 - iii. the input value of Stock in process at the time loss,
 - iv. The **Contract Price** in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this

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- basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.
4. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.
 5. If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.
 6. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
 - i. If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
 - ii. If You do not wish to Reinstatate the Building, Plant and Machinery, Furniture, Fixture, Fittings.
 7. We will also pay other amounts mentioned in **Clause C (4)** of this Policy.
- NOTE : In any claim, We will not pay more than the relevant Sum Insured , subject to Underinsurance as stated in Clause F of this Policy:**

Clause F. Underinsurance:

1. The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections and new acquisitions, is more than the Sum Insured, except to the extent waived in **Clause F (3)** of this Policy, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that We will pay for Your claim.
 2. Every item of Insured Property is subject to this condition separately.
 3. Under this United Bharat Laghu Udyam Suraksha Policy, We will waive underinsurance upto 15%.
 4. If at the time of damage the Sum Insured applicable to the relevant Buildings, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other contents is less than 85% of the value of Insurable Assets, You will be responsible for the difference and You will bear a proportionate share of the loss.
 5. Underinsurance will not apply to Cover for Specific Contents.
- NOTE: The cost for Reinstatement of additions made to Insured Property during the Policy Period will be reckoned from the date of addition.**

Clause G. Conditions**I) Your Obligations**

1. **Make true and full disclosure in the proposal and related documents**
 - i. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.
 - ii. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents.
 2. **Make true statements and full disclosure in the claim and related documents**
You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.
 3. **Obligation to take care: You must:**
 - i. ensure that unauthorised persons do not occupy Your Premises.
 - ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.
 4. **Inform change in circumstances:**
You must inform Us immediately if:
 - i. You change the nature of Your Business or any processes,
 - ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You
 - iii. You change the use of Your Premises or any Building,
 - iv. Your Premises or any Building remains unoccupied for more than 30 days.
 5. **Allow inspection and investigation of claim**
You must allow and give full cooperation for the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril, You must answer all questions asked regarding Your claim truthfully and completely, and submit all documents that We will require.
 6. **Follow claim procedure**
When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per Clause G (IV) of this Policy.
- II) Renewal of Policy**
1. **End of Policy:** This Policy will expire at the end of the Policy Period.
 2. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.
 3. **Renewal is not automatic:** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of mis-representation, non-disclosure of material facts, fraud or non-co-operation on Your part.
- III) Cancellation and Termination of Policy**
1. **Cancellation by You at any time**
 - a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
 - b. If You cancel the Policy, We will refund premium as follows:

Period	Refund percentage
Within 3 months	50% of premium
More than 3 months but Within 6 months	25% of premium
More than 6 months	No refund

2. **Cancellation by Us**
We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-co-operation of the Insured.
3. **Automatic termination of the Policy:**
This Policy will automatically end in the following cases:

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- a. **Destruction of any Insured Building:** This Policy will automatically end 7 (seven) days after any Insured Building collapses or is displaced or destroyed by reason other than any Insured Event. If a separable part of any Insured Building falls down or is destroyed by reason other than any Insured Event, the cover will end for such part or additional structure.
- b. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on revised rates, terms and conditions.
- c. **Change of use or ownership of Insured Property:** The Policy will end in regard to the Insured Property affected, unless You have obtained Our prior consent in writing as an Endorsement on the Policy,
 i. If You change the trade or manufacture, or the nature of Your occupation, or You change other circumstances relating to the Building or a building containing any Insured Property in such a way as to increase the risk of loss or damage by Insured Events;
 ii. If Your interest in any Insured Property passes to another except by will or operation of law.
- d. **Sale of Insured Property:** This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part.
- e. **Exhaustion of Sum Insured:** If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end.
- f. **Effect of death:** If You are an individual, in the event of Your unfortunate death the Insurance Covers that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.
- g. **Policy not invalidated:** The Policy is not invalidated:
 i. by transfer of Your interest in the Policy by operation of law, if that occurs during the Policy Period. We can continue this policy on same or modified terms in favour of Your legal representatives if they apply for this purpose within 30 days of such transfer;
 ii. by any act, omission, or alteration unknown to You, or beyond Your control, that increases the risk of loss or damage, if You give notice to Us immediately when You become aware of the act, omission or alteration, and pay additional premium if required; or
 iii. if Your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property.
- IV) **Claims Procedure**
 If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.
1. **Immediate notice to Us**
 a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
 b. You can give notice to any of Our offices or call centers.
 c. You must state in this notice
 i. the Policy Number,
 ii. Your name,
 iii. details of report to the police that You made,
 iv. details of report to any Authority that You made,
 v. details of the Insured Event,
 vi. a brief statement of the loss,
 vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises,
 viii. details of loss or damage under Add-ons, if any, and
 ix. submit photographs of loss or physical damage, wherever possible.
2. **Steps to prevent loss and damage**
 a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
 b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 i. You must not sell, give away or dispose of any damaged items of any property,
 ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.
3. **Immediate notice to authorities**
 a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence / landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious acts and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event, You must inform the police.
 b. We may but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.
4. **Submit claim**
 i. a. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
 b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.
 ii. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.
5. **Establish loss**
 You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details,
 i. You must support Your claim for Insured Property with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
 ii. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
 iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.
 iv. You must give Us when We request any additional information that We require for verifying Your claim.
6. **Fraudulent claim**
 If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:
 i. We will not pay the claim,
 ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
 iii. We can also inform the police, and start legal proceedings against You.
7. **Other Insurance**
 i. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.
 ii. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.
 iii. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.
 iv. We will ensure that Our actions do not impose any liability on You.

8. **Our rights relating to Insured Property**
- i. We must investigate/survey that Your claim is covered by this Policy. For this purpose, We will give You notice and request Your cooperation as follows:
 - a. We and Our representatives will visit Your premises, inspect the Insured Property
 - b. We will ask You to give to Us any Items of the Contents of Your premises for the purposes examination, testing, or any other Investigation,
 - c. We will dispose of or deal with or sell any item of the Contents of Your Premises for which loss We have paid completely.
 - ii. We will ensure that Our actions will not impose any liability on You.
9. **Recovery action by Us**
- i. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Insured Property, You must give authority to Us to take such action and exercise the right effectively, when We request You, whether before or after making payment of Your claim. You must give all information cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right.
 - ii. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
 - iii. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on condition that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceeding that You have started and continue the proceedings in Your name.

Clause H. Changes to covers

1. You can choose to make changes to the covers of this Policy, for example, take additional cover, or increase or reduce any Sur Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium where applicable.
2. This Policy (including the Policy Schedule, the proposal, declarations and the Endorsements) consists of the entire contract between You and Us.

Clause I. Other details

1. **Designation of Insured Property**
For the purpose of determining under which item any Property is Insured, We agree to accept the designation under which such Property appears in Your books of account.
2. **Notices**
 - i. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
 - ii. You will send any notice, letter, intimation or communication in writing to Us at the branch office where You purchased the Policy. You can also send it at the address mentioned in the Policy Schedule. You shall not send any notice etc. to the insurance agent, broker or any other entity. They are not authorized to receive notices etc. on Our behalf.
3. **Applicable law and jurisdiction**
This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.
4. **Arbitration**
If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under an in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Clause J. Grievances

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. **Our Grievance Redressal Officer**
You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:
Chief Grievance Redressal Officer
#19 Nungambakkam High Road, IV Lane,
Chennai - 600034.
E-mail: customercare@uic.co.in
2. **Consumer Affairs Department of IRDAI**
 - a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irda.gov.in.
 - b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by [clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.
 - c. You can visit the portal <http://www.policyholder.gov.in> for more details.
3. **Insurance Ombudsman**
You can approach the Insurance Ombudsman, depending on the nature of Your grievance and the financial implications, if any information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generallinsurancecouncil.org.in or the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Clause K. Information about Us

United India Insurance Company Limited
#19, Nungambakkam High Road,
IV Lane,
Chennai - 600034
Ph :91-044-28575200
Web: uic.co.in
Customer Service: customercare@uic.co.in

AGREED BANK CLAUSE

If You have mortgaged, hypothecated or created any security over Your Home or any of its Contents in favour of a Bank, and the Bank has an interest in the Policy, the name of such Bank will also be shown in the Policy Schedule under the title 'Agreed Bank Clause'. If You choose

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POLICY NO.: 2302001123P116406410
 UIN. IRDAN545RP0012V01202021

to add the name of such Bank at any time during the Policy Period, this will be shown as an Endorsement.

Under this Clause You agree as follows:

- i) We shall pay to the Bank the entire amount that We are liable to pay under this Policy. Such Bank will receive it for its own demand, and as agent for any other person interested in the amount.
- ii) When We pay the amount to the Bank, Our liability under this Policy will be discharged, and will be binding on all of You and all persons named as the insured.
- iii) Any notice or communication We make to the Bank under the provisions of this Policy shall be sufficient notice or communication to You.
- iv) Any settlement or compromise that We make with the Bank will be binding on You and all persons named as the insured. However, such settlement or compromise will not affect the rights of the Bank to recover any amount from You or any other person.
- v) If You make any change in the use of Your Home or sell or transfer the Insured Property, such actions will not prejudice the interest of the Bank under the Policy and this clause, unless the condition has been broken by the Bank or its employees.
- vi) If You commit any act or omission that will increase the risk, the insurance cover will not be invalidated. However, the Bank shall notify Us of any change or ownership, or alterations and increase in risks as soon they become known to the Bank, and shall pay additional premium from the time of such change.
- vii) When We pay the amount to the Bank, We will become legally and automatically subrogated to all rights of the Bank to the extent of such payment. This will not impair or prejudice the rights of the Bank to recover any amount from You or any other person.

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

Additional Add-On (if opted on payment of extra premium)

Escalation (UIN. IRDAN545RP0012V02202021/ A0013V01202324)

You have proposed for this add-on cover & paid the premium for the cover and We agree to cover the specified percentage (max 25%) on the under noted items(s), the Sum(s) Insured thereby shall, during the period of insurance, be increased each day by an amount representing 1/365th of the specified percentage as per schedule of the policy.

The provisions of this clause shall only apply to the sums insured in force at the commencement of each period of insurance. This clause will be subject to the following conditions:

1. The Sum Insured at any point of time would be assessed after application of the Escalation Clause.
2. Escalation Clause will apply to all assets other than stock.
3. Pro-rata condition of Average will continue to apply as usual.

Specified percentage opted (excluding stocks) : 10%

Accidental Damage (UIN. IRDAN545RP0012V02202021/ A0011V01202324)

We cover physical loss or damage, or destruction caused to the Insured Property by - Accidental physical damage. We do not cover any loss or damage, or destruction caused to the Insured Property -

1. Loss for "valuable contents"
2. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
3. Loss, destruction or damage to the insured property premises caused by change of temperature.
4. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
5. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.
6. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any Insured property.
7. Any loss or damage due to self-intentional destruction, and/or arising out of provocation by the Insured or its authorized representative

Debris Removal (including foreign debris) - (UIN. IRDAN545RP0012V02202021/ A0012V01202324)

By purchasing this add-on cover, the in-built cover for Costs for removal of debris under clause (4) (f) is modified to: We will pay reasonable expenses You incur towards removal of debris of any Property including foreign debris from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum we pay is 10 % of the claim amount

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Female - 250 pd - 6500 pm/- \rightarrow ₹ 16,25,000
Pannalal - 350 pd - 9,100 pm/-
Premal - 396 pd. + 600 pm (HRA)
Dansa - 430 pd \rightarrow 10,296 pm
 \rightarrow 11,180/- pm.