



पंजीकृत कार्यालय : ओरिएण्टल हाउस पो.बो. नं० 7037
ए-25/27, आसफ अली रोड, नई दिल्ली-110002

Regd. Office : Oriental House, P.B. No. 7037
A-25/27, Asaf Ali Road, New Delhi-110002

FIRE INSUSTRIAL ALL RISK POLICY SCHEDULE

Policy No : 25300/11/2017/246
Cover Note No : 2500001013159801
Insured's Name : 67684613-UJTARAKHAND
JAL VIDYUT NIGAM LIMITED
Address : UJJWAL, MAHARANI BAGH
GMS ROAD, DEHRADUN
EXCESS SHALL APPLY AS
MENTIONED IN OUR CONDITIONS
DEHRADUN UTTARAKHAD-248001
Tel/Fax/Email : 0135-2760726//O/NA
Dev. Officer : NA0000005598 DIRECT
Period of Insurance : FROM 00:00 ON 12/12/2016 TO MIDNIGHT OF 11/12/2017
Collection No & Dt : CHQ 2226004817 - 23/12/2016
Gross Premium : 11,71,68,559 Service Tax : 1,75,75,284 Stamp Duty : .5 Total : 13,47,43,843
Prev Policy No : 253200/11/2016/433
Cover Note Dt : 09/12/2016
Issuing Office : 253200-DO DEHRADUN
Address : 4-B, 1st Floor, Sachdeva Colony
(Opp. Nainital Bank Ltd.)
Haridwar Road, Dehradun
DEHRADUN UTTARAKHAD-248001
Tel/Fax/Email : 0135-2729715, 2729721/0135-2729917
AGENT

S.No. Excise Details : 1. For S.I. Upto Rs.500 Crores Share %

* For Non AOG claims-5% of claim amount subject to minimum Rs. 25 Lacs.

* For Non AOG claims-10% of claim amount subject to minimum Rs. 50 Lacs.

2. For S.I. exceeding Rs., 500 Crores

* For Non AOG claims-5% of claim amount subject to minimum Rs. 1 Crore

* For Non AOG claims-10% of claim amount subject to minimum Rs. 1 Crore

3.FLOP Policies

* For SI Upto Rs.500 Crores - 21 Days

* For SI exceeding Rs.500 Crores - 30 Days

SECTION I : IRA - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : CHIBRO HYDRO PROJECT

CHIBRO, DEHRADUN

Deductible : 5 DESC 10% Claim amount subject to a minimum of 25 lakhs.

Risk Description : Electric Generation Stations-Hydro Power Stations

Block Description : CHIBRO HYDRO PROJECT, DEHRADUN

SMI Description : Nature of Stock

Sum Insured 708,97,20,000

ant & Machinery & Others contents

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	708,97,20,000	70,89,720.00
STFI Cover	708,97,20,000	13,29,322.50
Earth Quake	708,97,20,000	17,72,450.00
Terrorism-Std. Fire Special Peril Section	708,97,20,000	15,67,944.00

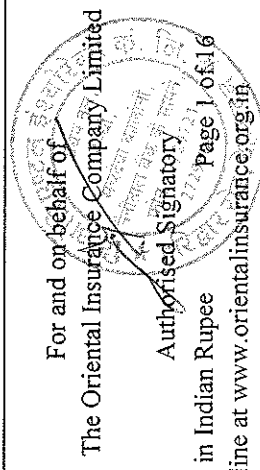
Place: DEHRADUN

Date: 23/12/2016

In case of any query regarding the Policy Please call Toll Free No
1800 11 8485 and 011 33208485.

CIN: U66010DL 1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

IRDA Regn.No. 556-Now you can buy and renew selected policies online at www.orientalinsurance.org.in



For and on behalf of
The Oriental Insurance Company Limited

Authorised Signatory

Page 1 of 16

कृपया अपनी पत्राचार पोलिसी जारीकर्ता कार्यालय से ही करें।

क्षेत्रीय कार्यालय : (250000) देहरादून

24-ए, एनसीआर प्लाजा, वृत्तीय तल, न्यू क्वैन्ट रोड, हाथी बड़कला,

देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

Address all communications to policy issuing office only

Regional Office : (250000) Dehradun

24-A, NCR Plaza, Illird Floor, New Cantt. Road, Hathi Barkla,

Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



वि ओरिएण्टल इन्शुरेंस कम्पनी लिमिटेड
पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. नं० 7037
ए-25/27, आसफ अली रोड, नई दिल्ली-110002

THE ORIENTAL INSURANCE COMPANY LIMITED
Regd. Office : Oriental House, P.B. No. 7037
A-25/27, Asaf Ali Road, New Delhi-110002

Attached to and forming part of policy number 253200/11/2017/246

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : KHODRI HYDRO PROJECT
KHODRI
DEHRADUN

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : KHODRI HYDRO PROJECT

SMI Description : Nature of Stock

Plant & Machinery : Sum Insured 354,48,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	354,48,00,000	35,44,800.00
STFI Cover	354,48,00,000	6,64,650.00
Earth Quake	354,48,00,000	8,86,200.00
Terrorism - Std. Fire Special Peril Section.	354,48,00,000	8,15,304.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : DHAKRANI HYDRO PROJECT
DHAKRANI
DEHRADUN

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : DHAKRANI HYDRO PROJECT

SMI Description : Nature of Stock

Plant & Machinery : Sum Insured 99,69,00,000

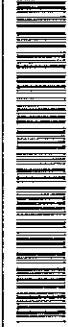
Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	99,69,00,000	9,96,900.00
STFI Cover	99,69,00,000	1,86,918.75
Earth Quake	99,69,00,000	2,49,225.00
Terrorism - Std. Fire Special Peril Section	99,69,00,000	2,29,287.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : DHALIPUR HYDRO PROJECT
DHALIPUR

Place : DEHRADUN

Date : 23/12/2016



IRDA-REGNO-566

For and on behalf of
The Oriental Insurance Company Limited
Authorised Signatory

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CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee Page 2 of 16
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24-ए, एनसीआर प्लाजा, तृतीय तल, न्यू कैन्ट रोड, हाथी बाइकला,
देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

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Attached to and forming part of policy number 253200/11/2017/246

DHALIPUR HYDRO PROJECT
DHALIPUR
DEHRADUN

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : DHALIPUR HYDRO PROJECT

SMI Description	Nature of Stock	Sum Insured	Premium
Plant & Machinery & Other Contents	150,65,00,000		

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	150,65,00,000	15,06,500.00
STFI Cover	150,65,00,000	2,82,468.75
Earth Quake	150,65,00,000	3,76,625.00
Terrorism - Std. Fire Special Peril Section	150,65,00,000	3,46,495.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : KULHAL HYDRO PROJECT
KULHAL
DEHRADUN

Deductible :	Sum Insured	Premium
Risk Description : Electric Generation Stations-Hydro Power stations		
Block Description : KULHAL HYDRO PROJECT		
SMI Description	Nature of Stock	Sum Insured
Plant & Machinery & Other Contents		88,62,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	88,62,00,000	8,86,200.00
STFI Cover	88,62,00,000	1,66,162.50
Earth Quake	88,62,00,000	2,21,550.00
Terrorism - Std. Fire Special Peril Section	88,62,00,000	2,03,826.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : TILOTH HYDRO PROJECT
TILOTH
UTTARKASHI

Place : DEHRADUN
Date : 23/12/2016



For and on behalf of
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Authorised Signatory

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देहरादून-248001 (अचाराखण्ड) दूरभाष : 0135-2746287, 2746288

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Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

Deductible :	
Risk Description :	Electric Generation Stations-Hydro Power stations
Block Description :	TILOTH HYDRO PROJECT
SMI Description	Nature of Stock
Plant & Machinery & Other Contents	265,86,00,000
Cover Wise Details	Sum Insured
Fire Basic Cover	265,86,00,000
STFI Cover	265,86,00,000
Earth Quake	265,86,00,000
Terrorism - Std. Fire Special Peril Section	265,86,00,000
	Premium
	26,58,600.00
	4,98,487.50
	6,64,650.00
	6,11,478.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : CHILLA HYDRO PROJECT
CHILLA
DEHRADUN

Deductible :	
Risk Description :	Electric Generation Stations-Hydro Power stations
Block Description :	CHILLA HYDRO PROJECT
SMI Description	Nature of Stock
Plant & Machinery & Other Contents	425,38,00,000
Cover Wise Details	Sum Insured
Fire Basic Cover	425,38,00,000
STFI Cover	425,38,00,000
Earth Quake	425,38,00,000
Terrorism - Std. Fire Special Peril Section	425,38,00,000
	Premium
	42,53,800.00
	7,97,587.50
	10,63,450.00
	9,78,374.00

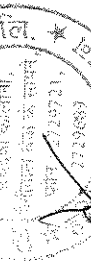
SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : RAM GANGA HYDRO PROJECT
RAM GANGA
PAURI GARHWAL

Deductible :	
Risk Description :	Electric Generation Stations-Hydro Power stations
Place :	DEHRADUN
Date :	23/12/2016



For and on behalf of
The Oriental Insurance Company Limited



Authorised Signatory

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CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee
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24-ए, एनसीआर प्लाजा, वृत्तीय तल, न्यू कैन्ट रोड, हाथी बडकला, देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288
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Attached to and forming part of policy number 253200/11/2017/246

Block Description : RAM GANGA HYDRO PROJECT

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery & Other Contents		584,90,00,000

Cover Wise Details

	Sum Insured	Premium
Fire Basic Cover	584,90,00,000	58,49,000.00
STFI Cover	584,90,00,000	10,96,687.50
Earth Quake	584,90,00,000	14,62,250.00
Terrorism - Std. Fire Special Peril Section	584,90,00,000	13,19,800.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : KHATIMA HYDRO PROJECT
KAHTIMA
UDHAM SINGH NAGAR

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : KHATIMA HYDRO PROJECT

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery & Other Contents		122,29,70,000

Cover Wise Details

	Sum Insured	Premium
Fire Basic Cover	122,29,70,000	12,22,970.00
STFI Cover	122,29,70,000	2,29,306.88
Earth Quake	122,29,70,000	3,05,742.50
Terrorism - Std. Fire Special Peril Section	122,29,70,000	2,81,283.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : MANIRI BAHALI -II HYDRO PROJECT
MANIRI BAHALI
UTTRAKASHI

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : MANIRI BAHALI -II HYDRO PROJECT

SMI Description	Nature of Stock	Sum Insured

Place : DEHRADUN

Date : 23/12/2016



IRDA-RESNO-558

For and on behalf of
The Oriental Insurance Company Limited

Authorised Signatory

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CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

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24-E, एनसीआर प्लाजा, वृत्तीय तल, न्यू कैम्प रोड, हाथी बाइकला,
देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

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Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

Plant & Machinery & Other Contents

1658,11,05,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	1658,11,05,000	1,65,81,105.00
STFI Cover	1658,11,05,000	31,08,957.19
Earth Quake	1658,11,05,000	41,45,276.25
Terrorism - Std. Fire Special Peril Section	1658,11,05,000	33,87,166.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : GALOGI HYDRO PROJECT
GALOGI
DEHRADUN

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : GALOGI HYDRO PROJECT

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery & Other Contents		13,61,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	13,61,00,000	1,36,100.00
STFI Cover	13,61,00,000	25,518.75
Earth Quake	13,61,00,000	34,025.00
Terrorism - Std. Fire Special Peril Section	13,61,00,000	31,303.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : MOHMADPUR HYDRO PROJECT
MOHMAMDPUR
HARIDWAR

Deductible :

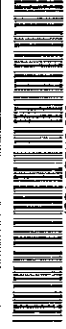
Risk Description : Electric Generation Stations-Hydro-Power stations

Block Description : MOHMADPUR HYDRO PROJECT

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery & Other Contents		42,21,00,000

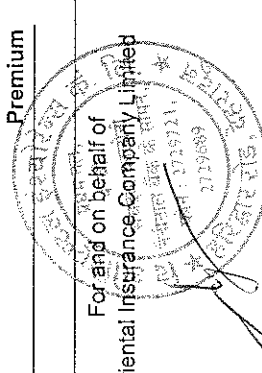
Cover Wise Details	Sum Insured	Premium
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Place : DEHRADUN
Date : 23/12/2016



IRDA-REG-IC-556

For and on behalf of
The Oriental Insurance Company Limited



Authorised Signatory

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CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee
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24-ए, एनसीआर प्लाजा, तृतीय तल, न्यू कैन्ट रोड, हाथी बाड़कला,
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Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	42,21,00,000	4,22,100.00
STFI Cover	42,21,00,000	79,143.75
Earth Quake	42,21,00,000	1,05,525.00
Terrorism - Std. Fire Special Peril Section	42,21,00,000	97,083.00

SECTION I : IAR - STANDARD FIRE AND SPECIALS PERILS SECTION

Location of the Risk : PATHRI HYDRO PROJECT
PATHIRI
HARIDWAR

Deductible :

Risk Description : Electric Generation Stations-Hydro Power stations

Block Description : PATHIR HYDRO PROJECT

SMI Description	Nature of Stock	Sum Insured
Plant & Machinery & Other Contents		92,59,00,000

Cover Wise Details	Sum Insured	Premium
Fire Basic Cover	92,59,00,000	9,25,900.00
STFI Cover	92,59,00,000	1,73,606.25
Earth Quake	92,59,00,000	2,31,475.00
Terrorism - Std. Fire Special Peril Section	92,59,00,000	2,12,957.00

SECTION III : IAR-BREAKDOWN SECTION

Item Description Identification No. Year of Make

MACHINERY

1999

SMI Description Sum Insured

Machinery Sum Insured 244,03,20,000

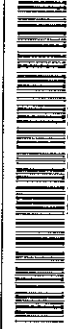
Cover Wise Details	Sum Insured	Premium
Breakdown Cover	244,03,20,000	61,00,800.00

SECTION III : IAR-BREAKDOWN SECTION

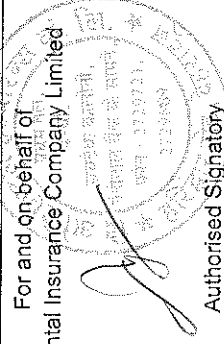
Item Description Identification No. Year of Make

Place : DEHRADUN

Date : 23/12/2016



IRDA-REG-NC-556



For and on behalf of
The Oriental Insurance Company Limited

Authorised Signatory

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CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee
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24-ए, एनसीआर प्लाजा, वृतीय तल, न्यू कैंट रोड, हाथी बड़कला, देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

Address all communications to policy issuing office only

Regional Office : (250000) Dehradun

24-A, NCR Plaza, IIrd Floor, New Cantt. Road, Hathi Barkla, Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

MACHINERY
SMI Description Sum Insured 1999

Machinery Sum Insured 122,01,60,000

Cover Wise Details Premium
Breakdown Cover 122,01,60,000 30,50,400.00

SECTION III : IAR-BREAKDOWN SECTION

Item Description Identification No. Year of Make

MACHINERY 1999

SMI Description Sum Insured
Machinery Sum Insured 34,31,70,000

Cover Wise Details Premium
Breakdown Cover 34,31,70,000 8,57,925.00

SECTION III : IAR-BREAKDOWN SECTION

Item Description Identification No. Year of Make

MACHINERY 1999

SMI Description Sum Insured
Machinery Sum Insured 51,85,68,000

Cover Wise Details Premium
Breakdown Cover 51,85,68,000 12,96,420.00

SECTION III : IAR-BREAKDOWN SECTION

Item Description Identification No. Year of Make

MACHINERY 1999

Cover Wise Details Premium

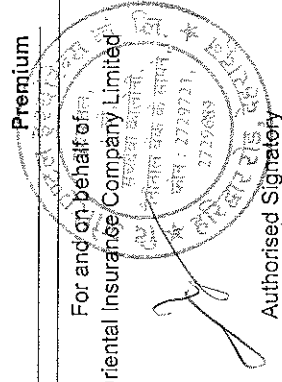
Place : DEHRADUN

Date : 23/12/2016



IRDA-REG-3-556

For and on behalf of,
The Oriental Insurance Company Limited



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क्षेत्रीय कार्यालय : (250000) देहरादून
24-ए, एनसीआर प्लाजा, वृत्तीय तल, न्यू कैंट रोड, हाथी बडकला,
देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

Address all communications to policy issuing office only
Regional Office : (250000) Dehradun
24-A, NCR Plaza, 11rd Floor, New Cantt. Road, Hathu Barkla,
Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

SMI Description	Sum Insured
Machinery Sum Insured	30,50,44,000
Breakdown Cover	30,50,44,000
SECTION III : IAR-BREAKDOWN SECTION	7,62,610.00

Item Description	Identification No.	Year of Make
MACHINERY		1999

SMI Description	Sum Insured
Machinery Sum Insured	91,51,20,000
Cover Wise Details	Premium
Breakdown Cover	22,87,800.00

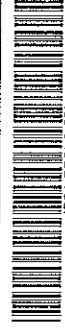
SECTION III : IAR-BREAKDOWN SECTION		
Item Description	Identification No.	Year of Make
MACHINERY		1999

SMI Description	Sum Insured
Machinery Sum Insured	146,41,92,000
Cover Wise Details	Premium
Breakdown Cover	36,60,480.00

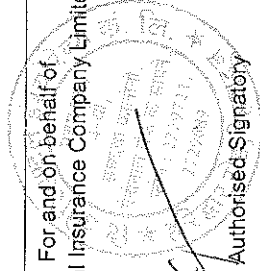
SECTION III : IAR-BREAKDOWN SECTION		
Item Description	Identification No.	Year of Make
MACHINERY		1999

SMI Description	Sum Insured
Machinery Sum Insured	201,32,64,000

Place : DEHRADUN
Date : 23/12/2016



For and on behalf of
The Oriental Insurance Company Limited



Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GO1007158 All the Amounts mentioned in this policy are in Indian Rupee
IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in Page 9 of 16

कृपया अपनी पत्राचार पोलिसी जारीकर्ता कार्यालय से ही करें।
क्षेत्रीय कार्यालय : (250000) देहरादून
24-ए, एनसीआर प्लाजा, वृतीय तल, न्यू कैंट रोड, हाथी बड़कला,
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Address all communications to policy issuing office only
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24-A, NCR Plaza, IIRD Floor, New Cantt. Road, Hathi Barkla,
Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/1/12017/246

Cover Wise Details	Sum Insured	Premium
Breakdown Cover	201,32,64,000	50,33,160.00

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identification No.	Year of Make
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MACHINERY		1999
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SMI Description	Sum Insured
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Machinery Sum Insured	42,09,55,000
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Cover Wise Details	Sum Insured	Premium
Breakdown Cover	42,09,55,000	10,52,387.50

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identification No.	Year of Make
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MACHINERY		1999
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SMI Description	Sum Insured
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Machinery Sum Insured	436,12,00,000
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Cover Wise Details	Sum Insured	Premium
Breakdown Cover	436,12,00,000	1,09,03,000.00

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identification No.	Year of Make
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MACHINERY		1999
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SMI Description	Sum Insured
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Machinery Sum Insured	4,68,00,000
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Cover Wise Details	Sum Insured	Premium
Breakdown Cover	4,68,00,000	1,17,000.00

SECTION III : IAR-BREAKDOWN SECTION

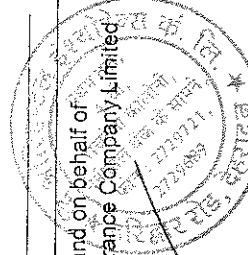


Place : DEHRADUN
Date : 23/12/2016



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited



Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee
IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in Page 10 of 16

कृपया अपनी पत्राचार पोलिसी जारीकर्ता कार्यालय से ही करें।

क्षेत्रीय कार्यालय : (250000) देहरादून

24-E, एनसीआर प्लाजा, तृतीय तल, न्यू कैंट रोड, हाथी बाड़कला,
देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

Address all communications to policy issuing office only

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24-A, NCR Plaza, IIIrd Floor, New Cantt. Road, Hathhi Barkla,
Dehradun -248001 (U.K.) Tel : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

Item Description	Identification No.	Year of Make
MACHINERY		1999
SMI Description	Sum Insured	
Machinery Sum Insured	14,53,00,000	
Cover Wise Details	Sum Insured	Premium
Breakdown Cover	14,53,00,000	3,63,250.00

SECTION III : IAR-BREAKDOWN SECTION

Item Description	Identification No.	Year of Make
MACHINERY		1999
SMI Description	Sum Insured	
Machinery Sum Insured	31,87,00,000	
Cover Wise Details	Sum Insured	Premium
Breakdown Cover	31,87,00,000	7,96,750.00

SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity OUTPUT BASIS
 Indemnity Period : 6 Months Annual Gross Profit 46,17,00,000
 Total Sum Insured : 46,17,00,000 Time Exclusion 5% Claim amount subject to a minimum of 10 lakhs

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	46,17,00,000	8,60,147.10
Section Discount		86,014.71
Discount For Voluntary Excess-Business Interruption Claim		86,014.71

SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
 Indemnity Period : 6 Months Annual Gross Profit : 264000000
 Total Sum Insured : 26,40,00,000 Time Exclusion :



Place : DEHRADUN
 Date : 23/12/2016



For and on behalf of
 The Oriental Insurance Company Limited.

Authorised Signatory

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CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee
 IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in Page 11 of 16

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 देहरादून-248001 (असराखण्ड) सूरक्षाप : 0135-2746287, 2746288

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 Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

Cover Wise Details Sum Insured Premium

Fire LOP-Basic Cover	26,40,00,000	2,47,632.00
Section Discount		24,763.20
Discount For Voluntary Excess-Business Interruption Claim		24,763.20

SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 111600000
Total Sum Insured : 11,16,00,000 Time Exclusion :

Cover Wise Details Sum Insured Premium

Fire LOP-Basic Cover	11,16,00,000	1,04,680.80
Section Discount		10,468.08

SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 169300000
Total Sum Insured : 16,93,00,000 Time Exclusion :

Cover Wise Details Sum Insured Premium

Fire LOP-Basic Cover	16,93,00,000	1,58,803.40
Section Discount		15,880.34
Discount For Voluntary Excess-Business Interruption Claim		15,880.34

SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 102000000
Total Sum Insured : 10,20,00,000 Time Exclusion :

Cover Wise Details Sum-insured Premium

Fire LOP-Basic Cover	10,20,00,000	95,676.00
Section Discount		9,567.60
Discount For Voluntary Excess-Business Interruption Claim		9,567.60

SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 502700000

Place : DEHRADUN
Date : 23/12/2016



For and on behalf of
The Oriental Insurance Company Limited

(Signature)
Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee
IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in Page 12 of 16

कृपया अपनी पत्राचार पालिसी जारीकर्ता कार्यालय से ही करें।

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24-ए, एनसीआर प्लाजा, वृत्तीय तल, न्यू कैंट रोड, हाथी बड़कला,
देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

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24-A, NCR Plaza, Ilird Floor, New Cantt. Road, Hathni Barkla,
Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

Total Sum Insured : 50,27,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	50,27,00,000	4,71,532.60
Section Discount		47,153.26
Discount For Voluntary Excess-Business Interruption Claim		47,153.26

SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 463000000
Total Sum Insured : 46,30,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	46,30,00,000	4,34,294.00
Section Discount		43,429.40
Discount For Voluntary Excess-Business Interruption Claim		43,429.40

SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 274600000
Total Sum Insured : 27,46,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	27,46,00,000	2,57,574.80
Section Discount		25,757.48
Discount For Voluntary Excess-Business Interruption Claim		25,757.48

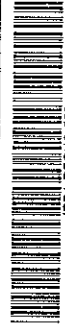
SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 128900000
Total Sum Insured : 12,89,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	12,89,00,000	1,20,908.20
Section Discount		12,090.82
Discount For Voluntary Excess-Business Interruption Claim		12,090.82

SECTION II :

Place : DEHRADUN
Date : 23/12/2016



RDCA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited
Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee
IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in Page 13 of 16

कृपया अपनी पत्राचार पालिसी जारीकर्ता कार्यालय से ही करें।

क्षेत्रीय कार्यालय : (250000) देहरादून
24-ए, एनसीआर प्लाजा, तृतीय तल, न्यू कैंब्रिज रोड, हाथी बड़कला,
देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

Address all communications to policy issuing office only

Regional Office : (250000) Dehradun
24-A, NCR Plaza, 3rd Floor, New Cantt. Road, Hathi Barkla,
Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 2319200000
Total Sum Insured : 231,92,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	231,92,00,000	21,75,409.60
Section Discount		2,17,540.96

SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 4587500
Total Sum Insured : 45,87,500 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	45,87,500	4,303.08
Section Discount		430.31
Discount For Voluntary Excess-Business Interruption Claim		430.31

SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 102900000
Total Sum Insured : 10,29,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	10,29,00,000	24,13,005.00
Section Discount		2,41,300.50
Discount For Voluntary Excess-Business Interruption Claim		2,41,300.50

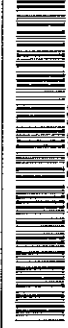
SECTION II : IAR-FLOP SECTION

Type of Industry : CONTINUOUS INDUSTRY Basis of Indemnity : OUTPUT BASIS
Indemnity Period : 6 Months Annual Gross Profit : 36000000
Total Sum Insured : 3,60,00,000 Time Exclusion :

Cover Wise Details	Sum Insured	Premium
Fire LOP-Basic Cover	3,60,00,000	8,44,200.00
Section Discount		84,420.00

Place : DEHRADUN

Date : 23/12/2016



IRDA-REGNO-566

For and on behalf of
The Oriental Insurance Company Limited

Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee
IRDA Regn. No. 566 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in Page 14 of 16

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

क्षेत्रीय कार्यालय : (250000) देहरादून

24-ए, एनसीआर प्लाजा, वृत्तीय तल, न्यू कैंट रोड, हाथी बड़कला,
देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

Address all communications to policy issuing office only

Regional Office : (250000) Dehradun

24-A, NCR Plaza, IIIrd Floor, New Cantt. Road, Hathi Barkla,
Dehradun -248001 (U.K.) Tel: 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

Discount For Voluntary Excess-Business
Interruption Claim

84,420.00

SCHEDULE OF PREMIUM

Fire Basic Cover	4,60,73,695.00
ADD :STFI Cover	86,38,817.82
ADD :Earth Quake	1,15,18,423.75
ADD :Terrorism - Std. Fire Special Peril Section	1,00,82,300.00
Fire LOP-Basic Cover	81,88,166.58
LESS :Section Discount	8,18,816.66
LESS :Discount For Voluntary Excess-Business Interruption Claim	5,90,807.62
Breakdown Cover	7,34,22,145.00
ADD :Terrorism	2,94,538.00
LESS :BO/DO UW Discount - Fire	3,96,39,903.00
TOTAL PREMIUM	11,71,68,559.00
DD :SERVICE TAX	1,64,03,598.00
ADD :Swachh Bharat Cess	5,85,843.00
ADD :Krishi Kalyan Cess	5,85,843.00
STAMP DUTY	0.50
TOTAL AMOUNT	13,47,43,843.00

Sum Insured in Words :

Machinery Damage : Indian Rupees Four Thousand Six Hundred Seven Crores Thirty-Six Lakhs Ninety-Five Thousand Only
(This Sum Insured Includes Machinery Breakdown Sum Insured Indian Rupees One Thousand Four Hundred Fifty-One
Crores Twenty-Seven Lakhs Ninety-Three Thousand Only)

Business Interruption :

(I) FLOP Indian Rupees Four Hundred Ninety-Four Crores Four Lakhs Eighty-Seven Thousand Five Hundred Only
(II) MLOP Nil
Total Premium In Words : Indian Rupees Thirteen Crores Forty-Seven Lakhs Forty-Three Thousand Eight Hundred
Forty-Three Only

The Insurance under this policy is to cover Risks otherwise stated and attached hereto

Terrorism
Earth Quake
Terrorism - Std. Fire Special Peril Section
TFI Cover
Terrorism - Std. Fire Special Peril Section
Earth Quake
STFI Cover
Terrorism - Std. Fire Special Peril Section
STFI Cover
STFI Cover

Place : DEHRADUN

Date : 23/12/2016



IRDA-REG-NO-556

For and on behalf of
The Oriental Insurance Company Limited

Authorised Signatory

In case of any query regarding the Policy please call Toll
Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee
IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in Page 15 of 16

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

क्षेत्रीय कार्यालय : (250000) देहरादून

24-ए, एनसीआर प्लाजा, वृत्तीय तल, न्यू कैम्प रोड, हाथी बड़कला,
देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

Address all communications to policy issuing office only

Regional Office : (250000) Dehradun

24-A, NCR Plaza, 11th Floor, New Cantt. Road, Kathi Barkla,
Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288



Attached to and forming part of policy number 253200/11/2017/246

Excess / deductible : The following minimum deductibles are applicable based on the per location sum insured of the policy (MD + BI sum insured combined)

MATERIAL DAMAGE		BUSINESS INTERRUPTION			
Sum Insured band INR (MD+BI sum insured combined) per location	% of Claim	Subject to Minimum Deductible in INR	FLOP		MLOP (no. of days of Standard Gross Profit)
			(no. of days of standard Gross Profit) for other than Petro Chemical Risks	for Petro Chemical Risks	
Upto 100 Cr	5	5,000,00	7	14	14
Above 2500 Cr	5	50,000,00	14	21	21
Above 1500 Cr and upto 2500 Cr			7	14	14
Above 100 Cr and upto 1500 Cr			7	14	14

The insurance under this policy is subject to warranties & Clauses otherwise stated herein:

1. Terrorism Cancellation Clause
2. Terrorism Additional Exclusions
3. Coverage now includes loss of damage caused by action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the military authority
4. Class Of Restriction
5. Plinth & Foundation
6. Voluntary Deductible Clause
7. Endorsement - Earthquake (Fire And Shock) - Add On Cover
8. Terrorism Damage Cover Endorsement
9. User Defined - 2
10. CO INSURANCE CONDITION

Financier's Names are as stated herein

None

The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

In witness whereof the undersigned being authorised by and on behalf of the company has hereon set his/his hands at DEHRADUN on 23RD DAY OF DECEMBER 2016.

Entered By : BANDESH KUMAR

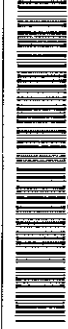
Examined By : ISH KUMAR MUNJAL

For and on behalf of
The Oriental Insurance Company Limited

Authorised Signatory

Place : DEHRADUN

Date : 23/12/2016



IRDA-REG-NO-556

For and on behalf of
The Oriental Insurance Company Limited

In case of any query regarding the Policy please call Toll

Free No: 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in

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कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

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देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

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24-A, NCR Plaza, Ilird Floor, New Cantt. Road, Hathhi Barkia,

Dehradun -248001 (U.K.) Tel : 0135-2746287, 2746288

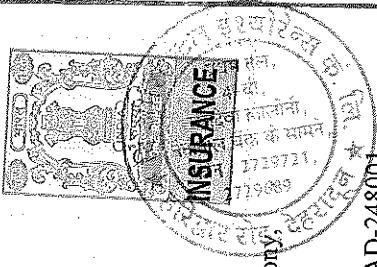


पंजीकृत कार्यालय : ओरिएण्टल हाउस पो.बो. नं० 7037
E-25/27, आसफ अली रोड, नई दिल्ली-110002

MONEY INSURANCE POLICY SCHEDULE

Policy No : 253200/48/2017/1465
Cover Note No : 2500004682178402
Insured's Name : AC0000001881 UTTARAKHAND
JAL VIDYUT NIGAM LIMITED
Address : UJJWAL, MAHARANI BAGH
GMS ROAD, DEHRADUN
EXCESS SHALL APPLY AS
MENTIONED IN OUR CONDITIONS
DEHRADUN
Tel/Fax/Email : 0135-2760726//O/NA

Prev. Policy No : 253200/48/2016/1459
Cover Note Dt. : 09/12/2016
Issuing Office : 253200 DO DEHRADUN
Address : 4-B, 1st Floor, Sachdeva Colony,
(Opp. Nainital Bank Ltd.)
Haridwar Road, Dehradun.
DEHRADUN UTTARAKHAD-248001
Tel/Fax/Email : 0135-2729715, 2729721/0135-2729917/



Agent/Broker Details

Dev. Off. Code : NA0000005598 DIRECT

Agent/Broker :
Address :
Tel/Fax/Email :

Period of Insurance : FROM 00:00 ON 12/12/2016 TO MIDNIGHT OF 11/12/2017

Collection No & Dt : CHQ 2226004818 - 23/12/2016

Gross Premium : 8,620

Service Tax : 1,293

Stamp Duty : .5

Total : 9,913

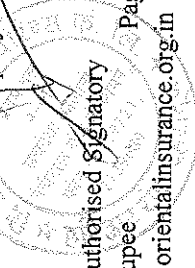
Co Insurance Details:

Section	Description of Cash covered	Limit of any one Loss
IA	Money for the payment of wages, salaries and other earnings or for petty cash in direct transit from the bank to the Insured's premises from the time the cash is received at the bank by the insured or the authorized employee/s of the insured until delivered at the premises or other place of disbursement and whilst there until paid out provided that out of business hours such cash shall be secured in locked safe or strong room on the premises. Cheques drawn by the insured to provide for such cash are covered in transit from the premises to the bank.	
IB	Money other than described in 'A' above in the personal custody of all insured or the authorised employee/s of the insured whilst in direct transit between the premises and the bank or post office.	
IC	Money other than described in 'A' or 'B' above collected by and in the personal custody of the insured or the authorised employee/s of the insured whilst in transit to the premises or bank within a period not exceeding 48 hours from the time of collection.	
ID	Any other Transit	
I	Estimated total amount of money in transit per annum.	10,00,000
II	Cash (other than described in Section IA above) whilst on the premises during the business hours or whilst secured in locked safe or locked strong room on the Insured's premises out of business hours against the risk of burglary, house breaking and hold-up.	

Place: DEHRADUN

Date : 23/12/2016

For and on behalf of
The Oriental Insurance Company Limited



Authorised Signatory

Page 1 of 2

In case of any query regarding the Policy Please call Toll Free No
1800 11 8485 and 011 33208485.
CIN: U66010DL 1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee
IRDA Regn.No. 556-Now you can buy and renew selected policies online at www.orientalinsurance.org.in

कृपया अपनी पत्राचार पालिसी जारीकर्ता कार्यालय से ही करें।

क्षेत्रीय कार्यालय : (250000) देहरादून

24-E, एनसीआर प्लाजा, वृतीय तल, न्यू कैन्ट रोड, हाथी बड़कला,
देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

Address all communications to policy issuing office only

Regional Office : (250000) Dehradun

24-A, NCR Plaza, IIRD Floor, New Cantt. Road, Hathhi Barkla,
Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288

Total Premium in words : Indian Rupees Nine Thousand Nine Hundred Thirteen Only

Excess : NIL

The Insurance under this policy is subject to Warranties & Clauses otherwise stated herein:

- 1 in the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating offices as well as Company's website.

Hypothecation /Lease/Hire Names are as per the List Attached: None

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at DO DEHRADUN on 23RD DAY OF DECEMBER 2016

Entered By : BANDESH KUMAR

Examined By : ISH KUMAR MUNJAL

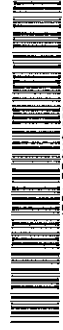
For and on behalf of
The Oriental Insurance Company Limited

Atul Sahai
Atul Sahai
General Manager
Authorised Signatory



Place : DEHRADUN

Date : 23/12/2016



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

Atul Sahai
Atul Sahai
General Manager
Authorised Signatory

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Page 2 of 2

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24-ए, एनसीआर प्लाजा, वृत्तीय तल, न्यू कैन्ट रोड, हाथी बड़कला, देहरादून-248001 (उत्तराखण्ड) दूरभाष : 0135-2746287, 2746288

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24-A, NCR Plaza, IIRD Floor, New Cantt. Road, Hathi Barkla, Dehradun -248001 (U.K.) Tel. : 0135-2746287, 2746288