

MIMER MEDICAL COLLEGE, TALEGAON (D)

8.1.2

QUALITY OF CARE AND PATIENT SAFETY PRACTICES FOLLOWED BY THE TEACHING HOSPITAL

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MIMER MEDICAL COLLEGE, TALEGAON DABHADE

Policy & SOP for quality of care and patient safety procedures.

Policy for maintaining quality of care in hospital

Patient Input – Classified as

1. New patient
2. Already registered patient
3. Referred patient
4. Pick up by ambulance
5. Walk in/ brought in patient
6. Sent from OPD

Service given	Control point
Opd	Opd paper, opd register, speciality register.
Admission in ward/ ICU	Case file- history and findings, progress notes, referral sheets, consent and preanaesthetic check-up notes, OT list, blood transfusion forms, OT register, patient clinical register, police intimation register
Transfer/ Discharge	Transfer letter, Referral form, discharge card, ambulance register.
DAMA	DAMA consent form, discharge card.
Death	Death certificate, postmortem referral letter.

Patient Output –

1. Treated and sent as outpatient OPD paper.
2. Admission in ward/ICU.
3. Transfer, discharge at request.
4. Discharge against medical advice,
5. Death.

Policy for uniform care of patients

- All patients are to be treated alike irrespective of religion, caste, social status, financial ability.
- Similar care is given in different settings which are guided by applicable laws and regulations. Setting may include right from admission to discharge for IPD services, in OPD services and emergency services. All protocols are uniformly given in the same manner to all patients irrespective of the category status.
- Clinical practice and SOP's are adopted whenever possible.

SOP for reception of patients in emergency room (casualty)

- Emergency staff shall ensure availability of wheelchairs and stretcher trolleys at the emergency room main door.
- After examining the patient and immediate resuscitative and stabilization care the chief medical officer (CMO) shall contact the consultant on call in the relevant specialty by means of the telephone and inform the registrar on call (who is sitting in the casualty) in the relevant specialty.
- Registrars/ CMO shall inform the consultant of the patient's condition and take instructions regarding investigations and treatment.
- Registrar/ CMO shall write admit in the casualty paper if the patient requires admission after consultant advice
- Patient shall be transferred to the allocated bed at the earliest after screening diagnostic test or if the patient's condition so requires it.
- Entry to be made in the casualty register about patients name, diagnosis and treatment given.
- CMO shall inform concerned police station if it is a medicolegal case.
- If a patient is to be transferred to a higher facility adequate details about treatment given. If necessary ambulance facility will be provided after informing the medical superintendent who will also decide the staff(doctor/nurse) to accompany patient to higher center.
- If there are economic issues in treatment CMO/ registrar will inform the medical superintendent to waive off emergency charges for few patients investigations and/or treatment.
- Custody of medicolegal case records shall be under the CMO on duty. MLC records shall be kept under lock and key.
- In case of dying patient a senior staff of the hospital remains with the patients' relatives and permits them to complete the formalities. Death certificate and death summary will be handed over to the police. Body to be handed over to the police to be/ shifted for post mortem in case of death of patient.
- If patient is posted for emergency surgery registrar of concerned specialty follows instructions for surgery. Patient should be shifted to minor OT/ major OT depending on the complexity of the case.
- Arrange for blood if necessary instructions from blood bank.

SOP for triaging in casualty

Policy of prioritizing patients based on their individual need for medical care

Under normal working conditions patients shall be triaged and allotted beds in the emergency room as per the urgency of their medical needs using ESI scores.

During external disasters (code red) patients shall be triaged as red, yellow and black.

Red - First priority, most urgent

Life threatening shock or hypoxia is present or imminent but patient can be stabilized and if given immediate care shall probably survive.

Examples of red: -

- Compromised airway
- Respiratory arrest or survive respiratory distress or SpO₂ < 90
- Trauma patient who is unresponsive or requires immediate fluid resuscitation
- Overdose with a respiratory rate of 6
- Severe bradycardia or tachycardia with signs of hypo-perfusion, chest pain, pale, diaphoretic, blood pressure < 70 mmHg (palpatory method)
- Anaphylactic reaction
- Baby that is flaccid
- Hypoglycemia

Yellow - Second priority, urgent

Injuries have systemic implications or effects but patient is not yet in life threatening shock or hypoxia although systemic decline shall ensue and given appropriate care patient seems able to withstand a 45-60 min wait without immediate risk.

Examples of yellow: -

Following diagnosis with stable blood pressure

- Acute abdominal pain
- Gastrointestinal bleeding
- Acute arterial occlusion
- Fever in immunocompromised patients
- Testicular torsion
- Acute renal failure
- Ectopic pregnancy
- Spontaneous abortion
- Meningitis
- Acute cerebrovascular accident
- Vomiting/diarrhea in children.
- Acute asthmatic attack
- Pleural effusion
- Spontaneous pneumothorax
- Road traffic accident with transient loss of consciousness.

Green -Third priority, non-urgent

Injuries are localized and without systemic implications, with a minimum of care.

Black- Dead

The above color coded ID bands shall be used during a code red.

SOP for ICU

1. Each patient shall be under the care of one nurse, always maintaining the patient to nurse ratio of 1:1 for patients on ventilator and 1:2 for their patients in ICU
2. Intensive care areas shall follow infection control practices
3. Visitors shall not be allowed in ICU except in special situations during visiting hours- one relative only
4. One empty bed shall be reserved at all times for emergency patients
5. Patients requiring emergency care only are to be admitted or shifted to the ICU. After substantial resolution of the problems responsible for admission patient may be transferred to the ward- after order by the treating specialist
6. Specialized life support equipment like ventilators, infusion pumps, defibrillators, central oxygen supply and suction must be readily available in the ICU. Biomedical engineer shall check this equipment on weekly basis
7. Staff on duty should be trained to handle specialized equipment

Infectious cases need isolation from other patients in ICU

Surgical Safety Checklist

OPERATION THEATRE

Sign in- Before induction and anesthesia

1. Patient has confirmed (identity, site, procedure and consent)
2. Site marked/ not applicable
3. Pulse oximeter placed n patient and is functioning
4. Check for any known allergies that the patient has
5. Difficult airway/ aspiration risk – Yes/No
6. Equipment/ Assistance/ IV Access available- Yes/ No
7. NBM status- Yes/ No
8. Blood Availability- Yes/ No

Time out- Before skin incision

1. Confirm whether all team members have introduced themselves
2. Surgeon, anesthetist and nurse confirm patient, site and procedure
3. Surgeon reviews critical step, operative duration, anticipated blood loss
4. Anesthetist reviews patient specific concerns
5. Nursing team reviews sterility of the OT and equipment
6. Antibiotic prophylaxis given- Yes/No
7. Essential imaging displayed- Yes/ No

Sign out- After operation

1. Nurse confirms procedure name, specimen, instruments used, sponge count
2. Surgeon/ Anesthetist/ Nurse reviews key concerns for postoperative recovery

MIMER MEDICAL COLLEGE, TALEGAON DABHADE

SOP'S FOR HEALTH CARE WORKERS (During COVID-19 Pandemic)

- 1) WEAR CAP, MASK, SHIELD AND GLOVES AT WORK COMPULSARILY
- 2) DO NOT VISIT OTHER WARDS AND PLACES ON DUTY

- 3) PATIENTS RELATIVES NOT TO BE ALLOWED INSIDE THE LABOUR ROOM
- 4) IN WARD ONLY ONE RELATIVE WITH ONE PATIENT SHOULD BE ALLOWED
- 5) ALL FORMALITIES CONCERNED WITH THE RELATIVES LIKE FORM GIVING, RECEIPT COLLECTION AND FILE SIGNATURE TO BE DONE AT THE TABLE OUTSIDE THE WARD.
- 6) FOLLOW SOCIAL DISTANCING AT ALL THE TIME.

1. TAKE PROPER ADDRESS, OCCUPATION OF PATIENT AND OCCUPATION OF ALL MEMBERS IN THE FAMILY.
2. CHECK TEMPERATURE, PULSE RATE AND BLOOD PRESSURE, O2 SATURATION OF THE PATIENT . FETAL HEART RATE TO BE RECORDED.

3. IN CASE OF SUSPICION OF COVID SYMPTOMS INFORM THE LECTURER ON ED BEFORE TOUCHING THE PATIENT.
4. WHILE IN CASUALTY, ENSURE AVAILABILITY OF HAND SANITIZER, GLOVES, GOWN AND INFORM REGARDING DEFECIENCIES IF ANY.

SOP FOR (OPD) DURING COVID 19 PANDEMIC.

1. WEAR GOWN, CAP, MASK, SHIELD AND GLOVES AT WORK COMPULSARILY
2. DO NOT VISIT OTHER OPD, WARDS AND PLACES ON DUTY
3. EVERY WALK IN PATIENT TO BE INFORMED TO THE LECTURER IN OPD
4. MAKE AN OPD PAPER OF THE NEW PATIENT AND WRITE COMPLETE HISTORY.
5. TAKE PROPER ADDRESS, OCCUPATION OF PATIENT AND OCCUPATION OF ALL MEMBERS IN THE FAMILY
6. CHECK TEMPERATURE, PULSE RATE AND BLOOD PRESSURE OF THE PATIENT
7. ENSURE ONLY ONE DOCTOR IN ONE CABIN
8. ENSURE ONLY ONE PATIENT AT A TIME
9. NO RELATIVES SHOULD BE ALLOWED UNTILL WARRENTED AND CONFIRMED WITH THE LECTURER IN OPD
10. IN CASE OF ANY DOUBT, INFORM AND TAKE HELP FROM LECTURER IN OPD

MIMER MEDICAL COLLEGE, TALEGAON (D)

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TATA MEMORIAL HOSPITAL

Dr. Ernest Borges Marg, Parel, Mumbai – 400 012. INDIA

Tel.: 91-22-2417 7000 (Extn: 4350& 4356) * Fax: 91-22-2414 6937 * E mail: cytology@tmc.gov.in * Website: <https://tmc.gov.in>

DEPARTMENT OF CYTOPATHOLOGY

EQAS – DIAGNOSTIC CYTOPATHOLOGY FEEDBACK REPORT – 2020

Cycle No.: 01

Participating laboratory: MIMER Medical College, Talegaon

Id Code : 34

Participating person: Dr. S. R. Joshi

Designation : Professor, Pathology

Case No. Source of Specimen	Tata Memorial Hospital Cytology Report	Final Diagnosis	Participant's Diagnosis	Concordance / Deviation	Remarks
N/04/2020/01 Rt. Buccal mucosa	Negative for dysplasia or malignancy.	Buccal mucosa Biopsy: Hyperplasia. Negative for dysplasia or malignancy.	Atypia-favor reactive. Mild dysplasia seen.	Minor deviation	<i>Interpretation error. Kindly don't use conflicting diagnoses.</i>
F/05/2020/01 Rt. Cervical LN. swelling	Reactive lymphadenitis. Negative for granuloma or malignancy.	Cervical LN biopsy - Reactive lymph node.	Reactive lymphadenitis. Negative for malignancy.	Concordance	

Total score: 9 out of 10

Excellent!

Dr. Kedar K. Deodhar
In-charge Cytopathology Section & EQAS Diagnostic Cytopathology
Professor of Pathology
Tata Memorial Centre



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DEPARTMENT OF CYTOPATHOLOGY EQAS – DIAGNOSTIC CYTOPATHOLOGY FEEDBACK REPORT – 2020

Cycle No.: 02

Participating laboratory: MIMER Medical College, Talegaon

Id Code : 34

Participating person: Dr. S. R. Joshi

Designation : Professor, Pathology

Case No. Source of Specimen	Tata Memorial Hospital Cytology Report	Final Diagnosis	Participant's Diagnosis	Concordance / Deviation	Remarks
N/04/2020/02 Urine	High grade urothelial carcinoma. (TPS-2013).	Bladder biopsy-High grade urothelial carcinoma.	High grade urothelial carcinoma.	Concordance	
F/05/2020/02 Rt. Axillary LN	Metastatic carcinoma.	LN biopsy-Metastatic carcinoma.	Metastatic ductal carcinoma (Positive for malignancy).	Concordance	

Total score: 7 out of 10

Good!

Dr. Kedar K. Deodhar
In-charge Cytopathology Section & EQAS Diagnostic Cytopathology
Professor of Pathology
Tata Memorial Centre

**TATA MEMORIAL HOSPITAL**

Dr. Ernest Borges Marg, Parel, Mumbai - 400 012, INDIA
Tel: 91-22-2417 7000 (Extn: 4350& 4356) * Fax: 91-22-2414 6937 * E-mail: cytology@tmc.gov.in * Website: <https://tmc.gov.in>

DEPARTMENT OF CYTOPATHOLOGY
EQAS - DIAGNOSTIC CYTOPATHOLOGY FEEDBACK REPORT - 2019
Cycle No.: 01

Participating laboratory: MIMER Medical College, Talegaon
Id Code : 34

Participating person: Dr. S. R. Joshi
Designation : Professor, Pathology

Case No. Source of Specimen	Tata Memorial Hospital Cytology Report	Final Diagnosis	Participant's Diagnosis	Concordance / Deviation	Remarks
F/04/2019/01 Lt. Buccal mucosa	Negative for dysplasia or malignancy.	Biopsy: Hyperplastic and hyperkeratotic squamous epithelium. Negative for dysplasia or malignancy	Negative for malignancy.	Concordance	
F/05/2019/01 FNA Rt. Neck node	Metastatic squamous carcinoma.	Cervical LN biopsy: Metastatic Squamous carcinoma.	Metastases of squamous cell carcinoma.	Concordance	

Total score: 9 out of 10

Excellent!


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Tata Memorial Centre

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Tel.: 91-22-2417 7000 (Extn: 4350& 4356) * Fax: 91-22-2414 9937 * E-mail: cytology@tmc.gov.in * Website: <https://tmc.gov.in>

DEPARTMENT OF CYTOPATHOLOGY
EQAS - DIAGNOSTIC CYTOPATHOLOGY FEEDBACK REPORT - 2019
Cycle No.: 02

Participating laboratory: MIMER Medical College, Talegaon
Id Code : 34

Participating person: Dr. S. R. Joshi
Designation : Professor, Pathology

Case No. Source of Specimen	Tata Memorial Hospital Cytology Report	Final Diagnosis	Participant's Diagnosis	Concordance / Deviation	Remarks
N/04/2019/02 Lt. Buccal mucosa	Negative for dysplasia or malignancy.	Buccal mucosa Biopsy: Hyperplastic/Hyperkeratotic squamous epithelium. Negative for dysplasia or malignancy.	Negative for malignancy.	Concordance	
F/05/2019/02 Rt. Thyroid swelling	Colloid goitre. TBS Cat. II. Negative for malignancy.	Thyroid Biopsy-Colloid goitre. Negative for malignancy.	TBSRTC-II colloid goitre.	Concordance	

Total score: 10 out of 10

Excellent!

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Professor of Pathology
Tata Memorial Centre



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Dr. Ernest Borges Marg, Parel, Mumbai - 400 012, INDIA

Tel.: 91-22-2417 7000 (Extn: 4330 & 4356) * Fax: 91-22-2414 6937 * E-mail: cytology@tmc.gov.in * Website: <https://tmc.gov.in>

DEPARTMENT OF CYTOPATHOLOGY EQAS - DIAGNOSTIC CYTOPATHOLOGY FEEDBACK REPORT - 2018 Cycle No.: 01

Participating laboratory: Maharashtra Institute of Medical Education & Research
(MIMER) Medical College, Talegaon

Participating person: Dr. Sneha R. Joshi

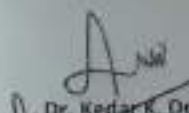
Id Code : 34

Designation : Professor

Case No. Source of Specimen	Tata Memorial Hospital Cytology Report	Final Diagnosis	Participant's Diagnosis	Concordance / Deviation	Remarks
N/04/2018/01 CSF	Acute meningitis. Negative for malignancy.	Patient treated with intravenous antibiotics, responded well to treatment and now asymptomatic, repeat CSF examinations did not show inflammation.	Malignancy. ALL.	Major deviation	Interpretation error.
F/05/2018/01 FNA Rt. SC LN	Metastatic Adenocarcinoma	Lung biopsy: Adenocarcinoma.	Squamous cell carcinoma.	Minor deviation	Tumour typing error.

Total score: 4 out of 10

Below average (Scope for improvement-needs training)


Dr. Kedar K. Deodhar
In-charge Cytopathology Section & EQAS Diagnostic Cytopathology
Professor of Pathology
Tata Memorial Centre



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Dr. Ernest Borges Marg, Parsi, Mumbai - 400 012, INDIA
Tel: 91-22-2417 7000 (Extn: 4250 & 4356) * Fax: 91-22-2414 6937 * E-mail: cytology@tmc.gov.in * Website: <http://tmc.gov.in>

DEPARTMENT OF CYTOPATHOLOGY EQAS - DIAGNOSTIC CYTOPATHOLOGY FEEDBACK REPORT - 2018 Cycle No.: 02

Participating laboratory: Maharashtra Institute of Medical Education & Research
(MIMER) Medical College, Talegaon

Participating person: Dr. Smita Bhide

Id Code : 34

Designation : Professor

Case No. Source of Specimen	Tata Memorial Hospital Cytology Report	Final Diagnosis	Participant's Diagnosis	Concordance / Deviation	Remarks
F/04/2018/02 FNA Rt. Parotid	Low grade salivary gland tumor, consistent with pleomorphic adenoma.	Parotidectomy: Benign salivary gland neoplasm. 5/0 Pleomorphic adenoma.	Pleomorphic adenoma. Negative for malignancy.	Concordance	
T/05/2018/02 FNA Liver	Hepatocellular carcinoma.	Liver Biopsy: Hepatocellular carcinoma.	Hepatocellular carcinoma.	Concordance	

Total score: 9 out of 10

Excellent!

Dr. Kedar K. Deodhar
In-charge Cytopathology Section & EQAS Diagnostic Cytopathology
Professor of Pathology
Tata Memorial Centre



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Dr. Ernest Borges Marg, Parel, Mumbai - 400 012, INDIA

Tel.: 91-22-2417 3000 (Extn: 4350 & 4356) * Fax: 91-22-2414 6037 * E-mail: cytology@tmc.gov.in * Website: <https://tmc.gov.in>

DEPARTMENT OF CYTOPATHOLOGY

EQAS - DIAGNOSTIC CYTOPATHOLOGY FEEDBACK REPORT - 2017

Cycle No.: 01

Participating laboratory: Maharashtra Institute of Medical Education & Research
(MINER) Medical College, Talegaon

Participating person: Dr. Sneha Joshi

Code: 34

Designation: Professor & HOD

Case No. Source of Specimen	Tata Memorial Hospital Cytology Report	Final Diagnosis	Participant's Diagnosis	Concordance / Deviation	Remarks
N/04/2017/01 Urine	Acute inflammation Negative for malignancy	Cystoscopy - NAD Repeat urine cytology. No inflammation Negative for malignancy	Atypia-suspect malignancy. Single cell with scanty cytoplasm enlarged nuclei with prominent nucleoli.	Major deviation	Interpretation error.
F/05/2017/01 FNA Thyroid	Papillary Thyroid Carcinoma (Bethesda Category VI)	Hemithyroidectomy: Papillary Thyroid Carcinoma	Papillary carcinoma of thyroid.	Concordance	Please use TBS categorization in addition to descriptive diagnosis.

Total score: 6 out of 10

Average (Scope for improvement)

Dr. Kedar K. Doodhar

In-Charge Cytopathology Section & EQAS Diagnostic Cytopathology

Professor of Pathology

Tata Memorial Centre



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Tel: 91-22-2417 7000 (Extn: 4350 & 4356) * Fax: 91-22-2414 0537 * E-mail: cytology@tmc.gov.in * Website: <http://tmc.gov.in>

DEPARTMENT OF CYTOPATHOLOGY
EQAS - DIAGNOSTIC CYTOPATHOLOGY FEEDBACK REPORT - 2017
Cycle No.: 02

Participating laboratory: Maharashtra Institute of Medical Education & Research
(NIMER) Medical College, Talegaon

Participating person: Dr. Sneha Joshi

Code : 34

Designation : Professor & H.O.D

Case No. Source of Specimen	Tata Memorial Hospital Cytology Report	Final Diagnosis	Participant's Diagnosis	Concordance / Deviation	Remarks
N/04/2017/02 Lt. Buccal Mucosa Scrape	Negative for dysplasia or malignancy.	Lt. Buccal Mucosa biopsy- Negative for dysplasia or malignancy	Negative for malignancy.	Concordance	
F/05/2017/02 FNA Breast	Duct carcinoma.	Rt. Breast lumpectomy- infiltrating duct carcinoma, grade III	Positive for malignancy. Infiltrating Duct Carcinoma- Breast.	Concordance	

Total score: 6 out of 10

Average (Scope for improvement)

Dr. Kedar K. Deodhar
In-charge Cytopathology Section & EQAS Diagnostic Cytopathology
Professor of Pathology
Tata Memorial Centre

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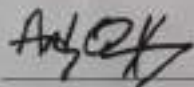
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Laboratory 15361

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Hematology

Cycle 14: April 2019 – March 2020



Andy Cummins
Scientific and Professional
Affairs Manager

Bio-Rad Laboratories
800 Janssen Road
Irvine, CA 92618 USA



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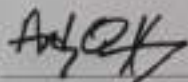
MIMER MEDICAL COLLEGE

Laboratory 15361

Has successfully completed the Quality Assessment Program for

Hematology

Cycle 12: April 2017 – February 2018



Andy Quinterz
Scientific and Professional
Affairs Manager

Bio-Rad Laboratories
3600 Janssen Road
Irvine, CA 92618 USA



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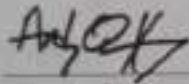
MIMER MEDICAL COLLEGE

Laboratory 15361

Has successfully completed the Quality Assessment Program for

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Cycle 11: April 2016 – February 2017



Andy Quinlan
Scientific and Professional
Affairs Manager

Bio-Rad Laboratories
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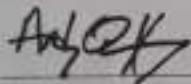
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Laboratory 15361

Has successfully completed the Quality Assessment Program for

Hematology

Cycle 10: April 2015 – February 2016



Andy Quinlan
Scientific and Professional
Affairs Manager

Bio-Rad Laboratories
2500 Junipero Road
Irvine, CA 92618 USA



**EXTERNAL QUALITY ASSURANCE PROGRAMME (EQAS)
in
HISTOPATHOLOGY**

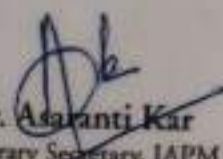


Jointly Organized by :
**Indian Association of Pathologists & Microbiologists (IAPM) &
All India Institute of Medical Sciences (AIIMS)**

Lab Code : **264**

This is to certify that
Maharashtra Institute of Medical Education and Research Medical College, Pune
represented by
Prof. & Head
has successfully participated in the
External Quality Assurance Programme (EQAS) in Histopathology
for the year 2020
conducted at

Department of Pathology, All India Institute of Medical Sciences, New Delhi


Dr. Asaranti Kar
Honorary Secretary, IAPM




Prof. Manoj Kumar Singh
Coordinator, EQAS

EXTERNAL QUALITY ASSURANCE PROGRAMME (EQAS)
in
HISTOPATHOLOGY



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Dr. Sharada Rane
Honorary Secretary, IAPM



Prof. Manoj Kumar Singh
Coordinator, EQAS

EXTERNAL QUALITY ASSURANCE PROGRAMME (EQAS)
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HISTOPATHOLOGY




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Dr. Pradeep Vaideeswar
Honorary Secretary, IAPM




Prof. Manoj K. Singh
Coordinator, EQAS

**EXTERNAL QUALITY ASSURANCE PROGRAMME (EQAS)
in
HISTOPATHOLOGY**



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Dr. Pradeep Vaideeswar
Honorary Secretary, IAPM




Prof. Manoj K. Singh
Coordinator, EQAS



The Department of Clinical Microbiology
Christian Medical College
Vellore-632 004

NABL ACCREDITED PT PROVIDER (PC 1933) | ISO / IEC 17043 | 3016

Certificate

This is to certify that

Department of Microbiology

Maharashtra Institute of Medical Education and Research - Pune

LAB CODE NO: 970

Participated in the Microbiology

External Quality Assessment Scheme

Basic Bacteriology and Serology: Tier 1

under the aegis of

Indian Association of Medical Microbiologists (IAMM)

for the year 2020.



Certificate No. PC-4521
NABL PT Accredited Laboratory

Balaji Veeraraghavan

Balaji Veeraraghavan, MD, PH.D, FRCP,
Microbiology EQAS Coordinator
Dept. of Clinical Microbiology
Christian Medical College
Vellore-632 004



**The Department of Clinical Microbiology
Christian Medical College
Vellore-632 004**

NABL ACCREDITED PT PROVIDER (PC 1033) : ISO / IEC 17043 : 2010

Certificate

This is to certify that

Department of Microbiology

Maharashtra Institute of Medical Education and Research - Pune

LAB CODE NO: 970

Participated in the Microbiology

External Quality Assessment Scheme

Basic Bacteriology and Serology: Tier 1

under the aegis of

Indian Association of Medical Microbiologists (IAMM)


for the year 2019.



Certificate No. PC-1033
NABL PT Accredited Laboratory

V. Veerai

Balaji Veeraraghavan, MD., Ph.D., FICP,
Microbiology EQAS Coordinator
Dept. of Clinical Microbiology
Christian Medical College
Vellore-632 004



The Department of Clinical Virology
Christian Medical College, Vellore - 632 004, Tamil Nadu

Certifies that

**Maharashtra Institute of Medical Education and Research,
Pune, Maharashtra**

Lab ID : 970

participated in the following Serology Panels :

1. Blood Borne Virus Serology

*of the CMCVIRROEQAS program under the aegis of Indian
Association of Medical Microbiologists (IAMM) for the
year 2018.*



Dr. Rajesh Kannangai
CMCVIRROEQAS Coordinator
Dept. of Clinical Virology
Christian Medical College,
Vellore, Tamil Nadu - 632 004

**PARTICIPATION
CERTIFICATE**





**The Department of Clinical Microbiology
Christian Medical College
Vellore-632 004**

NABL ACCREDITED PT PROVIDER (PC 1033) : ISO / IEC 17043 : 2010

Certificate

This is to certify that

Department of Microbiology

Maharashtra Institute of Medical Education and Research - Pune

LAB CODE NO: 970

**Participated in the Microbiology
External Quality Assessment Scheme
Basic Bacteriology and Serology: Tier 1
under the aegis of**

**Indian Association of Medical Microbiologists (IAMM)
for the year 2018.**

V. Balaji

**Balaji Veeraraghavan, MD., Ph.D., FRCP.,
Microbiology EQAS Coordinator
Dept. of Clinical Microbiology
Christian Medical College
Vellore-632 004**



The Department of Clinical Virology
Christian Medical College, Vellore - 632 004, Tamil Nadu

Certifies that

DEPT OF MICROBIOLOGY - MIMER MEDICAL COLLEGE

LAB ID : 970

**PARTICIPATION
CERTIFICATE**

participated in the following Serology Scheme:

Blood Borne Viral Screen / ~~Hepatitis Serology~~ /

Dengue Serology / ~~Acute hepatitis Screen~~ of the

VIROEQAS program under the aegis of

Indian Association of Medical Microbiologists (IAMM)

for the year 2017

Dr. Rajesh Kannangai
VIROEQAS Coordinator
Dept. of Clinical Virology
Christian Medical College,
Vellore, Tamil Nadu - 632 004





The Department of Clinical Microbiology
Christian Medical College
Vellore-632 004

Certificate

This is to certify that

Department of Microbiology

Maharashtra Institute Of Medical Education And Research - Pune

LAB CODE NO: 970

Participated in the Microbiology
External Quality Assessment Scheme

(Basic Bacteriology and Serology:

Tier 1) under the aegis of

Indian Association of

Medical Microbiologists (IAMM)

for the year 2017.

B. Balaji

Balaji Veeraraghavan, MD., Ph.D., FRCP.,
Microbiology EQAS Coordinator
Dept. of Clinical Microbiology
Christian Medical College
Vellore-632 004

Date : 28.12.2016

Code No: MAA970

Indian Association of Medical Microbiologists

External Quality assessment Scheme (EQAS)

PARTICIPATION CERTIFICATE

DEPARTMENT OF MICROBIOLOGY
MIMER MEDICAL COLLEGE – PUNE, MAHARASHTRA

has participated in the Clinical Microbiology & Serology EQAS
under the auspices of the IAMM for the year 2016.

Mary Jesudason
Prof. Mary V. Jesudason, MD., DCP., FAMS.

K. Lily Therese
Prof. K. Lily Therese, Ph.D., Dr. J. Marathi Ph. D.

Joint – EQAS Co-ordinators

Madhavan
Advisor : Prof. H. N. Madhavan, M.D., Ph.D., FAMS.

Subcommittee:

Dr. T. Jacob John, Dr. V. Ravi, Dr. S. Badrinath, Dr. B. L. Sherwal (Sec. IAMM), Dr. Mary V. Jesudason,
Dr. H. N. Madhavan, Dr. K. Lily Therese, Dr. V. Balaji, Dr. K. Rajesh

BIO-RAD

Certificate of Achievement

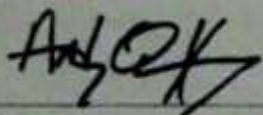
EQAS External Quality Assurance Services

MIMER MEDICAL COLLEGE

Laboratory 15361

Has successfully completed the Quality Assessment Program for

Clinical Chemistry (Monthly)
Cycle 16: July 2017 – June 2018



Andy Quintenz
Scientific and Professional
Affairs Manager

Bio-Rad Laboratories
9500 Jeronimo Road
Irvine, CA 92618 USA



Proficiency criteria: This organization will only submit within a 3.0/2-score, or equivalent, for at least one analyte during the course of the cycle.

BIO-RAD

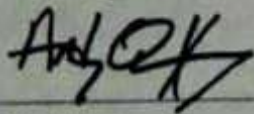
Certificate of Achievement
EQAS External Quality Assurance Services

MIMER MEDICAL COLLEGE

Laboratory 15361

Has successfully completed the Quality Assessment Program for

Clinical Chemistry (Monthly)
Cycle 15: July 2016 – June 2017



Andy Quintenz
Scientific and Professional
Affairs Manager

Bio-Rad Laboratories
9500 Jarameno Road
Irvine, CA 92618 USA



Passing criteria: ≥ 75% response rate with results within ± 3.0 Z-score, or continuous for at least one analyte during the course of the cycle



Reference: EQAS 15361

BIO-RAD

Certificate of Achievement
EQAS External Quality Assurance Services

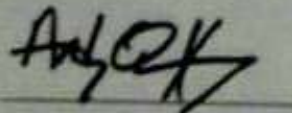
MIMER MEDICAL COLLEGE

Laboratory 15361

Has successfully completed the Quality Assessment Program for

Clinical Chemistry (Monthly)

Cycle 14: July 2015 – June 2016



Andy Quintenz
Scientific and Professional
Affairs Manager

Bio-Rad Laboratories
2500 Jamboree Road
Irvine, CA 92618 USA





Department of Clinical Biochemistry
Christian Medical College, Vellore - 632004



CMC EXTERNAL QUALITY ASSURANCE SCHEME

(Under the aegis of ACBI)

Certificate of Participation

This is to certify that

PROFESSOR & HEAD OF BIOCHEMISTRY

PUNE

Lab No.6518..... has participated

*in the Chemistry I Program of the External Quality Assurance Scheme
during the year 2020.*

Pamela Christudoss

Dr. Pamela Christudoss, M.Sc., Ph.D.,

EQAS Coordinator

Professor of Clinical Biochemistry

**IFFCO-TOKIO GENERAL INSURANCE CO. LTD**

Regd. Office: IFFCO SADAN, C1 Distt Centre, Saket, New Delhi-110017

Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106

Standard Fire and Special Perils Policy Cum Tax InvoiceOriginal for RecipientGST ApplicableMaterial Damage Schedule

Servicing Office :
IFFCO TOKIO GENERAL INSURANCE
Office no 16, 6th Floor,
Suyog Platinum Tower, Naylor Road,
Off Mangaldas Road, Pune-411001
State Code: 27, GSTIN:
27AAAAC17573H1ZC

ITGI Policy No.	12362000	Period of insurance :	From 0001 Hrs. of 21/08/2021 To Midnight of 20/08/2022		
Unique Invoice No.	12362000	Date of Issuance	27/08/2021		
Insured's Name :	Maharashtra Academy Of Engineering & Educational Research Pune				
Address:	SER NO.124.MIT CAMPUS,EX-, SERVICEMAN COLONY,PAUD ROAD, KOTHRUD,PUNE,MAHARASHTRA				
	411038, Pin Code : 411038				
Insured's GSTIN	27AAAAM1206F1Z6				
PAN:	AAAAM1206F	Agent No.:	59000314(59A)		
Agent Name:	ABHIVRIDHI INSURANCE BROKERS P		Agent Phone:		
Perils covered as per SF&SP Policy (As per Wordings attached)	Sum Insured (Rs.)		Premium (Rs.)		
Material Damage	1139237650		262024.65		
Terrorism			0.00		
Add-on Cover (As per the policy schedule)			284809.40		
Taxable Value (Rs)			546834.05		
CGST (%)	CGST (Rs)	SGST (%)	SGST (Rs)	IGST (%)	IGST (Rs)
9	49215.07	9	49215.07	18	0
Total Premium Paid (Rs)			645264		

SAC Code	9971
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Coinsurance Details	
Insurance Company	Share(%)
ITGI SHARE	100
Total	100%

Name of the Bank / Financial Institution
1.FEDERAL BANK

Description of Insured Property (Locationwise)				
Risk Location Address	AS MENTIONED BELOW			
Occupancy	HOSPITALS INCL. X-RAY AND OTHE			
Description of Property	Sum Insured (INR)	Floater cover	Escalation	Esc.%
BUILDING	1139237650	N	Y	5.00%

Add-on Covers	
Description	Sum Insured (INR)

Add-on Covers	
Description	Sum Insured (INR)
EQ (Fire & shock) inc Tsunami	1139237650

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2021.08.27 15:59:24 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

STFI - Extension	1139237650
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Work Premises/ Risk Location	
Code	Risk Location Address
1	AS MENTIONED BELOW

Terrorism Damage Extension	
Description	Sum Insured (INR)

Any Other Additional Risk Information
Occupancy :Hospital & Medical College
Risk Location:
MIMER Medical College Campus And Hospital (Girls Boys Hostel & Staff Quarters, Opd Building), Sr.No-33, 34, 35 And Sr.No-32/1, 32/2, 48/1 & 48/2, Near Talegaon Railway Station, Yashwant Nagar, Talegaon Dabhade, Pune, Maharashtra
Add-on Covers:
Escalation- 5% of SI excluding stocks
Omission to insure additions, alterations or extensions - 5% of SI excluding stocks
Removal Of Debris Clause (upto 1% Of The Claim Amount)
Architects, Surveyors And Consulting Engineers Fees (upto 3% Of The Claim Amount)
Removal of Debris (Over and above policy limit) covered upto 5 Crores in aggregate
Architects, Surveyors and Consulting Engineers Fees -(Over and above policy limit) covered upto 5 Crores in aggregate
Accidental Damage covered upto 1 Crores in aggregate
Startup/ShutDown expenses covered upto 5 Crores in aggregate
Claims preparations clause covered upto 5 Crores in aggregate
Involuntary betterment covered upto 5 Crores in aggregate
Insurance Of Additional Expenses of Rent For An Alternative Accommodation clause covered upto 1 Crores in aggregate
Important Documents reconstruction cost (PLANS, DOCUMENTS & COMPUTER SYSTEMS RECORDS) covered upto 5 Crores in aggregate
Loss Minimisation Clause covered upto 5 Crores in aggregate
Automatic Reinstatement of sum insured upto 10%
Fire Fighting expenses covered upto 5 Crores in aggregate
Professional Fees covered upto 5 Crores in aggregate
Expediting Expenses Clause including Air/Express Frieght covered upto 5 Crores in aggregate
SPRINKLER UP-GRADING COSTS covered upto 5 Crores in aggregate
Smoke damages Covered for SFSP Perils

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Location: FFCO Tokio General Insurance Company Ltd, India 12362000

Loss payee clause
Dewatering Expenses INR 50 Lacs in aggregate
Seventy two hours clause (Major Perils)
On account payments as per surveyor recommendation
Nominated Loss adjusters Clause to be mutually agreed
Local Authority Clause
Agreed Bank Clause
Property/ Goods Held in Trust Clause
Designation of Property Clause
Reinstatement Value Clause (Applicable to Assets other than
Stocks)
FEA Warranty - Warranted that Adequate Fire extinguishing
appliances (Portable Hand Appliances/Hydrant
System/Sprinkler System, whichever is applicable) are
installed in the premises covered in the policy and shall be
maintained in efficient working condition at all times with
trained manpower available to operate the same at the
premises.
No Smoking Warranty - Warranted that smoking is prohibited
in the premises covered under the policy
" Electrical Installation Regulation :
Warranted that following conditions shall be incorporated in
the policy in regard to electrical installations of the
premises.
1. All wiring in the premises shall be in metal conduit
pipes.
2. All electrical appliances shall be double earthed.
3. No temporary wiring, loose wiring as well as hanging
wiring shall be in the premises.
4. All sockets shall be of industrial types.
5. Flameproof lights / equipments wherever liquid having
flash point < 32 o c is used.
Kutchra Construction Warranty - Warranted that no structure
is of kutchra construction in the covered premises.
Basement Warranty - Warranted that basement, if any, will be
used for parking and utilities only. Any other activity
unless specifically declared and agreed is excluded from the
scope of cover.
SEVENTY TWO HOURS CLAUSE:
Windstorm (Storm, Cyclone, Typhoon, Tempest, Hurricane and
Tornado)
Insurers shall not be liable for any loss occurring before
the effective date and time of the Policy nor for
any loss commencing after the expiration date and time of
this Policy. However, The Insurer will be liable

Signature Not Verified

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Location: IFCC Tokio General Insurance Company Ltd, India 12362000

for any losses occurring for a period of up to maximum
seventy-two (72) hours after the expiration of this
Policy, provided that the first windstorm damage occurs
prior to the date and time of the expiration of
this Policy.
Each loss by windstorm shall constitute a single claim
hereunder; provided, if more than one windstorm
shall occur within any period of seventy two (72) hours
during the term of this Policy such windstorm
shall be deemed to be a single windstorm within the meaning
thereof.
Official recognized Authority (or as agreed between The
Insurer and The Insured) will elect the moment
from which each of the aforesaid periods of seventy two (72)
hours shall be deemed to have commenced
but no two such seventy two (72) hour periods shall overlap.
Flood
Insurers shall not be liable for any loss caused by flood
occurring before the effective date and time of this
policy nor for any loss commencing after the expiration date
and time of this policy. However, The Insurer
will be liable for any losses occurring for a period of up
to maximum seventy-two (72) hours after the
expiration of this Policy, provided that the first flood
damage occurs prior to the date and time of the
expiration of this Policy. Each loss caused by flood and all
losses caused by flood within a seventy-two
(72) hours period shall be deemed to constitute a single
loss. Official recognized Authority (or as agreed
between The Insurer and The Insured) will elect the moment
from which each of the aforesaid periods of
seventy two (72) hours shall be deemed to have commenced but
no two such seventy two (72) hours
periods shall overlap.
Earthquake
Insurers shall not be liable for any loss caused by an
earthquake occurring before the effective date and
time of this policy nor for any loss commencing after the
expiration date and time of this policy. However,
The Insurer will be liable for any losses occurring for a
period of up to maximum seventy-two (72) hours
after the expiration of this Policy, provided that the
earthquake damage occurs prior to the date and time
of the expiration of this Policy.
Any and all losses caused by earthquake shall constitute a

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Date: 2021.08.27 15:59:24 IST

Reason: Valid Policy Copy

Reason: Invalid Policy Copy
 Aetion Life Co. and General Insurance Company Ltd, India 12362000

single loss hereunder provided that more than
one earthquake shock occurring within any seventy two (72)
hour period during the Period of Insurance
of this Policy shall be deemed to be a single earthquake
within the meaning thereof.

Signature Not Verified

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Date: 2021.08.27 15:59:24 IST
Reason: Valid Policy Copy

Location: FFCO Tokio General Insurance Company Ltd, India 12362000

Applicable Endorsements/ Clauses	
Code	Clause Description
0001	Agreed Bank Clause
0003	Arch,Survr,Engg Fee=< 3% Claim
0004	Arch, Surveyor, Engg Fee >3%
0008	Designation Of Property Clause
0011	Escalation Clause
0012	EQ (Fire & shock) with STFI
0016	Impact Due To Insured Own Vehc
0017	Local Authorities Clause
0019	Rent For Altrnate Accomodation
0022	Omission To Insure Add, Alt Ex
0023	Reinstatement Value Clause
0024	Removal Of Debris upto 1%
0025	Removal Of Debris In Excess 1%
0028	Start Up Expenses
0034	Terrorism Damage Exclusion
0060	Cyber risk exclusion clause
0061	Sanction limitation clause
0062	Communicable Disease Exclusion
0064	Expediting Expenses
0066	Loss Prevention
0002	Goods Held in Trust Commission

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2021.08.27 15:59:25 IST

Reason: Valid Policy Copy


Location: FFCO Tokio General Insurance Company Ltd, India 12362000

Location wise Excess	This Policy does not Cover (Not applicable to Policies Covering Dwellings with Individual Owners)
1.1 Policy Having Sum Insured up to INR 10 Crore per Location 5% of the Claim amount subject to minimum of Rs 10,000/-	
1.2 Policy Having Sum Insured above INR 10 Crore per Location up to INR 100 Crore per Location 5% of the Claim amount subject to minimum of Rs 25,000/-	
1.3 Policy Having Sum Insured above INR 100 Crore per Location up to INR 1500 Crore per Location 5% of the Claim amount subject to minimum of Rs 5,00,000/-	
1.4 Policy Having Sum Insured above INR 1500 Crore per Location up to INR 2500 Crore per Location 5% of the Claim amount subject to minimum of Rs 25,00,000/-	
1.5 Policy Having Sum Insured above INR 2500 Crore per Location 5% of the Claim amount subject to minimum of Rs 50,00,000/-	
This Excess shall apply per event per Insured	
Note: Applicable Excess will be higher of Policy Excess/ Location Excess	

Unique Reference Number (URN)	
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NOTICE OF LOSS: In the event of loss or damage which may involve a claim under this Insurance, immediate notice thereof and application for survey should be given to the Policy Issuing Office.
The coverage is as per policy wordings / endorsements / clauses attached. Please go through the Policy and in case of any discrepancy, please inform us. Policy is cancelled ab-initio in case of Cheque dishonor.

The Coverage is as Per Policy Wordings/Endorsements/Clauses attached. Please go through the Policy and in case of any discrepancy, please inform us. In case of cheque dishonour, Policy is cancelled ab-initio.

Toll Free : 1-800-103-5499 (24 Hours Toll Free) ; Other : (0124) 428-5499 ; SMS "CLAIM" to 56161 Policy issuing office : Delhi Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi	For IFFCO-TOKIO General Insurance Co. Ltd  Authorized Signatory
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Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2021.08.27 15:59:25 IST
Reason: Valid Policy Copy

Standard Fire and Special Perils Policy Wordings

IN CONSIDERATION OF the insured named in the Schedule hereto having paid to the IFFCO-TOKIO General Insurance Company Limited (hereinafter called the Company) the premium mentioned in the said schedule, THE COMPANY AGREES, (subject to the Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) that if after payment of the premium the Property Insured described in the said Schedule or any part of such Property be destroyed or damaged by any of the perils specified hereunder during the period of insurance named in the said schedule or of any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of the policy, the Company shall pay to the Insured the value of the Property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such Property or any part thereof:

I.Fire

Excluding destruction or damage caused to the property insured by
(a)(i) its own fermentation, natural heating or spontaneous combustion.
(ii) Its undergoing any heating or drying process.
(b) Burning of property insured by order of any Public Authority.

II.Lightning

III.Explosion / Implosion

Excluding loss, destruction of or damage
(a) to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated), or their contents resulting from their own explosion /implosion
(b) caused by centrifugal forces

IV.Aircraft Damage

Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped there from excluding those caused by pressure waves.

V.Riot, Strike Malicious Damage

Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by:
(a) Total or partial cessation of work or the retarding or interruption or cessation of any process or operations or omissions of any kind.
(b) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
(c) Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
(d) Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.
If the company alleges that the loss/ damage is not caused by any malicious act, the burden of proving the contrary shall be upon the insured.

Terrorism Damage Exclusion Warranty

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

VI.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation

Loss, destruction or damage directly caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood or Inundation excluding those resulting from earthquake, Volcanic eruption, or other convulsions of nature. (Wherever earthquake cover is given as an add on cover all the words excluding those resulting from earthquake volcanic eruption or other convulsions of nature shall stand deleted).

VII.Impact Damage

Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/Road vehicle or animal by direct contact not belonging to or owned by
(a) the Insured or any occupier of the premises or
(b) Their employees while acting in the course of their employment.

VIII Subsidence and Landslide Including Rock slide

Loss, Destruction or damage caused by Subsidence of part of the site on which the property stands or Land slide/Rock slide excluding:
(a) the 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
(e) Demolition, construction, structural alterations or repair of any property or groundwork or excavations

IX. Bursting and /Or Overflowing Of Water Tanks, Apparatus and Pipes

X. Missile Testing Operations

XI.Leakage from Automatic Sprinkler Installations

Excluding loss, destruction or damage caused by
(a) Repairs or alterations to the buildings or premises,
(b) Repairs, Removal or Extension of the Sprinkler Installation
(c) Defects in construction known to the Insured.

Signature Not Verified

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Date: 2021.08.27 15:59:25 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India 12362000

XII. Bush Fire

Excluding loss, destruction or damage caused by Forest Fire.

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the total Sum Insured hereby or such other sum or sums as may be substituted there for by the memorandum hereon or attached hereto signed by or on behalf of the Company.

(A) General Exclusion

Excess: This Policy does not cover (not applicable to policies covering dwellings with individual owners)

- 1.1.Policies having Sum Insured up to INR 10 cr per location. 5% of claim amount subject to a minimum of Rs 10,000/-
- 1.2.Policies having Sum Insured above INR 10 cr per location up to INR 100 cr per location. 5% of claim amount subject to a minimum of INR 25,000
- 1.3.Policies having Sum Insured above INR 100 cr and up to INR 1500 cr per location. 5% of claim amount subject to a minimum of INR 5 lakhs
- 1.4.Policies having Sum Insured above INR 1500 Cr and up to INR 2500 cr per location. 5% of claim amount subject to a minimum of INR 25 lakhs
- 1.5.Policies having Sum Insured above INR 2500 Cr per location. 5% of claim amount subject to a minimum of INR 50 lakhs

The Excess shall apply per event per insured which ever is applicable.

Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.

3.Loss, destruction or damage directly or indirectly caused to the property insured by

a) ionizing radiation's or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
b) the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

4.Loss, destruction or damage caused to the insured property by pollution or contamination excluding

- a) pollution or contamination which itself results from a peril hereby insured against
- b) any peril hereby insured against which itself results from pollution or contamination

5.Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs.10, 000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.

6.Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.

7.Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.

8.Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.

9.Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

10.Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any perils covered.

11.Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious and Terrorism Damage cover.

12.Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.

13.Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

14.It is understood and agreed that this insurance policy shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provisions of such cover, payment of such claim or provision of such benefit would expose the insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America."

(B) General Conditions

1.THIS POLICY shall be voidable in the event of mis-representation, mis-description or non disclosure of any material particular.

2.All insurances under this policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part. PROVIDED such a fall or displacement is not caused by insured perils, loss or damage by which is covered by this policy or would be covered if such building, range of buildings or structure were insured under this Policy. Notwithstanding the above, the Company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and occurrence confirmed in writing to this effect.

3. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the policy by or on behalf of the Company:-

a)If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by Insured Perils.

b)If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than 30 days. For Dwellings rated under section III of AIFT this condition 3(b) stands deleted.

c)If the interest in the property passes from the insured otherwise than by will or operation of law.

4.This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.

5.This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of the cancellation.

6.(i)On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company

(a)A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.

Particulars of all other insurances, if any: The Insured shall also at all times at his own expense produce, and give to the Company, all such further particulars, plans, specification, books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this policy shall be payable unless the terms of this condition have been complied with.

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(ii) In no case whatsoever shall the Company 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, it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. On the happening of loss or damage to any of the property insured by this policy, the Company may

- a) enter and take and keep possession of the building or premises where the loss or damage has happened.
- b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
- b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
- c) keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
- d) sell any such property or dispose of the same for account of whom it may Concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

8. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefit under this Policy shall be forfeited.

9. If the Company at its option, reinstate or replace the Property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or insurer(s) in so doing, the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the sum insured by the Company thereon. If the Company so elect to reinstate or replace any property the Insured shall at his own expense furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

10. If the Property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

11. If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

12. The insured shall at the expense of the Company do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any right and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

13. If any dispute or difference shall arise as to the quantum to be paid under This Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any part of invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties 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 provision of the Arbitration and Conciliation Act, 1996

14. Every notice and other communication to the Company required by these conditions must be written or printed.

15. At all times during the period of insurance of this Policy the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which upon the settlement of any loss under this policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the insured to the Company.

The additional premium referred above shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the insured subject only to the right of the company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the insured immediately on occurrence of the loss exercises his option not to reinstate the sum insured as above.

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Applicable Endorsements/ Clauses Wordings	
Code	Clause Description
0001	<p>Agreed Bank</p> <p>It is hereby declared and agreed:</p> <p>i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.</p> <p>ii. That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder.</p> <p>N.B.: The Bank shall mean the first named financial institution/Bank named in the policy.</p> <p>iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.</p> <p>iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.</p> <p>v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazard not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and</p> <p>vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or party or parties insured hereunder or from any securities or funds available.</p> <p>N.B: In cases where the name of any Central Government or State Government owned and/or sponsored Industrial Financing or Rehabilitation Financing corporation and/or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/any financial Institution is included in the title of the Fire Policy as mortgagees, the above Agreed Bank clause may be read as the name of such institution in place of the word Bank and the said clause</p>
0003	<p>Architects, Surveyors And Consulting Engineers Fee (up to 3% of the claim amount)</p> <p>Architects, Surveyors And Consulting Engineerâs Fee (upto 3% of the claim amount)</p> <p>It is hereby declared and understood that the expenses incurred towards Architects, Surveyors and Consulting Engineers fees for plans, specification tenders, quantities and services in connection with the superintendence of the reinstatement for the Building, machinery, Accessories and equipment insured under this policy is covered upto 3% of the adjusted loss, but it is understood that this does not include any costs in connection with the preparation of the Insuredâs claim or estimate of loss in the event of damage by insured perils.</p>

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0004	<p>Architects, Surveyors and Consulting Engineers Fee (in excess of 3% of the claims amount) Architects, Surveyors and Consulting Engineers Fee (in excess of 3% of the claims amount) It is hereby declared and understood that the expenses incurred towards Architects, Surveyors and Consulting Engineers fees for plans, specification tenders, quantities and services in connection with the superintendence of the reinstatement for the Building, machinery, Accessories and equipment insured under this policy up to 7.5 % of the adjusted loss is covered, but is understood that this does not include any cost in connection with the preparation of the Insured's claim or estimate of loss in the event of damage by insured perils.</p>
0008	<p>Designation Of Property Clause Designation Of Property Clause For all purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.</p>
0011	<p>Escalation Clause Escalation Clause In consideration of the payment of an additional premium amounting to 50% of the premium produced by applying the specified percentage to the first or the annual premium as appropriate on the items as per the schedule 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 increased per annum. Unless specifically agreed to the contrary the provisions of this clause shall only apply to the sums insured in force at the commencement of each period of insurance. At each renewal date the insured shall notify the Insurers:- (i) The sum to be insured under each item above, but the absence of such instructions the Sums Insured by the above items shall be those stated on the policy (as amended by the any endorsement effective prior to the aforesaid renewal date) to which shall be added the increases which have accrued under this Clause during the period of insurance upto that renewal date, and (ii) The specified percentage increase(s) required for the forthcoming period of insurance, but in the absence of instructions to the contrary prior to renewal date the existing percentage increase shall apply for the period of insurance from renewal. All the conditions of the policy in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein.</p>
0012	<p>Earthquake (Fire and Shock) With STFI Inclusion Clause Earthquake (Fire and Shock) With STFI Inclusion Clause In consideration of the payment by the Insured to the Company of the sum of Rs (as stated in the policy schedule) additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide/Rockslide resulting there from. Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement. Special conditions 1.Excess Clause: as shown in the schedule. 2.Extension cover shall be granted only if the entire property in one complex/compound/location covered under the policy is extended to cover this risk and the Sum Insured for this extension is identical to the sum Insured against the risk covered under main policy except for the value of the plinth and foundations of the building(s). 3.Onus of proof In the event of the Insured making any claim for loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake.</p>

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0016	<p>Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped there from.</p> <p>Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped there from.</p> <p>In consideration of an additional premium as shown in the schedule it is hereby agreed and declared that the policy is extended to cover loss and/or damage caused due to impact by direct contact to Insured's property caused by Insured's own Rail/Road Vehicle, Fork lifts, cranes, stackers and the like and articles dropped there from.</p>
0017	<p>Local Authorities Clause</p> <p>Local Authorities Clause</p> <p>The insurance by this policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the Building or other Regulations under or framed in pursuance of any act of Parliament or with Byelaws of any Municipal or Local authority provided that</p> <p>1) The amount recoverable under this extension shall not include:</p> <p>a) The cost incurred in complying with any of the aforesaid Regulations or Bye-laws, (i) In respect of destruction or damage occurring prior to the granting of this extension, (ii) In respect of destruction or damage not insured by the policy. (iii) Under which notice has been served upon the insured prior to the happening of the destruction of damage, (iv) In respect of undamaged property or undamaged portion of property other than foundations (unless foundations are specifically excluded from the insurance by this policy) of that portion of the property destroyed or damaged,</p> <p>(b) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations of Bye-laws not arisen,</p> <p>(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 property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-laws.</p> <p>2) The work of reinstatement must be commenced and carried out with reasonable dispatch and in case must be completed within twelve months after the destructions or damage or within such further time as the Insurers may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the insurer under this extension not being thereby increased.</p> <p>3) If the liability of the insurer under (any item of) the policy apart from this extension shall be reduced by the application of any of the terms and conditions of the policy then the liability of the Insurers under this extension (in respect of any such item) shall be reduced in like proportion.</p> <p>4) The total amount recoverable under any item of the policy shall not exceed the sum insured thereby.</p> <p>5) All the conditions of the policy except in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein.</p>

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0019

Insurance of Additional Expenses of Rent for an Alternative Accommodation.

Insurance of Additional Expenses of Rent for an Alternative Accommodation.

Policy may be extended to cover the above subject to following

Additional expenses of rent for an alternative accommodation in respect of non-manufacturing risks may be covered on the following basis:

(a) he cover may be grand for non-manufacturing premises only.

(b)The cover may be granted under the Policy and not under Consequential Loss (Fire) Policy.

(c)The period of Indemnity may be limited to the period during which the original premises remain untenable as a result of occurrence of perils

insured against. Maximum indemnity period not to exceed 3 (three) years.

(d)The additional expense recoverable under the policy may be additional rent actually paid i.e. the difference between the news and the original rent only.

(e)Certificate from the Local Municipal Authority or an Architect to the effect that premises in question are untenable will be accepted as adequate

proof of the fact that the premises, in fact, have become untenable.

(f)Insurance should be granted against Fire, Riot, Strike, malicious and Terrorist Damage and Earthquake (Fire & Shock) and other Extraneous Perils.

Cover against Riot, Strike, malicious and Terrorist Damage should be granted only if it involves actual physical damage to the building. The cover does

not intend to pay, if for instance, the insuredâs entry is barred by strikers, demonstrators and similar occurrence.

(g)The cover may be limited to buildings other than those of âKutchâ construction.

(h)The area for alternative accommodation may be equivalent to the area presently occupied. However, no restriction will apply in respect of locality for

the alternative accommodation, so long as the alternative accommodation is taken in the same city of town.

(i)Cover may be permitted to the tenant as also to the Owner-Occupant. Further, in respect of the Owner-occupant, the alternative accommodation may

be limited to the area presently under his occupation.

(j)For the Owner-Occupant, since he will not be paying any rent based on the area occupied by him (in comparison with the actual rent being paid by the

tenant in the same building or similar buildings in the same locality) the standard rent based on the rateable values fixed by Municipal/Revenue

Authorities for tax purposes may be treated as the original rent for the purpose of this insurance.

(k)It will be compulsory for

i.The Owner-occupant to insure both building and contents.

ii.The tenant to insure the contents of the premises for which he is seeking this extension.

Endorsement wording for insurance of rent for alternative accommodation Tenant or Owner-Occupant.

It is hereby declared that in the event of the premises described in the policy and occupied by the insured, hereinafter referred to as âPREMISESâ being

destroyed or damaged by any Insured Peril as to become unfit for occupation and the insured in consequence taking up alternative accommodation, the

Company shall, subject to special conditions set out herein, indemnify the insured against the additional rent (as explained herein) which the insured is

called upon to bear for the period beginning from the date of operation of any of the Insured Perils until the âPREMISESâ is rendered fit for occupation

such period not exceeding such reasonable time as is required to restore the premises with due diligence to a condition fit for occupation on the

maximum indemnity period of (as stated in the policy schedule) months whichever is earlier.

Provided that the liability of the company shall not exceed Rs (as stated in the policy schedule) the sum insured hereby.

Provided further that if the sum produced by applying the monthly additional rent, borne by the insured for the alternative accommodation to the

maximum indemnity period is more than the Sum Insured hereby, the liability of the Company shall be proportionately reduced.

Special Conditions

1.This insurance shall apply subject to the condition that the PREMISES occupied by the insured, whether as owner or tenant, forms part of a building

not being Kutch Construction.

2.If the area of alternative accommodation take by the insured is more than the area of the PREMISES occupied by the insured, the additional rent borne

by the insured for the purpose of this insurance shall be deemed to be that proportion of the additional rent actually borne by the insured

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	<p>as the area of the PREMISES which was in the insured's occupation bears to the area of the alternative accommodation taken by the insured. The insured shall be at liberty to take alternative accommodation in any locality so long as it is within the Municipal limit of the city or town in which the PREMISES is situated.</p> <p>Explanation Additional Rent: If the insured is the Owner-Occupant, the additional rent borne by him is arrived after deducting the standard rent of the premises from the actual rent paid for the alternative accommodation. The standard rent shall be based on the rateable values fixed by the Municipal/Revenue authorities for tax purposes. If the insured is a tenant only and for safeguarding his legal tenancy rights is obliged to pay rent for the premises even during the period when it is not fit for occupation, the additional rent borne by him is the actual rent for the alternative accommodation. If the insured is a tenant and is not obliged to pay rent for the premises during the period When it is not fit for occupation, the additional rent borne by him is the actual rent paid for alternative accommodation taken less the rent which he was paying for the premises immediately prior to the same being damaged or destroyed by Insured Perils and rendered unfit for occupation.</p>
0022	<p>Omission to Insure additions, alterations or extensions clause Omission to Insure additions, alterations or extensions clause The Insurance by this Policy extends to cover Buildings and/or Machinery, Plant and other Contents and defined in schedule hereof which the insured may erect or acquire or for which they may become responsible:- (a) At the within described premises (b) For use as factories i) The liability under this Extension shall not exceed in respect of (a) above, 5% of the Sum Insured by each item, in respect of (b) above, 5% of the Sum Insured by item as defined in the schedule ii) The Insured shall notify the Insurer of each additional insurance as soon as it shall come to their knowledge and shall pay the appropriate additional premium thereon from the date of inception. iii) Following the advice of any additional insurance as aforesaid, cover by this extension shall be fully reinstated. iv) No liability shall attach to the insurers in respect of any Building, machinery, Plant or other contents while such property is otherwise insured. Note 1: All new additions to Buildings and/or Machinery and Plant not specifically insured/included during the currency of the policy should be declared at the end of the year and suitable additional premium paid on pro rata basis from the date of completion of the construction/erection of additions subject to adjustment against the advance premium collected. If the insured fails to declare the values of such additions within 30 days after the expiry of the policy, there shall be no refund of the advance premium collected. Note 2: "Other Contents" in the above clause shall mean "Furniture and Fittings" and does not include "Stocks".</p>

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0023	<p>Reinstatement Value Clause Reinstatement Value Clause It is hereby declared and agreed that in the event of the property insured under items as per the schedule within the policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby. Special Provisions: 1.The work of replacement of reinstatement (Which may be carried out upon another site and in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the company may in writing allow, otherwise no payment beyond the amount which would have been payable under the policy if this memorandum had not been incorporated therein shall be made. 2. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had not been incorporated therein. 3.If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision. 1.This Memorandum shall be without force or effect if : a.The Insured fails to intimate to the Company within 6 months from the day of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged. b.The Insured is unable to unwilling to replace or reinstate the property destroyed or damaged on the same or another site Note: Not applicable for stocks</p>
0024	<p>Removal Of Debris Clause (upto 1% of the claim amount) Removal Of Debris Clause (upto 1% of the claim amount) It is hereby declared and agreed that the expenses incurred upto 1% of the claim amount is included in the sum insured on: (a)Removal of debris from the premises of the Insured; (b)Dismantling or demolishing; (c) Shoring up or propping. Note: (b) & (c) are not applicable when neither building nor machinery are covered.</p>
0025	<p>Removal of Debris (in excess of 1% of the claim amount) Removal of Debris (in excess of 1% of the claim amount) On costs and expenses necessarily incurred by the insured of the portion or portions of the property insured by items as shown in the schedule of this policy destroyed or damaged by perils hereby insured against but not exceeding in the aggregate as shown in the schedule. (a)In the removal of debris from the premises of the Insured; (b)Dismantling or demolishing; (c)Shoring up or propping; Note: (b) & (c) are not applicable when neither building nor machinery are covered.</p>

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0028	<p>Start up Expenses Start up Expenses Policy may be extended to cover the above subject to the following endorsement wordings: It is hereby agreed and declared that this policy extends to cover start-up costs necessarily and reasonably incurred by the insured consequent upon a loss or damage covered by this policy.</p>
0034	<p>Terrorism Damage Exclusion Clause Terrorism Damage Exclusion Clause Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. The Warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p>

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Location: FFCO Tokio General Insurance Company Ltd, India 12362000

0060	<p>Cyber risk exclusion clause Cyber risk exclusion clause</p> <p>1.Electronic Data Exclusion</p> <p>Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:- a)This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment. COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to Trojan Horses, worms and time or logic bombs. b)However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril. Listed Perils - Fire,Explosion.</p> <p>2.Electronic Data Processing Media Valuation</p> <p>Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:- Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.</p>
0061	<p>Sanctions Limitation and Exclusions Clause Sanctions Limitation and Exclusions Clause</p> <p>It is understood and agreed that this insurance policy shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provisions of such cover, payment of such claim or provision of such benefit would expose the insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p>

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2021.08.27 15:59:27 IST

Reason: Valid Policy Copy

Location: FFCO Tokio General Insurance Company Ltd, India 12362000

0062

Communicable Disease Exclusion Clause

Communicable Disease Exclusion Clause:

1. Notwithstanding any provision, clause or term to the contrary, this policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of bodily functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this policy.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this policy that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2021.08.27 15:59:27 IST

Reason: Valid Policy Copy

Location: FFCO Tokio General Insurance Company Ltd, India 12362000

	<p>law), shall operate to provide any insurance, coverage or protection under this policy that would otherwise be excluded through the exclusion set forth in this clause.</p> <p>6. If the Insurer alleges that by reason of this clause, any amount is not covered by this policy, the burden of proving the contrary shall rest with the Insured.</p>
0002	<p>Property / Goods Held in Trust or on Commission Clause. Property / Goods Held in Trust or on Commission Clause. It is hereby declared and agreed that the Property/Goods Held in Trust or on Commission basis is covered in the policy.</p>

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2021.08.27 15:59:27 IST

Reason: Valid Policy Copy

Location: FFCO Tokio General Insurance Company Ltd, India 12362000

Date: 30/01/2020

To,
MAHARASHTRA ACADEMY OF ENGINEERING AND EDUCATION RESEARCH,
SR NO, 124 MIT CAMPUS, EX SERVICEMAN COLONY PAUD RD KOTHRUD,
Paud Road,
Maharashtra - 411038,
India.
Contact Details:

Subject: Policy Number: **0000000016462819**

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's "**Standard Fire & Special Perils Insurance**" policy. We are delighted to have you as our esteemed customer. With this, we enclose the following documents pertaining to your policy:

- Policy Schedule
- Policy clauses & wordings
- Premium Receipt
- Grievance redressal letter

We have taken care that the documents reflect details of risk and cover as proposed by you. We request you to verify and confirm that the documents are in order. Please ensure safety of these documents as they form part of our contract with you. For all your future correspondence you may have with us, kindly quote your Customer ID and Policy No.

Your Customer ID : 0000000021430920

Your Policy No. : 0000000016462819

The Postal Address of your SBI General Branch that will service you in future is:

SBI General Insurance Company Limited
K.D. Plaza (1st floor), 289/6-7, Near 7 Loves Hotel,
Nehru Road, Near Swargate,
Swargate,
Swargate / Bhavanipeth-411042.

In case of any queries or suggestions, please do not hesitate to get in touch with us. You can contact us at customer.care@sbigeneral.in or call our Customer Care Number 1800-22-1111 (MTNL/BSNL user) and 1800-102-1111 (for other users)

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,



Authorized Signatory

SBI General Insurance Company Limited
Registered and Corporate office: "Natraj" 301, Junction of Western Express Highway & Andheri Kurla - Road, Andheri(East),
Mumbai - 400 069

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)
SCHEDULE

Policy No: 0000000016462819	Servicing Branch Office : SBI General Insurance Company Limited, K.D. Plaza (1st floor), 289/6-7, Near 7 Loves Hotel, Nehru Road, Near Swargate, Swargate, Swargate / Bhavanipeth-411042.	Issue Date : 06/02/2020
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Intermediary Details :

Intermediary Name	Abhivridhi Insurance Brokers P Ltd	
Intermediary Code	0046889	
Intermediary Contact Details	Mobile No:	Landline No: +91-20-65222224

Insured Details :

Insured	MAHARASHTRA ACADEMY OF ENGINEERING AND EDUCATION RESEARCH
Mailing Address	SR NO, 124 MIT CAMPUS, EX SERVICEMAN COLONY PAUD RD KOTHRUD, Paud Road, Maharashtra - 411038, India. Contact Details:
Period of Insurance	From: 06/02/2020 (00:00 Hrs) To: 05/02/2021 Midnight
Name and Address of the Financial Institution	FEDRAL BANK PAUDROAD PUNE
Coinsurance Details	SBIG own share 100%
Location and Cover Details	As per Annexure 'A' attached herewith
Total Sum Insured	Rs. 904,800,000.00
Type of cover	Standard Fire and Special Perils(Material Damage)-Normal

Summary Particulars of Property Insured:

Detailed listing of properties insured at each location/premise is given in Annexure 'A' attached hereto and forming part of this schedule

Excess (not applicable to policies covering dwellings):-

The following first amounts as applicable of each and every loss shall be borne by the Insured:

Compulsory Deductible:

Material Damage Claims: If the total sum insured of all policies at one location is (not applicable to Dwellings)	
Up to Rs.10 Crores	5% of claim amount subject to a minimum of Rs.10,000/-
Between Rs.10 Crores and up to Rs.100 Crores	5% of claim amount subject to a minimum of Rs.25,000/-
Between Rs.100 Crores and up to Rs.1500 Crores	5% of claim amount subject to a minimum of Rs.5,00,000/-
Between Rs.1500 Crores and up to Rs.2500 Crores	5% of claim amount subject to a minimum of Rs.25,00,000/-
Above Rs.2500 Crores	5% of claim amount subject to a minimum of Rs.50,00,000/-
Applicable to Risks above 500 crores Top Location Sum Insured for : a)Power Plants(Excluding Wind/Solar/Captive Power Plant) b)Steel Plants	5% of claim amount subject to Minimum of Rs.1.25 crores
The Excess shall apply per event per insured.	

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)**Additional Conditions:** Subject to the following additional Conditions and attached Clauses / Endorsements / Warranties :**Clauses Applicable :**

1. Sanction Limitation And Exclusion Clause
2. Removal of Debris Clause (up to 1% of claim amount)
3. Designation of Property Clause
4. Architects, Surveyors and Consulting Engineers Fees(in excess of 3% claim amount)
5. Earthquake (Fire and Shock)

Warranties Applicable :

1. Warranted that the electrical installation is maintained periodically and devoid of any loose wiring and improper sockets & connections.
2. Policy shall stand canceled ab intio in the event of non-realization of the premium.
3. Excluding properties of clients / customers/ guests/ employees.
4. Terrorism Damage Exclusion Warranty


STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)
Premium Computation

Particulars	Amount (Rs.)
Gross Premium	407,161.20
Add Terrorism Premium	0.00
Total Premium	407,161.20
Taxes as applicable	73,289.02
Add Higher Education Cess : 0.00%/ Kerala Flood Cess @1%	0.00
Final Premium	480,450.00

Collection Details: Receipt No.: 13088555

Receipt Date: 30/01/2020

P.S. If premium paid through cheque, the policy is void abinitio in case of dishonour of cheque.

Signed at: Pune Date: 06/02/2020	For SBI General Insurance Company Limited
	 Authorized Signatory

Consolidated Stamp Duty of Rs.0.50 paid towards Insurance Policy Stamps vide Order No. CSD/280/2020/103 Dated 2020-01-30 20:25:16.0 of General Stamp Office, Mumbai

Important Note:

Please examine this Policy including its attached Schedules/ Annexure if any. In the event of any discrepancy please contact the office of the Company immediately, it being noted that this Policy shall be otherwise considered as being entirely in order. Please refer the Claims Settlement & Grievance Redressal procedure document attached herein for ready references.

Please refer the Claims Settlement & Grievance Redressal procedure document attached herein for ready reference

Annexure 'A' - Location wise Details.

Insured	MAHARASHTRA ACADEMY OF ENGINEERING AND EDUCATION RESEARCH		
Risk Details	Sr.No	Risk Location Address	Risk Occupancy
	1.	MAEER (PUNE MIMER MEDICAL COLLEGE CAMPUS AND HOSPITAL, SURVEY NO. 33,34,35, AND S.NO. 32 TALEGAON PUNE-411038	Education / Higher education establishment

Sr.No	Location of Risk	Occupancy	Sum Insured (Rs.)	
1.	MAEER (PUNE MIMER MEDICAL COLLEGE CAMPUS AND HOSPITAL, SURVEY NO. 33,34,35, AND S.NO. 32 TALEGAON PUNE-411038	Education / Higher education establishment	Buildings	800,000,000.00
			Other Items to be Specifically Covered	104,800,000.00
			Total	904,800,000.00

Add-On Covers Applicable:

Sr.No	Add-On Cover Description	Add-On Cover Sum Insured (Rs.)
1.	RSMD	904,800,000.00
2.	STFI	904,800,000.00

3.	Architects, Surveyors and Consulting Engineers Fees	0.00
4.	Earthquake (Fire and Shock)	904,800,000.00

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)**IMPORTANT NOTE:**

Please examine this Policy including its attached Schedules/ Annexure if any. In the event of any discrepancy please contact the office of the Company immediately, it being noted that this Policy shall be otherwise considered as being entirely in order.

Please refer the Claims Settlement & Grievance Redressal procedure document attached herein for ready reference

INTIMATING A CLAIM

For Intimating a Claim with us please contact us through the following channels:

MTNL/BSNL users : 1800-22-1111 And for Other users 1800-102-1111 E mail - customer.care@sbigeneral.in

Facsimile - 1800-102-7244/1800-22-7244(Toll Free)

CLAIM SETTLEMENT

The Company will settle the claim under this policy within 30 days from the date of receipt of necessary documents required for assessing the claim. In the event that the Company decides to reject a claim made under this policy, the Company shall do so within a period of thirty days of the Survey Report or the additional Survey Report, as the case may be, in accordance with the provisions of Protection of Policyholders' Interest Regulations 2017.

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)
Clauses Applicable:
1. Sanction Limitation And Exclusion Clause

It is hereby declared and agreed that no insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

2. Removal of Debris Clause (up to 1% of claim amount)

"It is hereby declared and agreed that the expenses incurred upto 1% of the claim amount is included in the Sum Insured on:

- (a) Removal of debris from the premises of the Insured;
- (b) dismantling or demolishing;
- (c) shoring up or propping."

Note : (b) & (c) above should be deleted when neither Building nor Machinery are covered.

3. Designation of Property Clause

For the purpose of determining, where necessary, the item under which any property is insured, the Company agrees to accept the designation under which the property has been entered in the Insured's books

4. Architects, Surveyors and Consulting Engineers Fees(in excess of 3% claim amount)

It is hereby declared and understood that the expenses incurred towards Architects, Surveyors and Consulting Engineers fees for plans, specification tenders, quantities and services in connection with the superintendence of the reinstatement for the Building, Machinery, Accessories and equipment insured under this Policy is covered upto 3% of the adjusted loss, but it is understood that this does not include any costs in connection with the preparation of the Insured's claim or estimate of loss in the event of damage by insured perils.

5. Earthquake (Fire and Shock)

If option to delete STFI peril is exercised

In consideration of the payment by the Insured to the Company of the sum of _____ additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this Policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this Policy occasioned by earthquake including Landslide / Rockslide resulting therefrom but excluding flood or overflow of the sea, lakes, reservoirs and rivers caused by Earthquake.

Provided always that all the conditions of this Policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement

If option to delete STFI peril is not exercised

In consideration of the payment by the Insured to the Company of the sum of _____ additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this Policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this Policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting therefrom

Provided always that all the conditions of this Policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement

Special conditions

1) Excess clause - 5% of each and every claim subject to a minimum of Rs.10,000/.

2) Extension cover shall be granted only if the entire property in one complex / compound / location covered under the Policy is extended to cover this risk and the Sum Insured for this extension is identical to the Sum Insured against the risk covered under main Policy except for the value of the plinth and foundations of the building(s)..

3) Onus of proof

In the event of the Insured making any claim for loss or damage under this Policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

Warranties Applicable:
1. Warranted that the electrical installation is maintained periodically and devoid of any loose wiring and improper sockets & connections.

TEST_01

2. Policy shall stand canceled ab intio in the event of non-realization of the premium.

Policy shall stand canceled ab intio in the event of non-realization of the premium.

3. Excluding properties of clients / customers/ guests/ employees.

Excluding properties of clients / customers/ guests/ employees.

4. Terrorism Damage Exclusion Warranty

TEST_01

COINSURANCE CLAUSE

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)

1. It is hereby declared and agreed that insurers named hereunder severally agree and accept the following for the proportion set against its name:
 - 1.1. In event of any claim being admissible by the insurer towards the liability, to pay or make good to the insured the value of the property at the time of the happening of its loss or destruction or the amount of such damage thereto as provided for under the policy and or
 - 1.2. To indemnify the insured against liability at law or damage to any property or injuries to persons as provided for under the policy
2. Co-insurance Schedule:

Co-insurance schedule is as per policy schedule "Annexure 'C' - Coinsurance Details".
3. Conditions forming part of this clause

It is hereby agreed and understood that:

 - 3.1 The Insured in exercise of his option has after having understood the implications, selected the above named lead Insurer and the named Co-insurers vide sr. Nos. of the co-Insurance schedule as in point no. 2 under the policy.
 - 3.2 The duties of insured would devolve upon the authorized intermediary licensed by IRDA (referred to as authorized representative here after) where the insured appoints such authorized intermediary to transact on his behalf with the insurer/s.
 - 3.3 It shall be the responsibility of the insured or his authorized representative licensed by IRDA to decide on the panel of co-insurers and their respective shares of the risk herein as set out in co-insurance share under paragraph 2 above and communicate the same to all such participating co-insurers, prior to assumption of risk.
 - 3.4 The lead Insurer shall finalize the terms and conditions applicable to the risk in the form of an underwriting slip with a unique code to be handed over to the Insured/Authorized intermediary.
 - 3.5 It shall be the responsibility of the insured or his authorized representative to ensure that all insurers listed in the co-insurance schedule under paragraph 2 above, are fully aware of the terms and conditions of this policy and shall secure their unqualified acceptance of such terms and conditions prior to issuance of cover and inclusion of names of insurers in this co-insurance arrangement.
 - 3.6 During the currency of the policy, if there are any material changes in risk or as changes in original terms and conditions such as variation in Sum Insured, changes in premium charged, extension of policy period, etc., the same shall be communicated by the insured or his authorized representative giving sufficient advance notice of 7 days to the leader as well as all other participating co-insurers listed in the co-insurance schedule under paragraph 2 above and procure confirmation thereon. The endorsement to this effect shall be executed by the lead insurer under advice to all other participating co-insurers.
 - 3.7 The liability of the insurers shall in no case exceed in respect of each item of the sum expressed in the set schedule to be insured thereon or in the all, the total sum insured hereby or sums as may be substituted thereof by endorsement.

In the event of any of the Coinsurers chosen by the Insured as per Paragraph 3.1 above and listed in coinsurance schedule, wishes to withdraw from participation in this Policy at anytime during currency, may do so after giving notice of 14 days (from date of intimation of changes in risk by Insured/ Intermediary) only in the event of following contingencies:

 1. Increase in Sum Insured beyond the agreed and accepted amount including escalation in Sum Insured, as recorded in the underwriting slip
 2. Change in Terms and conditions of Cover as agreed and accepted in the UWg Slip.

In the event of withdrawal as above by any Insurer from Coinsurance participation under the policy, the Insured shall arrange for an alternative Insurer to take care of the full share of risk vacated by the existing Insurer. In the event of Insured failing to do so, the Insured shall be considered as his own Insurer for such share of risk or part there of which is not taken up by such alternative Co- Insurer."
 - 3.8 In the event of a claim under this policy, the insured shall give notice of its occurrence to the Lead Insurer with a copy to all the insurers as listed in clause 2 above.
 - 3.9 Upon receipt of such notification of claim, all claim related activities including appointment of surveyors, etc shall be done by the lead insurer who shall decide the admissibility as well as quantum of the claim and the co-insurers shall abide by the same.
 - 3.10 In the event of any claim being value of more than 5 crores the lead insurer can immediately demand and the following co-insurer shall pay the cash call of their proportionate share of loss.
 - 3.11 In all other cases, where the Lead Insurer pays 100% of the assessed loss, the following co-insurer/s shall remit their share of the loss to the Lead Insurers within a maximum period of 21 days from the date on which the Lead Insurer makes the demand.


STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)

Lead Insurer's declaration that the Claim and the amount there of was in accordance with terms and conditions of the Policy issued shall be considered sufficient by the co-insurers for the purpose of remitting their share of the loss to the Lead Insurer.

- 3.12 The co-insurers forming part of this agreement shall be entitled to demand and obtain from the Lead Insurer/Intermediaries copies of all policies, endorsements or other claim related documents relevant to this co-insurance clause.

In witness, whereof, this policy has been signed by SBI General Insurance Company (Lead Insurer) for itself and as authorized agents for other participating insurers named herein
Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)

GST INVOICE										
GST Invoice No:	37183940					GST Invoice Date:	30/01/2020			
GSTIN/Unique No: (SBI General)	27AAMCS8857L1ZC					SBI General State	Maharashtra			
SBI General Branch Address:	SBI General Insurance Company Limited 289/6-7, Near 7 Loves Hotel, K.D. Plaza (1st floor), Nehru Road, Near Swargate, Swargate, Swargate / Bhavanipeth, Pune, Maharashtra-411042, India									
Details of Policy Holder:										
Name:	MAHARASHTRA ACADEMY OF ENGINEERING AND EDUCATION RESEARCH									
Address:	SR NO, 124 MIT CAMPUS, EX SERVICEMAN COLONY PAUD RD KOTHRUD, Kothrud, Paud Road, Pune, Maharashtra - 411038, India.									
Policy Holder State	Maharashtra									
GSTIN/Unique No:	27AAAAM1206F1Z6					Policy Number	0000000016462819			
Insurance Product Name	HSN Code	Premium (without Taxes)	KFC		CGST		SGST/UTGST		IGST	
			Rate	Amount	Rate	Amount	Rate	Amount	Rate	Amount
Standard Fire & Special Perils	997137	407,161.20	1%	0	9%	36644.51	9%	36644.51	0%	0
Total Invoice Value (In Figures)	480,450.00					 Authorized Signatory				
Taxes Applicable	73,289.02									

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)**POLICY WORDINGS**

IN CONSIDERATION OF the Insured named in the Schedule hereto having paid to **SBI General Insurance Company Limited** (hereinafter called 'the Company') the full premium mentioned in the said Schedule, THE Company agrees, (subject to the Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) that if after payment of the premium the property insured described in the said Schedule or any part of such property be destroyed or damaged by any of the perils specified hereunder during the period of insurance named in the said Schedule or of any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of the Policy, the Company shall pay to the Insured the value of the property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such property or any part thereof

I Fire

Excluding destruction or damage caused to the property insured by

- (i) Its own fermentation, natural heating or spontaneous combustion.
- (ii) It's undergoing any heating or drying process.
- (iii) Burning of property insured by order of any Public Authority.

II Lightning**III Explosion/Implosion**

Excluding loss, destruction of or damage

- (a) to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion, (b) caused by centrifugal forces.

IV Aircraft Damage

Loss, destruction or damage caused by Aircraft other aerial or space devices and articles dropped there from excluding those caused by pressure waves.

V Riot, Strike, Malicious Damage

Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those 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) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
- (c) Permanent or Temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
- (d) Burglary, housebreaking, theft, larceny, or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.

If the Company alleges that the loss / damage is not caused by any malicious act, the burden of proving the contrary shall be upon the insured

VI Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation.

Loss, destruction or damage directly caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood or Inundation excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature. (Wherever earthquake cover is given as an "add on cover" the words "excluding those resulting from earthquake volcanic eruption or other convulsions of nature" shall stand deleted).

VII Impact Damage

Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/Road vehicle or animal by direct contact not belonging to or owned by

- (a) the Insured or any occupier of the premises or
- (b) their employees while acting in the course of their employment.

VIII Subsidence and Landslide including Rock slide

Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide/Rock slide excluding:

- (a) the 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
- (e) demolition, construction, structural alterations or repair of any property or groundwork or excavations.

IX Bursting and/or overflowing of Water Tanks, Apparatus and Pipes**X Missile testing operations**

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)**XI Leakage from Automatic Sprinkler Installations**

Excluding loss, destruction or damage caused by

- (a) repairs of alterations to the buildings or premises
- (b) repairs, removal or extension of the sprinkler installation

XII Bush Fire

Excluding loss, destruction or damage caused by Forest Fire.

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the total Sum Insured hereby or such other sum or sums as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of the Company.

(A) GENERAL EXCLUSIONS

1. This Policy does not cover (not applicable to policies covering dwellings)
 - (a) The first 5% of each and every claim subject to a minimum of Rs. 10,000 in respect of each and every loss arising out of "Act of God perils" such as Lightning, STFI, Subsidence, landslide and Rock slide covered under the Policy
 - (b) The first Rs. 10,000 for each and every loss arising out of other perils in respect of which the Insured is indemnified by this Policy.
2. The Excess shall apply per event per Insured.
 1. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to the popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Loss, destruction or damage directly or indirectly caused to the property insured by
 - (a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - (b) The radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding
 - (a) Pollution or contamination which itself results from a peril hereby insured against.
 - (b) Any peril hereby insured against which itself results from pollution or contamination
5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins, or paper money, cheques, books of accounts or other business books, compute systems records, explosives unless otherwise expressly stated in the Policy.
6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.
7. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
8. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the Insured following a loss, destruction or damage to the property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. 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.
11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious and Terrorism Damage cover.
12. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature.
13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

(B) GENERAL CONDITIONS

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)

1. THIS POLICY shall be voidable in the event of mis-representation, mis-description or non-disclosure of any material particular.

2. All insurances under this Policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.

PROVIDED such a fall or displacement is not caused by insured peril, loss or damage which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.

Notwithstanding the above, the Company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.

3. Under any of the following circumstances the insurance ceases to attach as regards the property effected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy by or on behalf of the Company:

(a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by Insured Perils.

(b) If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than 30 days (to be deleted in case of dwellings)

(c) If the interest in the property passes from the Insured otherwise than by will or operation of law.

4. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.

5. This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at customary short period rate for the time the Policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15days' notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

6. (i) On the happening of any loss or damage, the Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company.

(a) A claim in writing for the loss or damage containing in particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.

(b) Particulars of all other insurance, if any

The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, and duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability or the amount of the liability of the Company as may be reasonable required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith. No claim under this Policy shall be payable unless the terms of this condition have been complied with.

(ii) In no case whatsoever shall the Company 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; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. On the happening of loss or damage to any of the property insured by this Policy, the Company may

1. Enter and take and keep possession of the building or premises where the loss or damage has happened.
2. Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
3. Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
4. Sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this Policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

8. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefits under the Policy or if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured, all benefits under this Policy shall be forfeited.

9. If the Company at its option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or Insurer(s) in so doing the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the Sum Insured by the Company thereon. If the Company so elects to reinstate or replace any property the Insured shall at his own expense furnish the Company with such plans, specification, measurements, quantities and such other particulars as the Company may require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

10. If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

11. If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

12. The Insured shall at the expense of the Company do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

13. If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties 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.

It is clearly agreed and understood that no dispute or difference shall be preferable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

14. Every notice and other communication to the Company required by these conditions must be written or printed.

15. At all times during the period of insurance of the Policy the insurance cover will be maintained to the full extent of the respective Sum Insured in consideration of which upon the settlement of any loss under this Policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the Insured to the Company.

The additional premium referred above shall be deducted from the net claim amount payable under the Policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the Company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the Insured subject only to the right of the Company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the Policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the Insured immediately on occurrence of the loss exercises his option not to reinstate the sum insured as above.

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)

Branch Office Address: 289/6-7, Near 7 Loves Hotel, K.D. Plaza (1st floor), Nehru Road, Near Swargate, Swargate, Swargate / Bhavanipeth, Pune, India, Maharashtra -411042.	Reference No:	000022044172
	OF Receipt No:	13088555
	Date:	30/01/2020
	Branch Code:	00019
	Party/Depositor ID:	0000000021430920

RECEIPT

Received with thanks from **MAHARASHTRA ACADEMY OF ENGINEERING AND EDUCATION RESEARCH**
 an amount of **Rs. 480,449.00 (Rupees Four Lakh Eighty Thousand Four Hundred and Forty Nine)** by
Cheque
 No: **115419**
 Dated : **24/01/2020**
 Drawn on Bank : **BANK OF INDIA**
 Branch: **MIT COLLEGE**

Party ID	Quote/Policy/Claim No.	Name of Party	Amount(Rs.)
0000000021430920	0000000037222510	MAHARASHTRA ACADEMY OF ENGINEERING AND EDUCATION RESEARCH	480,449.00
		TOTAL	480,449.00

Disclaimer

- 1) Receipt subject to realisation of instrument submitted
- 2) Kindly refer to the policy document for time of commencement of cover

For and on behalf of
SBI General Insurance Co. Ltd.



Authorized Signatory

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)
GRIEVANCE REDRESSAL PROCEDURE

Dear Customer

We value your relationship and are committed to offer you best in class customer service.

However if you are dissatisfied with the services rendered by us during any of your interactions with us or on resolution provided by us on your service request or complaint, we request you to register your concern with our Customer Care Team by following the steps mentioned below.

We will acknowledge receipt of your concerns within next 72 working hours & will respond to you as soon as possible upon completion of the investigation.

Step 1:

Call us at Toll free nos: 1800 - 102- 1111 & 1800-22-1111 from Monday to Saturday (08.00 am - 8.00 pm) or write to us at customer.care@sbigeneral.in. If you don't hear from us within 48 hrs please follow step 2

Step 2:

If you are dissatisfied with the resolution provided, please Email to

Head – customer care at head.customer.care@sbigeneral.in If after having followed Steps 1 & Step 2 your issue remains unresolved for more than 30 days from the date of filing your first complaint, you may approach the Insurance Ombudsman for Redressal of your Grievance.

The list of Insurance Ombudsman offices along with their area of jurisdiction is attached herewith.

Ombudsman Offices	
Areas of Jurisdiction	Addresses of the Ombudsman Offices
State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.	AHMEDABAD 2 nd Floor, Shree Jayshree Ambica Chambers, Nr. C U Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD-380014 Tel: 27546150, Fax: 079-27546142 Email: insombalhd@rediffmail.com
States of Madhya Pradesh and Chhattisgarh.	BHOPAL Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Bhopal – 462 011. Tel.:- 0755-2769200/201/202 Fax:- 0755-2769203 Email: bimalokpalbhopal@airtelmail.in
State of Orissa.	BHUBANESWAR 62, Forest Park, BHUBANESWAR-751 009. Tel: 2535220, Fax: 0674-2531607 Email: susantamishra@yahoo.com , ioobbsr@vsnl.net
States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.	CHANDIGARH S.C.O No.101,102 & 103, 2 nd Floor, Batra Building, Sector 17 D, CHANDIGARH-160 017 Tel: 2706196 EPBX:0172-2706468 Fax: 0172-2708274 Email: ombchd@yahoo.co.in
State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).	CHENNAI Fatima Akhtar Court , 4 th Floor, 453 (Old 312) Anna Salai, Teynampet, CHENNAI-600 018 Tel: 24333678, 24333668, 24335284 Fax: 044-24333664 Email: insombud@md4.vsnl.net.in
States of Delhi and Rajasthan.	DELHI 2/2 A, Universal Insurance Bldg, Asaf Ali Road,

STANDARD FIRE & SPECIAL PERILS POLICY (MATERIAL DAMAGE)

	NEW DELHI-110 002 Tel: 23239611, Fax: 011-23230858 Email: nsombudsmandel@netcracker.com
States of Andhra Pradesh, Karnataka and Union Territory of Yanam - a part of the Union Territory of Pondicherry.	HYDERABAD 6-2-46, Yeturu Towers, Lane Opp. Saleem Function Palace, A C Guards, Lakdi-Ka-Pool, HYDERABAD-500 004 Tel: 55574325, Fax:040-23376599 Email:insombud@hd2.vsnl.net.in
State of Kerela and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.	KOCHI 2 nd Floor, CC 27/2603 Pulinat Bldg, Opp. Cochin Shipyard, M G Road, ERNAKULAM-682 015 Tel: 2373334, 2350959, Fax:0484-2373336 Email:insuranceombudsmankochi@hclinfinet.com
States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands.	KOLKATA Hindustan Bldg. Annexe, 4, C.R. Avenue, 4th Floor, KOLKATA - 700 072. TEL : 033-22124346/22124339 Fax : 033-22124341 Email:- insombudsmankolkata@gmail.com
States of Uttar Pradesh and Uttaranchal.	LUCKNOW Jeevan Bhavan, Phase 2, 6 th floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226001 Tel: 0522-2201188, 2231330, 2231331 Fax:0522-2231310 E-mail: joblko@sancharnet.in
States of Maharashtra and Goa.	MUMBAI 3 rd Floor, Jeevan Seva Annexe (above MTNL), S V Road, Santacruz (W), Mumbai-400 054 Tel: 26106889, EPBX:022-26106889 Fax:022-26106052, 26106980 Email:ombudsman.i@hclinfinet.com
States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	GUWAHATI 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.:- 0361-2132204/2131307/2132205 Fax:- 0361-2732937 Email:- ombudsmanghy@rediffmail.com

Address and contact number of Governing Body of Insurance Council

Secretary General
 Governing Body of Insurance Council
 Jeevan Seva Annexe, 3rd Floor (Above MTNL)
 S. V. Road, Santacruz (W), Mumbai – 400 054
 Tel: 022-6106889
 Fax: 022-6106980, 6106052
 Email: inscoun@vsnl.net

Integrated Grievance Management System

IRDA has launched the Integrated Grievance Management System (IGMS). IGMS is a grievance redress monitoring tool for IRDA. Policyholders who have grievances should register their complaints with the Grievance Redress Channel of the Insurance Company first. If policyholders are not able to access the insurance company directly for any reason, IGMS provides a gateway to register complaints with insurance companies.

Complaints shall be registered with insurance companies first and only if need be, be escalated them to IRDA (Consumer Affairs Department).

Website: http://www.policyholder.gov.in/Integrated_Grievance_Management.aspx

Toll Free Number of IRDA Grievance Call Centre: 155255

Timings: 8 AM to 8 PM -- (Monday to Saturday)

भारतीय नैऋत्याधिक

एक सौ रुपये

Rs. 100



₹ 100

ONE HUNDRED RUPEES

भारत INDIA INDIA NON JUDICIAL

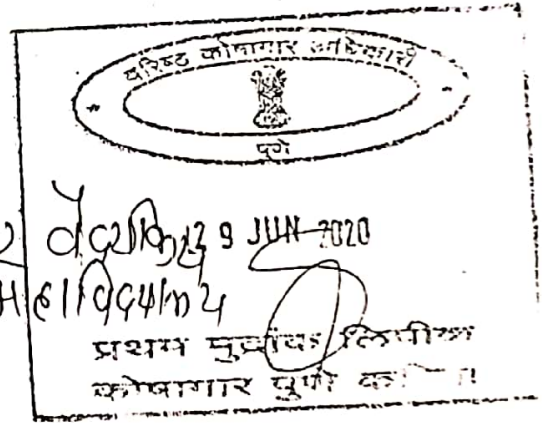
महाराष्ट्र MAHARASHTRA

2020

WX 360414

4038 7 JUL 2020

प्रतिज्ञापत्र
दस्तावेजाचा प्रकार
दस्तावेजाची प्रकृती काय आहे? होय/नाही
मिळविलेल्या वर्णानुसार
मुद्रांक विस्तार घेण्याच्या नांव
पत्ता
दस्तावेजाचा पक्षकाराचे नांव
दस्तावेजाचे व्यक्तीचे नांव व पत्ता



मुद्रांक विस्तार घेण्याच्यापी तशी
ज्या कायद्यानुसारची जगांनी मुद्रांक घ्यावे लागते, त्याची पाहणी करणाऱ्यांनी मुद्रांक
घ्यावे लागते व घ्यावे लागते व घ्यावे लागते आहे.

करारनामा

माईर एम .आय .टी .पुणे संचलित एम .आय .एम .ई .आर .वैद्यकीय
महाविद्यालय व डॉ .भाऊसाहेब सरदेसाई तळेगाव ग्रामीण रूग्णालय, तळेगाव
दाभाडे ता. मावळ, जि.पुणे

आणि

पुणे जिल्हा परिषद, पुणे या दोहोंमध्ये करारनामा

[Handwritten signature]

[Handwritten signature] 21-

आज दिनांक 04.06.2020 वार मंगळवार रोजी

१. पुणे जिल्हा परिषद, पुणे ही महाराष्ट्र शासनाची स्थानिक स्वराज्य संस्था असून सदर संस्थेचे प्रशासकीय कार्यालय यशवंतराव चव्हाण भवन, १, वेलस्ली रोड, कॉम्प, पुणे -४११००१ येथे असून सदर संस्थेतर्फे

श्री. आयुष प्रसाद I.A.S.

मुख्य कार्यकारी अधिकारी,

पुणे जिल्हा परिषद, पुणे

वय ----- व्यवसाय - शासकीय नोकरी - (लिहून घेणार)

२. एम. आय. एम. ई. आर. वैद्यकीय महाविद्यालय व डॉ. भाऊसाहेब सरदेसाई तळेगाव ग्रामीण रूग्णालय, तळेगाव दाभाडे ता. मावळ, जि. पुणे-४१०५०७ वैद्यकीय शिक्षण व सेवा देणारी संस्था 'माईर' महाराष्ट्र ऍकेडमी ऑफ इंजिनिअरींग अँड एज्युकेशनल रिसर्च, पुणे या सार्वजनिक ट्रस्ट (धर्मादाय) अंतर्गत चालणारी वैद्यकीय शिक्षण व सेवा देणारी संस्था आहे. सदर संस्थेतर्फे

डॉ. राजेंद्र प्रसाद गुप्ता, प्राचार्य

'महाराष्ट्र इन्स्टिट्यूट ऑफ मेडीकल एज्युकेशन अँड रिसर्च

(एम. आय. एम. ई. आर.) वैद्यकीय महाविद्यालय

व डॉ. भाऊसाहेब सरदेसाई तळेगाव ग्रामीण रूग्णालय,

पत्ता. तळेगाव दाभाडे, ता. मावळ, जि. पुणे-४१०५०७

वय ६९ वर्षे, व्यवसाय - नोकरी - (लिहून देणार)

ज्या अर्थी करारनामा लिहून घेणार ही संस्था महाराष्ट्र जिल्हा परिषद पंचायत समिती अधिनियम १९६१ अन्वये अस्तित्वात आलेली संस्था आहे व ती महाराष्ट्र शासनाची स्थानिक स्वराज्य संस्था आहे. तसेच जिल्हा आरोग्य सोसायटी ही राज्य आरोग्य सोसायटी अंतर्गत पुणे जिल्हामध्ये कार्यरत आहे. मुख्य कार्यकारी अधिकारी हे जिल्हा आरोग्य सोसायटी पुणे, कार्यकारी समितीचे अध्यक्ष आहेत. जिल्हा परिषद कोविड रूग्णालय हे डीएचएस पुणे अंतर्गत कार्यरत आहे. मा. मुख्य कार्यकारी अधिकारी तथा अध्यक्ष जिल्हा एकात्मिक आरोग्य व कुटूंब कल्याण सोसायटी, पुणे करार करण्यास सक्षम प्राधिकारी आहेत.

.. ३/-

तसेच लिहून घेणार संस्था म्हणजेच एम .आय .एम .ई .आर .वैद्यकीय महाविद्यालय व डॉ . भाऊसाहेब सरदेसाई तळेगाव ग्रामीण रूग्णालय, तळेगाव दाभाडे, ता .मावळ, जि.पुणे या संस्थेचे सक्षम प्राधिकारी म्हणून प्राचार्य, एम .आय .एम .ई .आर .वैद्यकीय महाविद्यालय यांना प्रस्तुतचा करारनामा करण्याचे अधिकार आहेत.

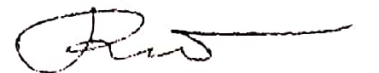
प्रस्तावना

सध्या कोवीड-१९ या कोरोना विषाणू संसर्गामुळे होणा-या जागतिक साथीचा परिणाम संपुर्ण देशात व विशेषतः महाराष्ट्रात मोठ्या प्रमाणात दिसून येत आहे .या साथीसाठी प्रतिबंधात्मक उपाय म्हणून विविध कार्यक्रम लिहून घेणार संस्थेतर्फे राबवण्यात येत आहेत . सद्यस्थितीत रूग्णांची वाढती संख्या व साथ नियंत्रणासाठी आवश्यक उपाययोजनांचा भाग म्हणून जिल्हा परिषद पुणे यांनी विप्रो लिमिटेड या कंपनीकडून हिंजवडी फेज-१ तालुका मुळशी येथे रूग्णालयीन पायाभूत सुविधा उपलब्ध असलेली इमारत व रूग्णालयीन साहित्य प्राप्त केले आहे . सदरचे रूग्णालय हे DCHC म्हणजेच Dedicated Covid Health Centre या वर्गाचे रूग्णालय म्हणून यथाशीघ्र कार्यान्वित करावयाचे आहे.

एम .आय .एम .ई .आर .वैद्यकीय महाविद्यालय यांचे संलग्न रूग्णालय हे DCH म्हणजेच Dedicated Covid Hospital म्हणून कार्यान्वित आहे . तसेच सदर वैद्यकीय महाविद्यालयाकडे कोवीड-१९ उपचारार्थ आवश्यक डॉक्टर्स व नर्सेस कार्यरत आहेत . ज्याअर्थी जिल्हा परिषद पुणे ही महाराष्ट्र शासनाची संस्था शासनाच्या जिल्हा परिषदेअंतर्गत येणा-या शासनाच्या सर्व लोककल्याणकारी कार्यक्रमाचे संचलन करते आणि ज्याअर्थी माईर पुणे संचलित एम .आय .एम .ई .आर .वैद्यकीय महाविद्यालय व डॉ.भाऊसाहेब सरदेसाई तळेगाव ग्रामीण रूग्णालय, तळेगाव दाभाडे ही मावळ भागातील जनतेस उत्कृष्ट वैद्यकीय सेवा प्रदान करीत आहे .त्याअर्थी विप्रो लिमिटेड, हिंजवडी, फेज-१ येथे कार्यान्वित होणा-या "जिल्हा परिषद पुणे कोवीड रूग्णालय" या रूग्णालयास M.B.B.S. वैद्यकीय अधिकारी, वैद्यकीय विशेषज्ञ आणि नर्सेस यांचे मनुष्यबळ एम .आय .एम .ई .आर .वैद्यकीय महाविद्यालय यांनी पुरवण्याची इच्छा व्यक्त केली आहे . तसे इरादापत्र (EOI-Expression of Interest) लिहून घेणार यांना दिले आहे.



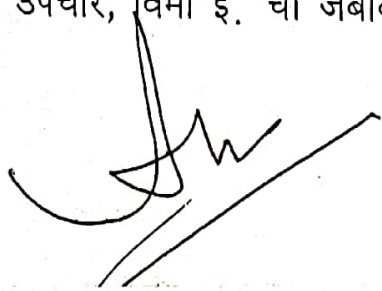
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सदरील करारनामा उपरोक्त उल्लेखित लिहून घेणार म्हणजेच मुख्य कार्यकारी अधिकारी तर्फे जिल्हा परिषद पुणे आणि लिहून देणार म्हणजेच प्राचार्य तर्फे एम.आय.एम.ई.आर.वैद्यकीय महाविद्यालय व डॉ.भाऊसाहेब सरदेसाई तळेगांव ग्रामीण रूग्णालय, तळेगाव दाभाडे, ता.मावळ, जि.पुणे या उभय पक्षांमध्ये करण्यात येत असून प्रस्तुत करारनाम्याच्या उभयपक्षांवर बंधनकारक असणा-या अटी व शर्ती येणे प्रमाणे आहे.

१. 'पुणे जिल्हा परिषद कोवीड रूग्णालय' या DCHC (Dedicated Covid Health Centre) येथे कोवीड-१९ या कोरोना विषाणूमुळे बाधित रूग्णांवर उपचार करण्यात येणार आहेत.
२. सदर रूग्णालयात दाखल होणा-या रूग्णांच्या उपचाराचा संपूर्ण खर्च जिल्हा आरोग्य सोसायटी जिल्हा परिषद पुणे करणार आहे.
३. सदर रूग्णालयातील पायाभूत वैद्यकीय सुविधा, उपकरणे इत्यादींची उपलब्धता, परिचालन आणि देखभाल लिहून घेणार म्हणजेच जिल्हा परिषद पुणे करणार आहे.
४. रूग्णालयातील रूग्णांवर उपचारासाठी एम.बी.बी.एस.डॉक्टर्स, पदव्युत्तर विशेषज्ञ व नर्सेस यांच्या सेवा लिहून देणार म्हणजेच एम.आय.एम.ई.आर. वैद्यकीय महाविद्यालय हे देणार आहे.
५. सदर सेवा देणा-या डॉक्टर्स व नर्सेस यांची सलग कोवीड ड्युटी व नंतर क्वारंटाईन कालावधी दरम्यान निवास व भोजन व्यवस्था लिहून घेणार हे करणार आहेत. या सर्व डॉक्टर्स व नर्सेस कोवीड वार्डातील ड्युटी व त्यानंतर आवश्यक असणारा क्वारंटाईन कालावधी हा एकत्रितपणे सेवा कालावधी असेल व त्याचे संपूर्ण मानधन लिहून देणार यांना लिहून घेणार हे देतील.
६. डॉक्टर्स व नर्सेस यांना रूग्णसेवेसाठी आवश्यक पी.पी.ई. (पर्सनल प्रोटेक्टिव्ह इक्वीपमेंट्स) N-95 Masks, Surgical Masks, nitrile gloves, goggles, face shield इत्यादी हे मानकांप्रमाणे लिहून घेणार यांचेकडून पुरविण्यात येतील. त्याचप्रमाणे लिहून घेणार हे कर्तव्यावर हजर असलेल्या डॉक्टर्स किंवा नर्सेस यांना संसर्ग झाल्यास त्याअनुषंगाने शासकीय नियमानुसार उपचार, विमा इ. ची जबाबदारी घेत आहेत.

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१२. लिहून देणार हे लिहून घेणार यांचे मागणीप्रमाणे विहित दरात रक्त व रक्त घटकांचा पुरवठा लिहून देणार यांचे रक्तपेढीद्वारे करतील.
१३. सदरचा करार हा अस्तित्वात आलेपासून ११ महिनेंसाठी असून उभय पक्ष यांना हा करार एक महिन्याची अग्रीम सूचना देऊन रद्द करता येईल व उभयपक्ष म्हणजेच लिहून घेणार व लिहून देणार यांना मान्य आहे.
१४. जिल्हा परिषद पुणे कोवीड रूग्णालय येथे दाखल रूग्णांच्या उपचारांचा संपूर्ण खर्च जिल्हा आरोग्य सोसायटी जिल्हा परिषद पुणे करणार आहे व एम.आय.एम.ई.आर. वैद्यकीय महाविद्यालय हे केवळ डॉक्टर्स व नर्सेस या मनुष्यबळाचा पुरवठा करणार आहे. कोवीड उपचारादरम्यान अथवा नंतर रूग्ण अथवा त्यांचे नातेवाईक यांचेकडून किंवा इतर कुठल्याही कारणाने न्यायालयीन बाब उद्भवल्यास सदर कायदेशीर बाबींची कुठलीही तोशीस लिहून घेणार हे लिहून देणार यांना लागू देणार नाहीत.
१५. एम.आय.एम.ई.आर. वैद्यकीय महाविद्यालय यांना जिल्हा परिषद कोवीड रूग्णालयात दाखल रूग्णांच्या तपासण्यांचे अहवाल, उपचार पध्दती व उपचारांचे परिणाम याबाबत संशोधन करावयाचे व ते वैद्यकीय नियतकालीकांत प्रसिध्द करावयाचे संपूर्ण हक्क असतील व ते लिहून घेणार यास मान्य आहे.
१६. सदर कराराचे अनुषंगाने अपवादात्मक परिस्थिती जसे की नैसर्गिक आपत्ती, भूकंप, जलप्रलय, पूर, युद्ध अथवा मानव नियंत्रणा बाहेरील कुठल्याही परिस्थिती यामुळे लिहून देणार यांना उपरोक्त सेवा देणे शक्य न झाल्यास लिहून घेणार यांचा काही आक्षेप राहणार नाही.

करीता हा करारनामा आज रोजी उभयपक्षांच्या स्वाक्षरीनिशी केला असे.

१. सही
लिहून घेणार
(डॉ. आशुष प्रसाद)

२. साक्षीदार
(महेश वल्लभ शेंडगे)

१. सही
लिहून देणार
Dr. R P GUPTA
PRINCIPAL
MIMER Medical College
Talegaon Dabhade,
Pune - 410507

२. साक्षीदार

वाचले क्र.१. मा विभागीय आयुक्त पुणे, पुणे विभाग, पुणे यांचे कडील पत्र क्र.मह-३ / जे.आ/कावि/३७६/२०२० दिनांक ११/०३/२०२०

२. मा. जिल्हाधिकारी कार्यालय, पुणे गृह शाखा, यांचे कडील आदेश क्र. पगस/कावि/४१०/२०२० दि.११/०३/२०२०
३. मा. केंद्रीय गृह मंत्रालय, भारत सरकार कडील मार्गदर्शनक
४. या कार्यालयाकडील आदेश क्र. फौज/कावि/६३३/२०२० दिनांक ३१/०३/२०२०
५. मा. तालुका आपत्ती व्यवस्थापन प्रमुख तथा तहसिलदार मावळ यांनी दिनांक २१/०५/२०२० रुग्णालयात भेट देऊन दिलेल्या सुचना
३. केंद्रीय आपत्ती व्यवस्थापन अधिनियम २००५ चे कलम ६, ५६

तहसिल कार्यालय, मावळ

जा.क्र.फौजदारी/कावि/८९२/२०२०

मावळ दिनांक - २८/०५/२०२०

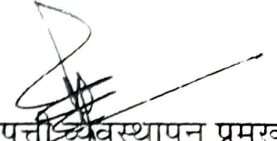
विषय :- कोरोना व्हायरस (कोवीड-१९) ला प्रतिबंधात्मक उपाय योजना करणेसाठी केंद्रीय आरोग्य मंत्रालयाच्या मार्गदर्शक सुचनानुसार तात्काळ Dedicated Covid Hospital कार्यान्वयित करणेबाबत

आदेश,

ज्या अर्थी संदर्भ क्र.१ नुसार मा.विभागीय आयुक्त,पुणे यांनी पुणे विभागात कोरोना व्हायरस (कोवीड-१९) चे रुग्ण आढळून आले असून, हा व्हायरस तीव्र संसर्गजन्य स्वरूपाचा असलेने तातडीने जबाबदारीच्या प्रतिबंधात्मक उपाययोजना करणे अत्यावश्यक झाले आहे. त्यासाठी कोवीड-१९ ची लक्षणे आढळलेल्या संशयीत रुग्णांना Quarantine ठिकाणी व त्यापैकी तपासणी अंती ज्या रुग्णामध्ये कोवीड-१९ ची लागण झाली आहे. त्यांना तातडीने Isolation ठिकाणी ठेवून आवश्यक त्या वैद्यकीय सुविधा पुरविणेच्या आहेत.

ज्या अर्थी, वैद्यकीय अधिकक्षक ग्रामीण रुग्णालय वडगाव मावळ व तालुका आरोग्य अधिकारी वडगाव मावळ यांनी प्रत्यक्ष रुग्णालयास भेट देवून तसेच जिल्हा स्तरावरून आपणास वारंवार सुचना करण्यात आलेल्या आहेत. तसेच संदर्भ क्र.५ अन्वये आपत्ती व्यवस्थापन समितीने दिलेल्या भेटी दरम्यान आपणास Dedicated Covid Hospital साठी सुविधा सुसज्ज करून कार्यान्वीत करण्याचे आदेशित करण्यात आले होते. त्यानुसार या पार्श्वभूमीवर मी, मधुसुदन बर्गे, तहसिलदार मावळ केंद्रीय आपत्ती व्यवस्थापन अधिनियम २००५ अन्वये संदर्भ क्र.३ मध्ये नमुद केलेल्या मार्गदर्शक सुचनानुसार आपले रुग्णालय Dedicated Covid Hospital म्हणून तात्काळ कार्यान्वयित करण्याचा आदेश करित आहे.

सदर आदेश मिळाल्यापासुन या दिलेल्या आदेशाचे उल्लंघन केल्यास भारतीय दंड संहिता १९७३ च.
कलम १८८ व आपत्ती व्यवस्थापन अधिनियम' २००५ याद्वारे आवश्यक ती कारवाई करण्यात येईल याची
नोंद घ्यावी.


तालुका आपत्ती व्यवस्थापन प्रमुख
तथा तहसिलदार मावळ

प्रति,

१. वैद्यकीय अधिक्षक, डॉ.भाऊसाहेब सर देसाई तळेगाव ग्रामीण रुग्णालय तळेगाव दाभाडे
२. प्राचार्य, मायमर मेडीकल कॉलेज, तळेगाव दाभाडे
३. डॉ. सुदिप कुमार, नोडल ऑफीसर कोविड-१९ मायमर मेडीकल कॉलेज, तळेगाव दाभाडे

MIMER MEDICAL COLLEGE, TALEGAO (D)

List of Teachers attended iGOT courses & Swayam courses

Name of the teacher	Name of the module	Platform on which module is used	Date of launching e-content	Link to the relevant document
Dr. Manas Pusalkar	Basic Course in Biomedical Research	SWAYAM	Mar-21	https://nptel.co.in/noc/
Dr. S.V. Chincholikar	Basic Course in Biomedical Research	SWAYAM	aug-dec2020	https://nptel.co.in/noc/
Dr. Sandhya Kulkarni	Developing soft skills and personality	SWAYAM	sept-nov 2020	https://nptel.co.in/noc/
Dr. Kamalika Roy	Basic Course in Biomedical Research	SWAYAM	march-june 2021	https://nptel.co.in/noc/
Dr. Poonam Khairnar	Basic Course in Biomedical Research	SWAYAM	march-june 2021	https://nptel.co.in/noc/
DR. NIKHILA AGATE	Basic Course in Biomedical Research	SWAYAM	EP-DEC 2021	https://nptel.co.in/noc/
Dr. Santosh Mane	Basic Course in Biomedical Research	SWAYAM	march-june 2021	https://nptel.co.in/noc/
Dr. Mallikarjun Ballur	Basic Course in Biomedical Research	SWAYAM	aug-dec 2020	https://nptel.co.in/noc/
Dr. Avinash Pujari	soft skills	SWAYAM	Sept-dec 2020	https://nptel.co.in/noc/
Dr. Sachin Naik	Basic course in Biomedical Research - Module 4	Swayam / NPTEL	March to June 2021	https://nptel.co.in/noc/
Dr. Nikhil Phadke	Basic course in Biomedical Research - Module 4	Swayam / NPTEL	March to June 2021	https://nptel.co.in/noc/
Dr. Sandesh Gawade	Basic course in Biomedical Research - Module 4	Swayam / NPTEL	March to June 2021	https://nptel.co.in/noc/
Dr. Shantaram Gulve	Basic course in Biomedical Research - Module 3	Swayam / NPTEL	August to December 2020	https://nptel.co.in/noc/
Dr. Atul Govardhan	Basic course in Biomedical Research - Module 3	Swayam / NPTEL	August to December 2020	https://nptel.co.in/noc/
Dr. Sonali Khake	Basic course in Biomedical Research	Swayam / NPTEL	August to December 2020	https://nptel.co.in/noc/
Dr. Sushama Chavan	Basic course in Biomedical Research	Swayam / NPTEL	August to December 2020	https://nptel.co.in/noc/
Dr. Gauri Metkar	Basic course in Biomedical Research	Swayam / NPTEL	March to June 2021	https://nptel.co.in/noc/
Dr. Harsha Dangare	Basic course in Biomedical Research	Swayam / NPTEL	March to June 2021	https://nptel.co.in/noc/
Dr. Mangala Nagare	Basic course in Biomedical Research	Swayam / NPTEL	March to June 2021	https://nptel.co.in/noc/
Dr. Vikas Pathak	Basic course in Biomedical Research	Swayam / NPTEL	March to June 2021	https://nptel.co.in/noc/
Dr. Priya Bagade	Basic course in Biomedical Research	Swayam / NPTEL	aug-dec 2020	https://nptel.co.in/noc/
Dr. Ujjwala Keskar	Basic course in Biomedical Research	Swayam / NPTEL	aug-dec 2020	https://nptel.co.in/noc/
Dr. Leena Shibu Paulose	Basic course in Biomedical Research	Swayam / NPTEL	aug-dec 2020	https://nptel.co.in/noc/
DR. VAISHALI NAYAK	LEARN MOODLE 3.8 BASICS	MOODLE		hps://learn.moodle.org
Dr. Shilpa Gurav	Basic course in Biomedical Research	Swayam / NPTEL	March- June 2021	https://nptel.co.in/noc/
Dr. Anita Kulkarni	Basic course in Biomedical Research	Swayam / NPTEL	March- June 2021	https://nptel.co.in/noc/
Dr. Leena Shibu Paulose	Emotional Intelligence	NPTEL-AICTE	Jan- March 2021	https://nptel.co.in/noc/
Dr. Leena Shibu Paulose	Emotional Intelligence	NPTEL- online certification	Jan- March 2021	https://nptel.co.in/noc/
Dr.Rajendra Shinde	Online training module on Dermascopy	IADVL	7-Aug-2020
Dr. Janice Jaison	Clinical Management- COVID 19	iGOT	29-Jul-2020	Diksha

Dr. Janice Jaison	Infection prevention and control	iGOT	25-Jul-2020	Diksha
Dr. Janice Jaison	COVID 19 infection control	iGOT	25-Jul-2020	Diksha
Dr. Janice Jaison	Psychological care of patients with COVID 19	iGOT	25-Jul-2020	Diksha
dr. rupali munde	COVID19 stress management	iGOT	17-Jul-2020	Diksha
DR. VIVEK NIRMALE	E LEARNING COURSE	MEU INDIA	APR- JUL 2020	REG NO. 2565
DR. VIVEK NIRMALE	CBME (ANATOMY)	MEU INDIA	AUG-NOV 2020	REG NO 3514
Dr. Rupali Munde	Quarantine and Isolation	iGOT	15-Jul-2020	Diksha
Dr. SWAPNIL MORE	Basic course in Biomedical Research	SWAYAM /NPTEL	March- june 2020	http://nptel.ac.in/noc
Dr. Prachi Kate	Basic course in Biomedical Research		March- june 2020	http://nptel.ac.in/noc
DR. CHANDRAHAS GODBOLE	Basic course in Biomedical Research		March- june 2020	http://nptel.ac.in/noc
DR. Maya kshirsagar	Basic course in Biomedical Research		March- june 2020	http://nptel.ac.in/noc
Dr. Prachi Kate	ICU care and ventilation management	iGOT	17-Apr-2020	Diksha
Dr. Prachi Kate	Infection prevention through PPE	iGOT	17-Apr-2020	Diksha
Dr. sushma Sharma	Quarantine and isolation	iGOT	16-Apr-2020	Diksha
Dr. Gauri Bhat	Quarantine and isolation	iGOT	16-Apr-2020	Diksha
Dr. Janice Jaison	Quarantine and isolation	iGOT	16-Apr-2020	Diksha
Dr. Smita Bhide	Quarantine and Isolation	iGOT	16-Apr-2020	Diksha
Dr. Prachi Kate	Management of COVID19 cases(SARI, ARDS AND	iGOT	16-Apr-2020	Diksha
Dr. sushma Sharma	management of COVID19 cases(SARI, ARDS AND	iGOT	3-May-2020	
Dr. sushma Sharma	Basics of COVID 19	iGOT	17-Apr-2020	Diksha
Dr. sushma Sharma	psychological care in covid 19 patients	iGOT	7-May-2020	Diksha
Dr. Prachi Kate	Basics of COVID 19	iGOT	15-Apr-2020	Diksha
Dr. Prachi Kate	Clinical management of COVID19	iGOT	15-Apr-2020	Diksha
Dr. Shramika Naik	Quarantine and isolation	iGOT	14-Apr-2020	Diksha
Dr. Prachi Kate	Quarantine and Isolation	iGOT	14-Apr-2020	Diksha
Dr. Rupali Baburdikar	Basic course in biomedical research	NPTEL	1-Sep-2019	https://nptel.co.in/noc/
Dr. Ratna Majumdar	Basic Course in Bio-Medical Research	NPTEL	1-Sep-2019	http://nptel.ac.in
Dr. Aastha Pandey	Basic Course in Bio-Medical Research	NPTEL	1-Sep-2019	http://nptel.ac.in
Dr. Rupali Verma Bagga	Basic Course in Bio-Medical Research	NPTEL	1-Sep-2019	http://nptel.ac.in
Dr. S.J. Kulkarni	Basic Course in Bio-Medical Research	NPTEL	1-Sep-2019	http://nptel.ac.in
Dr. R. V. Kedare	Basic course in biomedical research	Swayam	1-Sep-2019	onlinecourses@hetel.iitm.ac.in
Dr. Rupali.S. Baburdikar	Health Research fundamental	R- National Institute of ep	1-Jul-2019	http://nptel.ac.in/noc
dr. shalaka saraf	basic course in biomedical research	swayam	sep-DEC 2019	http://nptel.ac.in/noc
DR. avinash Pujari	Basic course in Biomedical Research	swayam	SEP-DEC 2019	http://nptel.ac.in/noc
DR. SACHIN VEDPATHAK	Basic course in Biomedical Research	swayam	SEP-DEC 2019	http://nptel.ac.in/noc

Dr. Sudeep Kumar	Manage TB	NPTEL, ICMR- National institute of research in tuberculosis	1-Feb-2019	http://nptel.ac.in/noc
Dr. Rahul Vitthal Kedare	Health research fundamentals	NPTEL, National institute of epidemiology	1-Aug-2018	http://nptel.ac.in/noc
Dr. Leena Shibu Paulos	Health research fundamentals	NPTEL, ICMR- National institute of epidemiology	1-Jul-2017	http://nptel.ac.in/noc
Dr. Ashlesha Avinash Dar	Health research fundamentals	NPTEL, ICMR- National institute of epidemiology	1-Jan-2016	http://nptel.ac.in/noc
Dr. Madhura Ashturkar	Health research fundamentals	NPTEL, National institute of epidemiology	1-Jan-2016	http://nptel.ac.in/noc
Dr. Swati.S.Raje	Health Research Fundamental	NPTEL	1-Jan-2016	http://nptel.ac.in/noc
DR. DEEPA NAIR	Health Research Fundamental	NPTEL	1-Jan-2016	http://nptel.ac.in/noc
Dr. Avinash Pujari	Health Research Fundamental	NPTEL	JAN-MARCH 2016	http://nptel.ac.in/noc



Acknowledgement of Completion

This is to acknowledge that

Prachi Sudhir Kate

has successfully completed the training

ICU Care and Ventilation Management

on **17 April 2020.**



सत्यमेव जयते



DIKSHA



सत्यमेव जयते

कार्मिक एवं प्रशिक्षण विभाग
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for successfully completing

Basic Course in Biomedical Research

As mandated by the Board of Governors in supersession of Medical Council of India (MCI)

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SEP-DEC 2019

Dr. Manoj V Murhekar

Director and Scientist G
ICMR - National Institute of Epidemiology
Chennai, Tamil Nadu, India

Dr. Rakesh Kumar Vats

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