



SAGAR CEMENTS LIMITED

Reference no: SCL/QCR/SEPT/2022-23

26th October, 2022

To,
IDBI Trusteeship Services Ltd,
Asian Building, Ground Floor,
17, R. Kamani Marg, Ballard Estate,
Mumbai – 400 001

Dear Sir,

Sub: Quarterly Compliance Report for the Quarter ended September, 2022

In compliance with the Securities and Exchange Board of India (SEBI) (Debenture Trustee) Regulations, 1993, the SEBI (Listing Obligations and Disclosure Requirements), Regulation, 2015, Companies Act, 2013 and other applicable laws as amended from time to time and acts, rules, regulations, circulars, guidelines framed and issued thereunder, we furnish the required information for your needful.

Sl. No.	Particulars of Information/Documents																			
1.	<u>REGULATORY REQUIREMENT:</u>	Furnished Yes/No																		
a.	<u>List Of Debenture Holders:-</u> An updated list of debenture holders registered in the Register of Debenture Holders in the following format: <table><tr><th colspan="5">ISSUE-WISE PARTICULARS</th></tr><tr><th>Issue size (including ISIN No)</th><th>Name(s) of Debenture Holder</th><th>Address</th><th>Contact No.</th><th>Email Id</th></tr><tr><td>150 Cr INE433R 07016</td><td>International Finance Corporation</td><td>6th Floor, Aacet No.07, Wordmark 3, Aero City, New Delhi – 100 037</td><td>01141111000</td><td>syoshi@ifc.org</td></tr></table>	ISSUE-WISE PARTICULARS					Issue size (including ISIN No)	Name(s) of Debenture Holder	Address	Contact No.	Email Id	150 Cr INE433R 07016	International Finance Corporation	6th Floor, Aacet No.07, Wordmark 3, Aero City, New Delhi – 100 037	01141111000	syoshi@ifc.org	Yes			
ISSUE-WISE PARTICULARS																				
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150 Cr INE433R 07016	International Finance Corporation	6th Floor, Aacet No.07, Wordmark 3, Aero City, New Delhi – 100 037	01141111000	syoshi@ifc.org																
b.	<u>Any Modification In Existing Outstanding ISINs:</u> <table><tr><th colspan="5">ISSUE DETAILS</th></tr><tr><th>Existing ISIN No.</th><th>Revised ISIN No.</th><th>Date of change in ISIN No.</th><th>Date of DP letter for change in ISIN</th><th>Furnish copy of letter from DP</th></tr><tr><td></td><td></td><td></td><td></td><td></td></tr></table>	ISSUE DETAILS					Existing ISIN No.	Revised ISIN No.	Date of change in ISIN No.	Date of DP letter for change in ISIN	Furnish copy of letter from DP						No			
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Existing ISIN No.	Revised ISIN No.	Date of change in ISIN No.	Date of DP letter for change in ISIN	Furnish copy of letter from DP																
c.	<u>Investor Grievances Details:-</u> Details of complaints/grievances in the following format. In case no complaints have been received, a confirmation thereof. <table><tr><th colspan="6">ISSUE-WISE PARTICULARS</th></tr><tr><th>Issue size</th><th>Nos. of Complaints/ Grievances pending for the previous quarter</th><th>Nos. of Complaints/ Grievances Received during current quarter</th><th>Resolved/ Unresolved</th><th>Nos. of Complaints/ Grievances pending for the current quarter</th><th>Reason (if pending beyond 30days of receipt of grievance)</th></tr><tr><td></td><td></td><td></td><td>Nil</td><td></td><td></td></tr></table>	ISSUE-WISE PARTICULARS						Issue size	Nos. of Complaints/ Grievances pending for the previous quarter	Nos. of Complaints/ Grievances Received during current quarter	Resolved/ Unresolved	Nos. of Complaints/ Grievances pending for the current quarter	Reason (if pending beyond 30days of receipt of grievance)				Nil			Yes
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Issue size	Nos. of Complaints/ Grievances pending for the previous quarter	Nos. of Complaints/ Grievances Received during current quarter	Resolved/ Unresolved	Nos. of Complaints/ Grievances pending for the current quarter	Reason (if pending beyond 30days of receipt of grievance)															
			Nil																	

Registered Office : Plot No. 111, Road No.10, Jubilee Hills, Hyderabad - 500033, Telangana, India.

Phone : +91-40-23351571, 23356572 Fax : +91-40-23356573 E-mail : info@sagarcements.in Website : www.sagarcements.in

CIN : L26942TG1981PLC002887 GSTIN : 36AACCS8680H2ZY

Factories : Mattampally, Via Huzurnagar, Suryapet-District, Telangana - 508204. Phone : 08683 - 247039 GSTIN : 36AACCS8680H1ZZ

Bayyavaram Village, Kasimkota Mandal, Visakhapatnam District, Andhra Pradesh - 531031. Phone : 08924-244550 Fax : 08924-244570 GSTIN : 37AACCS8680H1ZX

Gudipadu Village and Post, Yadiki Mandal, Ananthapur District, Andhra Pradesh - 515408. Phone: 08558-200272 GSTIN : 37AACCS8680H1ZX



c.	<p><u>Payment Of Interest / Principal:</u></p> <p>A Certificate cum Confirmation duly signed by a key managerial personnel viz., Managing Director/ Whole Time Director/CEO/ CS/CFO of the Company to the effect that:-</p> <table border="1" data-bbox="279 376 1220 719"> <thead> <tr> <th colspan="6">INTEREST/PRINCIPAL (ISIN WISE)</th></tr> <tr> <th>Issue size</th><th>ISIN No</th><th>Due date of redemption and/or interest (falling in the quarter)</th><th>Paid/un paid (actual date of payment, if paid, reasons if not paid)</th><th>Next due date for the payment of Interest / principal</th><th>Reasons for delay (if any)</th></tr> </thead> <tbody> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	INTEREST/PRINCIPAL (ISIN WISE)						Issue size	ISIN No	Due date of redemption and/or interest (falling in the quarter)	Paid/un paid (actual date of payment, if paid, reasons if not paid)	Next due date for the payment of Interest / principal	Reasons for delay (if any)							Enclosed as Annexure 1												
INTEREST/PRINCIPAL (ISIN WISE)																																
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d.	<p><u>Credit Rating:-</u></p> <p>Details of revisions in the credit rating (if any);</p> <table border="1" data-bbox="279 808 1220 909"> <thead> <tr> <th>Name(s) of Rating Agency</th><th>Immediate Previous Credit Rating</th><th>Revised Credit Rating & date of revision</th></tr> </thead> <tbody> <tr> <td> </td><td> </td><td> </td></tr> </tbody> </table>	Name(s) of Rating Agency	Immediate Previous Credit Rating	Revised Credit Rating & date of revision				There is no revision in the Credit Rating, the present rating is IND A/ RWE																								
Name(s) of Rating Agency	Immediate Previous Credit Rating	Revised Credit Rating & date of revision																														
e.	<p><u>DRR And REF Details:-</u></p> <table border="1" data-bbox="279 1021 1220 1503"> <thead> <tr> <th>Issue size</th><th>Maintenance of Debenture Redemption Reserve</th><th>DRR required to be Created [In Crs.]</th><th>DRR Created upto March 31, 2022 Rs. (In Cr.)</th><th>Funds invested for debentures maturing during the year</th></tr> </thead> <tbody> <tr> <td>150 Cr</td><td> </td><td> </td><td> </td><td> </td></tr> <tr> <td colspan="5">INE433 R07016</td></tr> <tr> <td colspan="5">Creation of Recovery Expense Fund (REF) in terms of SEBI Circular dated 22.10.2020</td></tr> <tr> <td colspan="2">Maintenance of REF, REF required to be created [in Rs.]</td><td>REF created upto September 30, 2022</td><td>REF maintained In the form of</td><td>Any addition in the REF during the last quarter <u>September, 2022</u></td></tr> <tr> <td colspan="2">Rs.80,769/-</td><td>Rs.103,847/-</td><td>Bank Guarantee</td><td>No</td></tr> </tbody> </table>	Issue size	Maintenance of Debenture Redemption Reserve	DRR required to be Created [In Crs.]	DRR Created upto March 31, 2022 Rs. (In Cr.)	Funds invested for debentures maturing during the year	150 Cr					INE433 R07016					Creation of Recovery Expense Fund (REF) in terms of SEBI Circular dated 22.10.2020					Maintenance of REF, REF required to be created [in Rs.]		REF created upto September 30, 2022	REF maintained In the form of	Any addition in the REF during the last quarter <u>September, 2022</u>	Rs.80,769/-		Rs.103,847/-	Bank Guarantee	No	Yes
Issue size	Maintenance of Debenture Redemption Reserve	DRR required to be Created [In Crs.]	DRR Created upto March 31, 2022 Rs. (In Cr.)	Funds invested for debentures maturing during the year																												
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Rs.80,769/-		Rs.103,847/-	Bank Guarantee	No																												
2.	<p><u>Copies of the following information/documents (to be attached) (all fields mandatory):-</u></p>	Whether copy enclosed																														
a.	<p>i. Security cover Certificate as per guidelines and the format of Annexure I of the SEBI Circular dated 19.05.2022. (attached below)</p>	Enclosed as Annexure 2																														



	<p>ii. Certificate of Confirmation of compliances of all the financial covenants from the statutory auditor of the company. (Applicable to Secured as well as Unsecured NCDs)</p> <p>iii. A half-yearly certificate regarding maintenance of hundred percent security cover or higher security cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants, in respect of listed non-convertible debt securities, by the statutory auditor of the issuer as per Reg. 56(1) (d) of SEBI LODR Regulations 2015</p>	Will be shared in due course, on receipt of these certificate from our Statutory Auditors
b.	A statement of value of pledged securities , if any / applicable (<i>Applicable Quarterly</i>)	No pledge securities as Sagar Cements (R) Limited has since been merged with us.
c.	A statement of value of Debt Service Reserve Account or any other form of security if any / applicable (<i>Applicable Quarterly</i>)	Yes, enclosed as Annexure 3
d.	Net worth certificate of personal guarantors [if any] (<i>Applicable on half yearly basis</i>)	<u>Not applicable</u>
e.	Copy of Title Search Reports for movable/immovable assets, as applicable (<i>Applicable Annually</i>)	<u>Not applicable</u>
f.	Copy of Valuation Report for movable/immovable assets, as applicable (<i>Applicable Annually</i>)	<u>Not applicable</u>
g.	Financials/Value of guarantor prepared on the basis of audited financial statements, etc. of the guarantor (secured by way of corporate guarantee) (<i>Applicable Annually</i>)	<u>Not applicable</u>
h.	<p>a one-time certificate from the statutory auditor of the Company with respect to the use of the proceeds raised through the issue of Debentures as and when such proceeds have been completely deployed toward the proposed end-uses.</p> <p>In case of deviation/variation, please provide as per 'Appendix A'.</p>	<p>Enclosed as Annexure 4.</p> <p>There was no deviation/ variation</p>
i.	Certified True Copy of quarterly and year-to-date standalone financial results containing line items as required under Regulation 52 (4) of SEBI LODR Regulations.	Enclosed as Annexure 5
j.	Copy of the un-audited [with limited review report] or audited financial results submitted to stock exchange	Yes, enclosed as Annexure 5
k.	Periodical reports from lead bank regarding progress of the Project, if applicable	<u>Not applicable</u>
l.	Copy of the Insurance Policies duly endorsed in favour of the Debenture Trustee as 'Loss Payee'	Yes, enclosed as Annexure 6
m.	Details of initiation of forensic audit (by whatever name called) in respect of the Company and copies of the disclosures made by the Company to the Stock Exchange in this regard	<u>Not applicable</u>



3.	CONFIRMATIONS/CERTIFICATES FROM STATUTORY AUDITORS				Whether copy enclosed
a.	Certificate of confirmation from Statutory Auditor of the Company along with quarterly/annual financial results on following issues (please also enclose certificate of statutory auditor):-				Will be shared in due course, on receipt of these certificate from our Statutory Auditors
	Issue size with ISINs	Security Value/Cover	Debt Equity Ratio	Value of book debts / receivables certified by the statutory auditor.	
	Purpose of utilization of Proceeds (deviations, if any)	Status of compliance with the covenants of the Offer Document/Information Memorandum In case of breaches, please provide details of breach and steps taken by the Company.	Debt Service Coverage Ratio <i>[Not applicable to Banks]</i>	Interest Service Coverage Ratio <i>[Not applicable to Banks]</i>	
	Net worth of the company		Net profit after tax	Earnings per share	
4.	MANAGEMENT CONFIRMATIONS:				Furnished Yes/No
a.	Management Confirmation for Security and insurance:				Required confirmations are enclosed as Annexure 7
	i. Security Documents executed by the Company remain valid (including but not limited to the purpose of and as provided in Limitation Act 1963), subsisting and binding upon the Company				
	ii. The assets of the Company and of the guarantors, if any, which are available by way of security/cash flows/profits are sufficient to discharge the claims of the debenture holders as and when they become due and that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders and adequate security cover is maintained.				
	iii. Delay or Failure to create security (if any), with detailed reasons for delay or default in security creation and the time lines within which the same shall be created				



	<p>iv. All the Insurance policies of the Secured Assets of the captioned debentures obtained are valid, enforceable and cover the risks as required under the Information Memorandum/ Debenture Trust Deed, and are endorsed in favour of Debenture Trustee as 'Loss Payee'. The premium in respect of the following insurance policies have been paid.</p> <table border="1" data-bbox="279 369 1197 504"> <thead> <tr> <th>Issue Size</th> <th>Policy No.</th> <th>Coverage (Rs.)</th> <th>Period & expiry date</th> <th>Status of Endorsement</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Issue Size	Policy No.	Coverage (Rs.)	Period & expiry date	Status of Endorsement						<p>Required confirmations are enclosed as Annexure 7</p>
Issue Size	Policy No.	Coverage (Rs.)	Period & expiry date	Status of Endorsement								
b.	<p><u>Management Confirmation for statutory items:</u></p>	<p>Yes/No</p>										
	<p>i. The Company has complied with and is in compliance with the provisions of the Companies Act 2013, the extant SEBI Regulations and the terms and conditions of the captioned Debentures and there is no event of default which has occurred or continuing or subsisting as on date. If no, please specify details.</p>											
	<p>ii. Whether there is any breach of covenant / terms of the debenture issues in terms of the Information Memorandum and DTD.</p> <p>If yes, please specify date of such breach occurred, the details of breach of covenant and remedial action taken by the Company along with requisite documents.</p> <p>Any additional covenants of the issue (including side letters, accelerated payment clause, etc.) and status thereof</p> <p><i>Note: As per SEBI circular no. SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated November 12, 2020, Debenture Trustee is required to intimate the covenant breach to Debenture Holders, Stock Exchange, SEBI, etc.</i></p>											
	<p>iii. There is no major change in composition of its Board of Directors, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 (Changes if any to be disclosed along with copies of intimation made to the stock exchanges)</p>	<p>Required confirmations are enclosed as Annexure 7</p>										
	<p>iv. Any amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Company</p>											
	<p>v. Change, if any, in the nature and conduct of the business by the Company</p>											
	<p>vi. Outstanding litigations, orders, directions, notices, of court/tribunal affecting, or likely to materially affect the interests of the Debenture Holders or the assets, mortgaged and charged under security creation documents, if any</p>											
	<p>vii. Proposals, if any placed before the board of directors for seeking alteration in the form or nature or rights or privileges of the Debentures or in the due dates on which interest or redemption are payable, if any</p>											
	<p>viii. Disclosures, if any made to the stock exchange in terms of Regulation 30 or Regulation 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 which may have a bearing on the Debentures or on the payment of interest or redemption of the Debentures</p>											



	ix. There are no events or information or happenings which may have a bearing on the performance/operation of the Company, or there is no price sensitive information or any action as per SEBI (LODR) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures	
	x. Confirmation that the unclaimed/ unpaid amounts of monies due on debentures and redemption of debentures are transferred to Investor Education and Protection Fund (IEPF)	
c.	Management Confirmation for other items:	Yes/No
	i. Confirmation on uploading of details for all the existing outstanding Secured non – convertible securities by the issuer company on DLT platform on or before October 31, 2022, as per SEBI circular dated March 29, 2022 on Operational guidelines for “Security and Covenant Monitoring” using Distributed Ledger Technology (DLT) read with SEBI circular dated 03.10.2022.	Required confirmations are enclosed as Annexure 7
	ii. Details of any default committed by the Issuer with respect to borrowings obtained from banks / financial institutions pertaining to:- a. payment obligations; and / or b. covenant compliance	
	iii. Details of Reference to Insolvency or a petition (if any) filed by any creditor or details of Corporate Debt Restructuring (if any);	
	iv. Details of lenders/creditors joining or entering into Inter Creditor Agreement as per RBI guidelines, including all such information/ documents required to be submitted by the Company to the RBI on an annual basis in respect of such Financial Year, as applicable	
	v. Details of fraud/defaults by promoter or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter;	
	vi. Details of one time settlement with any bank (if any);	
	vii. Confirmation that a functional website containing, amongst others as per Regulation 62 of SEBI (LODR) Regulations is maintained by the Company.	
	viii. Confirmation that the information/documents has been submitted to the debenture holders as per Regulation 58 of SEBI LODR Regulations.	
	ix. Confirmation that the capital adequacy norms are maintained as per RBI Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016	
	x. Confirmation that there has been no change in the bank details of the Company for preauthorizing Debenture Trustee(s) to seek debt redemption payment related information from the Bank	

for Sagar Cements Limited


K. Prasad
Chief Financial Officer



SAGAR CEMENTS LIMITED

October 26, 2022

Annexure - 1

To
IDBI Trusteeship Service Limited.
Asian Building, Ground Floor,
17, R. Kamani Marg, Ballard Estate,
Mumbai – 400 001.

Dear Sir,

We hereby certify and confirm the following:

INTEREST/PRINCIPAL (ISIN WISE)					
Issue size	ISIN No	Due date of redemption and/or interest (falling in the quarter)	Paid/unpaid (actual date of payment, if paid, reasons if not paid)		
			Next due date for the payment of interest / principal		
150Cr	INE433R07016	Nil	Interest Payments:		
			Due date of Payment	Amount Due	Actual date of Payment
			31.05.2016	32803278.00	30.05.2016
			28.11.2016	86049180.33	28.11.2016
			31.05.2017	87194071.00	30.05.2017
			28.11.2017	86761643.84	28.11.2017
			28.05.2018	86761644.00	28.05.2018
			28.11.2018	87238356.00	28.11.2018
			28.05.2019	86284931.50	28.05.2019
			28.11.2019	81407798.00	28.11.2019
			28.05.2020	73249484.00	28.05.2020
			28.11.2020	68020176.61	28.11.2020
			28.05.2021	59046803.00	28.05.2021
			28.11.2021	54565227.00	27.11.2021
			28.05.2022	46717808.00	28.05.2022
			Principle Payments:		
			Due Date for Payment	Amount Due In Rs.	Actual Date of Payment
			28.05.2019	11,53,84,615	28.05.2019
			28.11.2019	11,53,84,615	28.11.2019
			28.05.2020	11,53,84,615	28.05.2020
			28.11.2020	11,53,84,615	28.11.2020
			28.05.2021	11,53,84,615	28.05.2021
			28.11.2021	11,53,84,615	27.11.2021
			28.05.2022	11,53,84,615	28.05.2022
			Next due date for the payment of interest / principal		
			28 th November, 2022		
			Reasons for delay (if any)		
			Nil		

for Sagar Cements Limited


K. Prasad
Chief Financial Officer



Registered Office : Plot No. 111, Road No.10, Jubilee Hills, Hyderabad - 500033, Telangana, India.

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SAGAR CEMENTS LIMITED

October 19, 2022

To,
The National Stock Exchange of India Ltd.,
"Exchange Plaza", 5th Floor
Bandra – Kurla Complex
Bandra (East)
Mumbai – 400 051

Symbol: SAGCEM

ISIN: INE433R07016

Sub: - Security Coverage Certificate under regulation 54 (3) of the SEBI (Listing Obligation and Disclosure Requirement) Regulations 2015 as on 30.09.2022

We hereby certify the following:

a) Security/Asset Cover for listed debt securities:

- i. The financial information as on 30-09-2022 has been extracted from the books of accounts for the half year ended 30-09-2022 and our other relevant records;
- ii. The assets provide coverage of 4.14 times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities-table-I)



Registered Office : Plot No. 111, Road No.10, Jubilee Hills, Hyderabad - 500033, Telangana, India.

Phone : +91-40-23351571, 23356572 Fax : +91-40-23356573 E-mail : info@sagarcements.in Website : www.sagarcements.in

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Gudipadu Village and Post, Yadiki Mandal, Ananthapur District, Andhra Pradesh - 515408. Phone: 08558-200272 GSTIN : 37AACC58680H1ZX

Table-I:

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (K + L + M + N)
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	Gudipadu Plant				38,253				38,253			75,200		75,200
Capital Work-in-Progress	Gudipadu Plant				929				929			929		929
Right of Use Assets									-					-
Goodwill									-					-
Intangible Assets									-					-
Intangible Assets under Development									-					-
Investments									-					-
Loans									-					-
Inventories									-					-
Trade Receivables									-					-



Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Cash and Cash Equivalents									-					-
Bank Balances other than Cash and Cash Equivalents									-					-
Others									-					-
Total		-	-		39,182	-	-	-	39,182	-	-	76,129	-	76,129
LIABILITIES														
Debt securities to which this certificate pertains				Yes	6,923				6,923			6,923		6,923
Other debt sharing pari-passu charge with above debt					2,250				2,250			2,250		2,250
Other Debt									-					-
Subordinated debt									-					-
Borrowings									-					-
Bank									-					-
Debt Securities									-					-
Others	Interest Accrued				282				282			282		282
Trade payables									-					-
Lease Liabilities									-					-
Provisions									-					-
Others									-					-
Total			-		9,455	-	-	-	9,455	-	-	9,455	-	9,455



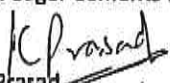
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Cover on Book Value					4.14									
Cover on Market Value												8.05		
		Exclus ve Securit y Cover Ratio			Pari-Passu Security Cover Ratio									



ISIN wise details

S.No.	ISIN	Facility	Type of Charge	Sanctioned Amount (Rs.in Lakhs)	Outstanding Amount As on 30-09-2022 (Rs.in Lakhs)	Cover Required	Assets Required (Rs.in Lakhs)
1.	INE433R07016	Non-Convertible Debt Securities	Parl-passu /exclusive	15,000	6,923	125%	8,654
	Grand Total			15,000	6,923	125%	8,654

For Sagar Cements Limited


 K. Prasad
 Chief Financial Officer



Place: Hyderabad
 Date: 19-10-2022

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

TERM DEPOSIT ADVICE

Name : SAGAR CEMENTS R LIMITED
 Address : PLOT NO 111 ROAD NO 10
 JUBILEE HILLS HYDERABAD
 HYDERABAD
 TELANGANA, INDIA - 500033

Branch : HYDERABAD BANJARA HILLS
 Customer ID : 132986569
 A/C No : 18430400038567
 Scheme : DEPOSIT PLUS -FD QUARTERLY
 Mode of Operation : SINGLE
 Minor : NA

Premature withdrawal/closure will not be permitted for this deposit before the maturity date 28-NOV-2022

Dear Sir/ Madam,

We are pleased to confirm the details of the following Term Deposit held in your name with us. Thank you for banking with us.

Amount in words : Rupees Three Crores Fifty Lakhs only

Effective Date	Interest Rate (%)	Period	Repayable On	Deposit Value	Maturity Value
31-MAR-2022	4.25	0 Months 242 Days	28-NOV-2022	3,50,00,000.00	3,50,00,000.00

Annualized Yield : 4.25%

Nomination : Not-registered

Payment of interest/ maturity value is subject to extant Tax rules.

Tax will be deducted at source unless Form 15H/ 15G is submitted for every financial year in advance.

This is a system generated advice and does not require any signature





C. RAMACHANDRAM & CO.
CHARTERED ACCOUNTANTS

Annexure - 4.

3-6-237, Unit # 606,
Lingapur La Bulde Complex,
Himayatnagar, Hyderabad - 500 029.
Ph : 23264144/45, 23223787
E-mail : crcoca@gmail.com

CERTIFICATE

We have verified the books of account and other relevant records of BMM Cements Limited (Company) having its registered office at 19/13, Old # 19/5, 19/6, 3rd Floor, Western Side, Kareem Towers, S.R.T Road (Cunningham Road), Bangalore – 560052. Based on our review, we hereby confirm and certify that the company has raised Rs.150 Crores by issue of Non-Convertible Debentures (NCDs) and utilized the proceeds towards repayment of existing Term Loans and repayment of unsecured loans of holding company and the erstwhile promoters.

This certificate is issued at the specific request of the Company to confirm the utilisation of the proceeds of NCDs issued by the company.

Place: Hyderabad
Dated: January 5, 2017



For C.RAMACHANDRAM & CO.,
Chartered Accountants

C.RAMACHANDRAM
Partner
M.No.025834



SAGAR CEMENTS LIMITED

SCL:SEC:NSE:BSE:2022-23

19th October 2022

The National Stock Exchange of India Ltd.,
"Exchange Plaza", 5th Floor
Bandra - Kurla Complex
Bandra (East)
Mumbai - 400 051

Symbol **SAGCEM**
Series **EQ**
ISIN **INE 229C01021**

Symbol **SAGCEM**
Series **DEBT**
ISIN **INE433R07016**

Dear Sirs

Sub: Regulation 52, 54 and other applicable SEBI (LODR) Regulations 2015 – Furnishing of Un-audited Standalone and Consolidated Financial Results for the second quarter and half-year ended 30th September, 2022

...

Further to our letter dated 8th October, 2022, we are pleased to forward herewith our un-audited stand-alone and consolidated financial results for the second quarter and half-year ended 30th September, 2022, which were taken on record and approved by our Board at their meeting held on today, after review by the Audit Committee. We are also forwarding herewith the Limited Review Report furnished by our Statutory Auditors on the above financial results, which was also taken on record by our Board at the said meeting along with necessary disclosure as required under the said Regulation 54 and other applicable SEBI (LODR) Regulations.

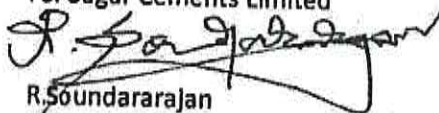
The above said meeting of the Board of Directors commenced at 3.45 p.m. and concluded at 5.45 p.m.

We would request you to kindly take the above information / documents on record.

Thanking you

Yours faithfully

For Sagar Cements Limited


R. Soundararajan
Company Secretary

Encl: as above



Registered Office : Plot No. 111, Road No. 10, Jubilee Hills, Hyderabad - 500033, Telangana, India.

Phone : +91-40-23351571, 23356572 Fax : +91-40-23356573 E-mail : info@sagarcements.in Website : www.sagarcements.in

CIN : L26942TG1981PLC002887 GSTIN : 36AACC58680H2ZY

Factories : Mattampally, Via Huzurnagar, Suryapet-District, Telangana - 508204. Phone : 08683 - 247039 GSTIN : 36AACC58680H1ZZ

Bayyavaram Village, Kasimkota Mandal, Visakhapatnam District, Andhra Pradesh - 531031. Phone : 08924-244550 Fax : 08924-244570 GSTIN : 37AACC58680H1ZX

Gudipadu Village and Post, Yadiki Mandal, Ananthapur District, Andhra Pradesh - 515408. Phone: 08558-200272 GSTIN : 37AACC58680H1ZX

SAGAR CEMENTS LIMITED
CIN No: L26943TG1991PLC001887
 Plot No. 111, Road No. 10, Jobber Hills, Hyderabad - 500 033, Phone: +91 40 23351871 Fax: +91 40 23356373
STATEMENT OF UNAUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2022

(₹ in lakhs, except per share data and unless otherwise stated)

Sl. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Six months ended		Year ended	Quarter ended		Six months ended		Year ended
		September 30, 2022 (Unaudited)	June 30, 2022 (Unaudited)	September 30, 2021 (Unaudited)	September 30, 2021 (Unaudited)	March 31, 2022 (Audited)	September 30, 2022 (Unaudited)	June 30, 2022 (Unaudited)	September 30, 2021 (Unaudited)	September 30, 2021 (Unaudited)	March 31, 2022 (Audited)
1	Income										
	(a) Revenue from operations	42,591	49,406	37,228	91,297	76,581	43,455	55,772	36,891	1,03,727	76,150
	(b) Other income	2,106	1,840	275	3,946	781	1,493	1,244	257	2,737	1,342
	Total income	44,697	51,246	37,503	95,243	77,362	44,948	57,016	37,148	1,06,464	77,492
2	Expenses										
	(a) Cost of materials consumed	7,322	7,008	6,351	12,430	12,877	25,156	8,139	8,466	16,895	12,901
	(b) Purchase of stock-in-trade	681	803	413	1,488	772	2,017	885	412	1,488	772
	(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	(1,419)	809	(793)	(817)	(3,447)	(1,898)	725	(818)	(1,172)	(2,446)
	(d) Employee benefits expense	1,887	2,190	1,867	4,077	3,847	3,294	2,344	2,017	4,818	3,924
	(e) Finance costs	2,580	2,337	1,131	4,917	2,333	6,934	5,027	4,808	1,142	9,835
	(f) Depreciation and amortisation expense	3,124	2,029	1,993	4,152	3,905	3,793	3,058	3,009	7,451	3,932
	(g) Power and fuel expenses	20,048	17,347	11,304	37,393	21,214	49,332	22,770	21,450	11,304	44,250
	(h) Freight and forwarding	7,108	8,216	6,778	15,544	13,484	27,251	9,469	6,779	17,731	12,484
	(i) Other expenses	5,160	5,067	5,114	10,437	9,859	6,432	6,212	6,842	12,644	9,308
	Total expenses	48,686	48,609	34,176	91,394	68,761	85,704	68,135	63,962	1,13,839	65,888
3	(Loss)/ profit before tax (1 - 2)	(4,000)	2,637	3,327	3,849	11,583	(6,756)	(1,119)	3,186	(7,375)	10,995
4	Tax expense										
	(a) Current tax	(141)	1,657	607	1,516	2,085	(141)	1,657	607	1,316	2,086
	(b) Deferred tax	(82)	(87)	619	(189)	2,122	(1,466)	(1,466)	587	(3,162)	1,436
	Total tax	(223)	1,570	1,226	1,327	4,207	(1,607)	1,991	1,194	(1,846)	3,522
5	Net (loss)/ profit for the period/ year (3 + 4)	(4,223)	4,207	4,553	2,522	15,790	(8,363)	(2,776)	4,380	(8,621)	14,517
6	Other Comprehensive Income										
	(i) Remeasurements gain on defined benefit plans	-	-	-	-	195	-	-	-	-	200
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-	-	-	-	-
	Total Other Comprehensive Income	-	-	-	-	(68)	-	-	-	-	(68)
7	Total Comprehensive (Loss)/ Income (5+6)	(4,223)	4,207	4,553	2,522	15,722	(8,363)	(2,776)	4,380	(8,621)	14,449
8	(Loss)/ profit attributable to:										
	Owners of the company	(4,223)	4,207	4,553	2,522	15,722	(8,363)	(2,776)	4,380	(8,621)	14,449
	Non-controlling interest	-	-	-	-	-	-	-	-	-	-
9	Total comprehensive (loss)/ income attributable to:										
	Equity attributable to shareholders of the Company	(4,223)	4,207	4,553	2,522	15,722	(8,363)	(2,776)	4,380	(8,621)	14,449
	Non-controlling interest	-	-	-	-	-	-	-	-	-	-
10	Earnings per share (Basic & Diluted) of ₹ 2 each	(0.36)	0.35	0.38	0.21	1.27	(0.70)	(0.24)	0.37	(0.72)	1.21

(*) - Not Audited



Balance Sheet

(₹ in lakhs)

Particulars	Standalone		Consolidated	
	As at September 30, 2022 (Unaudited)	As at March 31, 2022 (Audited)	As at September 30, 2022 (Unaudited)	As at March 31, 2022 (Audited)
ASSETS				
Non-current assets				
(a) Property, plant and equipment	1,18,613	1,19,588	1,92,603	1,93,738
(b) Capital work-in-progress	3,844	2,936	11,532	10,050
(c) Right of use assets	222	292	1,250	1,334
(d) Goodwill	3,873	3,873	4,162	4,162
(e) Intangible assets				
(i) Mining Rights	2,102	2,186	5,417	5,538
(ii) Other Intangible assets	30	32	37	36
(f) Financial assets				
(i) Investments	28,473	28,473	36,529	31,468
(ii) Loans	54,930	51,413	500	-
(iii) Other financial assets	1,790	1,574	3,769	3,044
(g) Income tax assets (net)	463	463	480	480
(h) Deferred tax assets (net)	-	-	4,533	1,540
(i) Other non-current assets	3,544	2,860	9,532	13,529
Total Non-current assets (1)	2,17,884	2,13,690	2,70,344	2,64,919
Current assets				
(a) Inventories	22,768	17,372	26,409	20,857
(b) Financial assets				
(i) Trade receivables	20,356	12,411	20,584	12,031
(ii) Cash and cash equivalents	355	14,047	363	14,306
(iii) Bank balances other than Cash and cash equivalents	29,829	1,622	30,486	1,963
(iv) Other financial assets	6,469	2,278	1,924	567
(c) Other current assets	10,672	8,109	21,133	21,790
Total Current assets (2)	90,449	55,839	1,00,899	71,514
TOTAL ASSETS (1+2)	3,08,333	2,69,529	3,71,243	3,36,433
EQUITY AND LIABILITIES				
Equity				
(a) Equity share capital	2,614	2,350	2,614	2,350
(b) Other equity	1,62,472	1,27,061	1,51,355	1,23,193
Equity attributable to shareholders of the Company	1,65,086	1,29,411	1,53,969	1,25,543
Non controlling interest	-	-	4,119	5,401
Total Equity (1)	1,65,086	1,29,411	1,58,088	1,30,944
Liabilities				
Non-current liabilities				
(a) Financial liabilities				
(i) Borrowings	49,061	58,916	1,00,879	1,12,853
(ii) Lease liabilities	99	166	236	299
(iii) Other financial liabilities	6,956	6,806	7,386	6,832
(b) Provisions	904	728	950	751
(c) Deferred tax liabilities (net)	10,471	9,769	10,471	9,769
(d) Other non-current liabilities	229	229	229	229
Total Non-current liabilities (2)	67,720	76,614	1,20,151	1,30,753
Current liabilities				
(a) Financial liabilities				
(i) Borrowings	36,561	30,164	47,706	37,482
(ii) Lease liabilities	150	154	178	190
(iii) Trade payables				
(a) total outstanding dues of micro enterprises and small enterprises	65	60	135	214
(b) total outstanding dues of creditors other than micro enterprises and small enterprises	29,945	19,153	34,126	21,885
(iv) Other financial liabilities	1,749	1,663	3,481	3,104
(b) Provisions	301	301	307	308
(c) Current tax liabilities (net)	1,130	1,275	1,130	1,275
(d) Other current liabilities	5,626	10,734	5,941	10,278
Total Current liabilities (3)	75,527	63,504	93,004	74,736
TOTAL EQUITY AND LIABILITIES (1+2+3)	3,08,333	2,69,529	3,71,243	3,36,433



Particulars	Standalone		Consolidated	
	Six months ended September 30, 2022	Six months ended September 30, 2021	Six months ended September 30, 2022	Six months ended September 30, 2021
A Cash flow from operating activities				
Profit before tax				
Adjustments for	3,649	11,583	(7,875)	10,895
Depreciation and amortization expense	4,153	3,905	7,451	3,932
Finance costs	4,917	2,233	9,835	2,699
Interest income	(3,893)	(611)	(2,684)	(581)
Provisions no longer required written back	-	(75)	-	(75)
Advances written off	1	-	1	-
Expected credit loss allowance on trade receivables	100	192	100	192
Provision for incentives receivable from government	450	325	450	325
Unrealized loss on foreign currency transactions and translation	-	(23)	-	(23)
Net loss on fair value change in financial instruments	-	55	-	55
(Profit)/loss on sale of property, plant and equipment (net)	(42)	21	(42)	21
Operating profit before working capital changes	5,686	6,022	15,111	6,545
Changes in working capital	9,335	17,605	7,236	17,440
Adjustments for (increase)/decrease in operating assets:				
Trade receivables	(8,044)	(7,592)	(8,653)	(6,977)
Inventories	(5,396)	(3,092)	(5,552)	(3,663)
Other financial assets	(997)	(189)	(1,027)	(181)
Other assets	(2,986)	(649)	(842)	(3,669)
Adjustments for increase/(decrease) in operating liabilities:				
Trade payables	10,797	1,691	12,162	2,446
Other financial liabilities	209	450	537	570
Provisions	176	174	198	174
Other liabilities	(5,108)	(2,235)	(4,337)	(3,340)
Cash generated from operating activities	6,074	80	8,560	(150)
Less: Income tax paid	(2,014)	6,163	(278)	2,800
Net cash (used in) / generated from operating activities	(790)	(758)	(790)	(758)
	(2,804)	5,405	(1,068)	2,042
B Cash flow from investing activities				
Capital expenditure on property, plant and equipment including capital advances	(4,661)	(5,484)	(6,327)	(22,606)
Deposits not considered as cash and cash equivalents				
- Placed	(28,229)	(834)	(29,080)	(1,352)
- Matured	-	157	68	1,336
Proceeds from disposal of plant and equipment	58	472	83	472
Investments made during the year	-	(4,375)	(1,241)	-
Unsecured loans given to subsidiaries	(3,517)	(4,555)	-	-
Interest received	448	350	168	552
Net cash used in investing activities	(35,901)	(14,269)	(36,329)	(21,598)
C Cash flow from financing activities				
Proceeds on allotment of equity shares	35,000	-	35,000	1,050
Expenses on issue of shares	(712)	-	(712)	-
Proceeds from non-current borrowings	1,357	2,002	1,372	10,180
Repayment of non-current borrowings	(5,270)	(3,245)	(6,208)	(3,246)
Loan given to others	-	-	(500)	-
Repayment of unsecured loans from related party	-	(900)	-	(900)
Proceeds from current borrowings (net)	455	2,993	3,086	3,803
Repayment of lease liabilities	(77)	(79)	(90)	(91)
Finance costs	(4,825)	(2,230)	(7,579)	(2,512)
Dividends paid	(915)	(588)	(915)	(588)
Net cash generated from / (used in) financing activities	25,013	(2,047)	23,454	7,696
Net decrease in cash and cash equivalent (A+B+C)	(13,692)	(10,911)	(13,943)	(11,860)
Cash and cash equivalent at the beginning of the year	14,047	21,438	14,306	22,514
Cash and cash equivalent at the end of the year	355	10,527	363	10,654



Additional disclosure as per clause 52 (b) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015:

Sl. No.	Particulars	Standalone						Consolidated					
		Quarter ended			Six months ended			Quarter ended			Six months ended		
		September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022	September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
1	Net worth (₹ in lakhs) (Equity share capital + Other equity)	1,65,016	1,66,666	1,26,281	1,63,086	1,20,281	1,29,411	1,58,088	1,61,922	1,31,749	1,58,088	1,31,749	1,30,944
2	Earnings per share (Basic & Diluted) of ₹3 each	(0.38)	2.31	1.79	1.80	6.28	8.83	(2.76)	(1.04)	1.70	(4.86)	3.83	3.03
3	Debt Equity Ratio (times) (Debt / Net Worth) (Debt: Non current borrowings + Current borrowings + Non current unsecured loans)	0.52	0.52	0.53	0.52	0.73	0.69	0.94	0.91	0.64	0.94	0.62	1.12
4	Debt Service Coverage Ratio (times) (Earnings before depreciation, interest and tax / (Finance cost + Principal repayment (excluding refinanced debt) for all the loan funds during the period))	0.80	1.09	1.12	1.35	2.78	2.05	0.16	0.92	2.08	0.53	2.56	1.63
5	Interest Service Coverage Ratio (times) (Cash profit after adjusting depreciation / Finance cost) (Cash profit after adjusting depreciation, Profit After Tax + Finance cost + Depreciation)	1.84	3.03	4.62	3.31	6.05	3.66	0.73	1.62	4.51	1.13	3.00	2.64
6	Long term Debt to Working Capital (times) (Non-Current Borrowings + Current maturities of long term debt + Non current unsecured loans) / (Net working capital excl. Current borrowings)	1.41	1.35	1.66	1.41	1.66	3.38	2.30	2.00	3.36	2.30	3.36	3.87
7	Total debts to Total Assets ratio (%) (Non current borrowings + Current borrowings) / Total Assets	28%	29%	19%	23%	19%	33%	40%	41%	33%	40%	33%	45%
8	Current ratio (times) (Current Assets / Current Liabilities excl. Current borrowings)	2.32	2.75	1.49	2.32	1.49	1.67	2.23	2.81	1.61	2.23	1.61	1.93
9	Bad debt to Account receivable ratio (%) (Bad Debt / Average Trade Receivables)	7%	6%	9%	7%	7%	9%	7%	6%	7%	7%	7%	6%
10	Current liability ratio (%) (Current liabilities excl. Current borrowings / Total liabilities)	27%	23%	37%	27%	37%	24%	21%	18%	26%	21%	26%	18%
11	Debtors Turnover ratio (times) (Sales of Products and Services / Average Trade Receivables) - Annualised	8.75	10.57	10.08	10.37	10.37	12.79	10.84	12.28	10.20	11.78	10.55	13.22
12	Inventory Turnover ratio (times) (Sales of Products and Services / Average Inventory) - Annualised	8.51	10.13	10.64	9.00	10.93	10.50	7.81	9.55	10.41	8.48	10.70	9.22
13	Operating Margin (%) (Profit before Depreciation, Interest, Tax and Exceptional Item Less Other Income) / Sales of Products and Services	4%	14%	17%	10%	22%	18%	1%	11%	16%	6%	22%	17%
14	Net Profit Margin (%) (Profit after tax) / Sales of Products and Services	(1)%	0%	6%	3%	10%	7%	(10)%	(2)%	3%	(6)%	9%	4%



Notes:

- The above statement of unaudited standalone and consolidated financial results of Sagar Cements Limited ("the Company") for the quarter and half year ended September 30, 2022 was reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 19, 2022. The Statutory auditors of the Company have carried out a limited review of the financial results.
- Consolidated Segment information:
Based on the "management approach" as defined in Ind AS 108 - Operating Segments, the Chief Operating Decision Maker evaluates the Company's performance and allocates resources based on analysis of various performance indicators by the business segments. Accordingly, information has been presented along these business segments. The accounting principles used in presentation of financial statements are consistently applied to record revenue and expenditure in individual segments.

Particulars	Consolidated					
	Quarter ended			Six months ended		Year ended
	September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1. Segment revenue						
(a) Cement	47,337	55,305	36,804	1,02,642	76,042	1,58,976
(b) Power	4,695	3,985	2,992	8,680	5,822	13,143
Total	52,032	59,290	39,796	1,11,322	81,864	1,72,119
Less: Inter segment revenue	4,577	3,518	2,903	8,095	5,714	12,432
Revenue from operations	47,455	55,772	36,893	1,03,227	76,150	1,59,687
2. Segment results Profit+/Loss(-) before tax and interest						
(a) Cement	(3,172)	2,402	4,052	(770)	13,016	18,427
(b) Power	(2)	48	(9)	46	(3)	39
Total	(3,174)	2,450	4,043	(724)	13,013	18,466
Less:						
(i) Interest expenses (finance costs)	5,027	4,808	1,142	9,835	2,699	9,248
(ii) Un-allocable income (Net of un-allocable expense)	(1,445)	(1,239)	(287)	(2,684)	(581)	(1,182)
Total (Loss)/profit before tax	(6,756)	(1,119)	3,188	(7,875)	10,895	10,400

Particulars	(₹ in lakhs)			
	As at September 30, 2022	As at June 30, 2022	As at March 31, 2022	As at September 30, 2021
	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
Segment assets				
(a) Cement	2,52,596	2,53,844	2,38,622	2,27,106
(b) Power	30,741	31,028	30,424	31,329
(c) Unallocated	87,906	83,297	67,387	19,380
Total assets	3,71,243	3,68,169	3,36,433	2,77,815
Segment liabilities				
(a) Cement	49,353	41,645	41,964	41,952
(b) Power	1,522	368	222	294
(c) Unallocated	1,62,280	1,62,234	1,63,303	1,03,819
Total liabilities	2,13,155	2,04,247	2,05,489	1,46,065

- The standalone and consolidated financial results of the Company have been prepared in accordance with the Indian Accounting Standards as prescribed under section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder (Ind AS) and other accounting principles generally accepted in India and guidelines issued by the Securities and Exchange Board of India ("SEBI").
- The consolidated financial results includes the results of (the Parent and its subsidiaries together referred to as "the Group"):
 - Sagar Cements Limited (parent company).
 - Jajpur Cements Private Limited (wholly owned subsidiary company)
 - Sagar Cements (M) Private Limited (formerly Satguru Cement Private Limited) (subsidiary company)
- On July 12, 2021, the Company had filed a Scheme of Amalgamation under sections 230 to 232 and other applicable provisions of the Companies Act, 2013 for the merger of Sagar Cements (R) Limited (SCRL), a wholly owned subsidiary, with the Company with an appointed date of March 30, 2021. The scheme as approved by various regulatory authorities was sanctioned by Hyderabad bench of National Company Law Tribunal (NCLT) on March 15, 2022. The transaction being a common control business combination, merger accounting has been done under the Pooling of Interest Method. Accordingly, the assets and liabilities of SCRL are reflected in the standalone books of the Company at their respective carrying amounts and prior period amounts have been restated as if the business combination had occurred from the beginning of the preceding period. The impact of the said merger on the standalone and consolidated results is summarised below:

Particulars	(₹ in lakhs)			
	Standalone		Consolidated	
	Quarter ended September 30, 2021	Six months ended September 30, 2021	Quarter ended September 30, 2021	Six months ended September 30, 2021
Net Profit				
As per published results of the Company				
Add: Net profit of SCRL	1,951	6,287	2,076	7,085
Less: Adjustment due to merger	274	1,405	-	-
Amalgamated Net Profit	2,101	7,375	(82)	(233)
Total Tax				
As per published results of the Company				
Add: Tax charge of SCRL	892	3,119	1,124	3,804
Add: Adjustment due to merger	264	850	-	-
Tax charge on Amalgamated profits	1,226	4,208	1,194	4,043



Particulars	(₹ in lakhs)	
	Standalone As at September 30, 2021	Consolidated As at September 30, 2021
Total Assets		
As per published results of the Company	2,01,165	2,80,038
Add: As per published results of the SCRL	53,971	-
Less: Adjustment due to merger	(35,304)	(2,221)
Amalgamated Total assets post merger	2,19,832	2,77,815
Total Liabilities		
As per published results of the Company	70,833	1,46,687
Add: As per published results of the SCRL	35,506	-
Less: Adjustment due to merger	(12,788)	(622)
Amalgamated Total liabilities post merger	93,551	1,46,065

- 6 The Board of Directors at their meeting held on January 28, 2022, approved a proposal to merge its wholly owned subsidiary Jajpur Cements Private Limited with itself subject to necessary regulatory approvals to be obtained in due course. Pending such approvals, the standalone financial results of the company for the quarter ended June 30, 2022, six months ended September 30, 2022 and year ended March 31, 2022 are presented without giving effect to the said merger.
- 7 In accordance with the approval given by the Board of Directors, the Company has submitted a Resolution Plan in respect of the Corporate Insolvency Resolution Process initiated by the Amravati Bench of National Company Law Tribunal in respect of Andhra Cements Limited.
- 8 The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not yet been notified. The Group will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.

Place: Hyderabad
Date: October 19, 2022



For Sagar Cements Limited

A 7-1
Dr. S. Anand Reddy
(Managing Director)

**INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM UNAUDITED STANDALONE
FINANCIAL RESULTS**

**TO THE BOARD OF DIRECTORS OF
SAGAR CEMENTS LIMITED**

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **SAGAR CEMENTS LIMITED** ("the Company"), for the quarter and six months ended September 30, 2022 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For **Deloitte Haskins & Sells**
Chartered Accountants
(Firm's Registration No. 008072S)


C Manish Muralidhar
(Partner)
(Membership No. 213649)
(UDIN: 22213649BAFRTB2625)

Place: Hyderabad
Date: October 19, 2022

**INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM UNAUDITED CONSOLIDATED
FINANCIAL RESULTS**

**TO THE BOARD OF DIRECTORS OF
SAGAR CEMENTS LIMITED**

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **SAGAR CEMENTS LIMITED** ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), for the quarter and six months ended September 30, 2022 ("the Statement") being submitted by the Parent pursuant to the requirement of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of Parent's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. The Statement includes the results of the following entities:
 - a. Sagar Cements Limited (Parent Company)
 - b. Jajpur Cements Private Limited (Wholly Owned Subsidiary) and
 - c. Sagar Cements (M) Private Limited (Subsidiary) (formerly Satguru Cement Private Limited)
5. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For **Deloitte Haskins & Sells**
Chartered Accountants
(Firm's Registration No. 008072S)


C Manish Muralidhar
Partner
(Membership No. 213649)
(UDIN: 22213649BAFTIN7504)



SAGAR CEMENTS LIMITED

October 19, 2022

To,
The National Stock Exchange of India Ltd.,
"Exchange Plaza", 5th Floor
Bandra – Kurla Complex
Bandra (East)
Mumbai – 400 051

Symbol: SAGCEM

ISIN: INE433R07016

**Sub: Regulation under 54 (2) of the SEBI (Listing Obligation and Disclosure Requirement)
Regulations 2015 as on 30.09.2022**

Pursuant to regulation 54 (2) of the above said regulations, we give below the extent and the nature of the security as on 30th September, 2022 created and maintained in respect of Non-Convertible Debentures aggregating to Rs. 150.00 crores issued by the company:

1. Term Loans: First pari passu charge on the fixed assets and second pari passu charge on the current assets of the company present and future.

Working Capital: First pari passu charge on the current assets and second pari passu charge on the fixed assets of the company present and future

2. First pari passu charge on all present and future rights, titles and interest on fixed assets and, second pari passu charge on the current assets and second pari passu charge on the special account in favour of the Trustee for the benefit of the Debenture Holders as per the Deed of Hypothecation
3. Land admeasuring 1420.71 acres situated at Gudipadu Village, Nittur Village and Venkatampally Village, Yadiki Mandal, Anantapur District, Andhra Pradesh
4. Land admeasuring 478.78 acres allotted by APIIC vide Agreement of Sale and situated at Gudipadu Village, Yadiki Mandal, Anantapur District, Andhra Pradesh

For Sagar Cements Limited


K. Prasad
Chief Financial Officer



Registered Office : Plot No. 111, Road No.10, Jubilee Hills, Hyderabad - 500033, Telangana, India.

Phone : +91-40-23351571, 23356572 Fax : +91-40-23356573 E-mail : info@sagarcements.in Website : www.sagarcements.in

CIN : L26942TG1981PLC002887 GSTIN : 36AACC8680H2ZY

Factories : Mattampally, Via Huzurnagar, Suryapet-District, Telangana - 508204. Phone : 08683 - 247039 GSTIN : 36AACC8680H1ZZ

Bayyavaram Village, Kasimkota Mandal, Visakhapatnam District, Andhra Pradesh - 531031. Phone : 08924-244550 Fax : 08924-244570 GSTIN : 37AACC8680H1ZX

Gudipadu Village and Post, Yadiki Mandal, Anantapur District, Andhra Pradesh - 515408. Phone: 08558-200272 GSTIN: 37AACC8680H1ZX



SAGAR CEMENTS LIMITED

October 19, 2022

To,
The National Stock Exchange of India Ltd.,
"Exchange Plaza", 5th Floor
Bandra – Kurla Complex
Bandra (East)
Mumbai – 400 051

Symbol: SAGCEM

ISIN: INE433R07016

Sub: - Security Coverage Certificate under regulation 54 (3) of the SEBI (Listing Obligation and Disclosure Requirement) Regulations 2015 as on 30.09.2022

We hereby certify the following:

a) Security/Asset Cover for listed debt securities:

- i. The financial information as on 30-09-2022 has been extracted from the books of accounts for the half year ended 30-09-2022 and our other relevant records;
- ii. The assets provide coverage of 4.14 times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities-table-I)



Registered Office : Plot No. 111, Road No.10, Jubilee Hills, Hyderabad - 500033, Telangana, India.

Phone : +91-40-23351571, 23356572 Fax : +91-40-23356573 E-mail : info@sagarcements.in Website : www.sagarcements.in

CIN : L26942TG1981PLC002887 GSTIN : 36AACCS8680H2ZY

Factories : Mattampally, Via Huzurnagar, Suryapet-District, Telangana - 508204. Phone : 08683 - 247039 GSTIN : 36AACCS8680H1ZZ

Bayyavaram Village, Kasimkota Mandal, Visakhapatnam District, Andhra Pradesh - 531031, Phone : 08924-244550 Fax : 08924-244570 GSTIN : 37AACCS8680H1ZX

Gudipadu Village and Post, Yadiki Mandal, Ananthapur District, Andhra Pradesh - 515408. Phone: 08558-200272 GSTIN : 37AACCS8680H1ZX

Table-I:

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusi ve Charge	Exclusi ve Charge	Parl- Passu Charge	Parl- Passu Charge	Parl- Passu Charge	Assets not offered as Security	Eliminatio n (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	Gudipadu Plant				38,253				38,253			75,200		75,200
Capital Work-In-Progress	Gudipadu Plant				929				929			929		929
Right of Use Assets									-					-
Goodwill									-					-
Intangible Assets									-					-
Intangible Assets under Development									-					-
Investments									-					-
Loans									-					-
Inventories									-					-
Trade Receivables									-					-



Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Cash and Cash Equivalents									-					-
Bank Balances other than Cash and Cash Equivalents									-					-
Others									-					-
Total		-	-		39,182	-	-	-	39,182	-	-	76,129	-	76,129
LIABILITIES														
Debt securities to which this certificate pertains				Yes	6,923				6,923			6,923		6,923
Other debt sharing pari-passu charge with above debt					2,250				2,250			2,250		2,250
Other Debt									-					-
Subordinated debt									-					-
Borrowings									-					-
Bank									-					-
Debt Securities									-					-
Others	Interest Accrued				282				282			282		282
Trade payables									-					-
Lease Liabilities									-					-
Provisions									-					-
Others									-					-
Total			-		9,455	-	-	-	9,455	-	-	9,455	-	9,455



Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Cover on Book Value					4.14									
Cover on Market Value												8.05		
		Exclusive Security Cover Ratio			Part-Passu Security Cover Ratio									



ISIN wise details

S.No.	ISIN	Facility	Type of Charge	Sanctioned Amount (Rs.in Lakhs)	Outstanding Amount As on 30-09-2022 (Rs.in Lakhs)	Cover Required	Assets Required (Rs.in Lakhs)
1.	INE433R07016	Non-Convertible Debt Securities	Pari-passu /exclusive	15,000	6,923	125%	8,654
	Grand Total			15,000	6,923	125%	8,654

For Sagar Cements Limited

K. Prasad
K. Prasad
Chief Financial Officer



Place: Hyderabad
Date: 19-10-2022



To,
SAGAR CEMENTS (R) LIMITED,
GUDIPADU VILLAGE AND POST, YADIKI MANDALAM ANANTHAPUR, ANDHRA PRADESH,
Ananthapur, Ananthapur,
Andhra Pradesh - 515408,
India,
Contact details: +91-9440205591

Date: 19/01/2022
URN NO: SBI000004FI0000275612122

Subject: Policy Number: 0000000026390529

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 : 0000000025932553

Your Policy No. : 0000000026390529

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

SBI General Insurance Company Limited
Ozone Commercial Complex, 3rd Floor,
6-3-669,669-1.1-A,B,C-30,
Somajiguda,
Hyderabad-500082.

In case of any queries or suggestions, please do not hesitate to get in touch with us. You can contact us at customer.care@sbi-general.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: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099
UIN No: IRDAN144CP002BV04201819

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UNITED INDIA INSURANCE COMPANY LIMITED

CORPORATE CELL, 1-7-241/11, RAMALAYA BLDG SAROJINI DEVI ROAD SECUNDARABAD, HYDERABAD

HYDERABAD - 500003 TELANGANA

PHONE: (40) 27843698, (40) 27844744 FAX: (40) 27844704 EMAIL:

BURGLARY FLOATER POLICY

Policy No.:5005001221P104383978

PERIOD OF INSURANCE

From 17:07 hrs on 06/08/2021

To Midnight on 05/08/2022

Insured

M/s SAGAR CEMENTS (R) LIMITED

GUDIPADU VILLAGE, YADIKI MANDAL, ANANTHAPUR, A.P

515005

ANANTAPUR

ANDHRA PRADESH

Agent Name	: SHIELD INSURANCE BROKING
	: SOLUTION PVT. LTD
Agent Code	: BRC0000853
Mobile/Landline Number/Email	: 9100742708

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

For any Information, Service Requests, Claim intimation and Grievances please write to 500500@uic.co.in

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

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

Printed By : SRI29702 @ 09/08/2021 1:22:41 PM



BURGLARY FLOATER POLICY SCHEDULE

Policy Number	5005001221P104383978				Previous Policy Number	5005001220P104806382	
Insured Details	Name/ID	M/s SAGAR CEMENTS (R) LIMITED / 23016054765					
	Tel. (O)				Tel.(R)		Fax
	Email						Mobile
	Business/Occupation	None					9898989898
Period of Insurance	From	From 17:07 hrs on 06/08/2021			To	To Midnight on 05/08/2022	

Coinurance Details	UTIC 500500 : 100%
--------------------	--------------------

Financier Name	Agreement Type	Branch Name	Address
FEDERAL BANK LTD.	Hypothecation		NO.8-293/82/564-A43, PRASANTHI, ROAD NO.92, BANJARA HILLS, HYDERABAD 500016 ANDHRA PRADESH
STATE BANK OF INDIA	Hypothecation		HYDERABAD HYDERABAD 500068 ANDHRA PRADESH
INTERNATIONAL FINANCE CORPORATION	Hypothecation		Maruti Suzuki Building, 1, Nelson Mandela Marg, Vasant Kunj, New Delhi-110070 SOUTH WEST DELHI 110070 DELHI

Premise: (Description and situation of the premises containing the property insured)

Note: The premises shall not include yard, garden, open space or out building not communicating with the main building.

Premium	:	₹ 14,830.00
IGST(18%)	:	₹ 2,669.00
Stamp Duty	:	₹ 1.00
Total	:	₹ 17,499.00
Receipt Number	:	10150050021104639350
Receipt Date	:	09/08/2021

Agent/Broker Code	:	BR00000853
Dev.Officer Code	:	27921

Location Id	Location Address	Pin Code
23136754777	BELLARY NO 12A/1A, BOMMANAHAL ROAD, SRI RAM NAGAR, ANDHRA, BELLARY BELLARY KARNATAKA India	583117
23136755240	CHICKMANGALUR DODDAPTNAGERE ROAD, OPP.KSRTC DEPOT, KADUR, KADUR TALUK, CHIKMANGALUR, KARNATAKA CHIKMANGALUR KARNATAKA India	577548

Risk No./Description-Description of Goods	Description of Items Insured	Sum Insured/Item	Sum Insured/Risk
(a) Stock in Trade or Goods in the custody of the Insured - FINISHED GOODS & STOCKS(SAGAR CEMENTS(R) LTD) at 29 locations as per annexure attached	FINISHED GOODS & STOCKS(SAGAR CEMENTS(R) LTD) at 29 locations as per annexure attached	₹ 250,000,000.00	₹ 250,000,000.00

Subject to BP clause as attached
Imposed Excess : 0/-

Total Sum Insured ₹ 250,000,000.00

Addon Cover Details:-

Cover Description	SI(₹)	Premium(₹)
Theft	250,000,000.00	7,650.00

Additional conditions (if any):
Property described above is mortgaged to: Nil

Underwriting Remarks	THE POLICY IS ISSUED ON 25% FIRST LOSS BASIS AS AGAINST THE TOTAL POLICY SUM INSURED OF RS.25 CRORE.FLOATER DETAILS: TOTAL 29 LOCATIONS AS PER ANNEXURE ATTACHED ALONG WITH THE POLICY.EXCESS: 1% OF CLAIM AMOUNT SUBJECT TO MINIMUM OF RS.10,000/-. Policy shall be subject to enclosed warranties.
----------------------	--

Voluntary Excess(₹)	0.00	Compulsary Excess(₹)	0.00
---------------------	------	----------------------	------

Customer GST/UIN No.:	37AADCB2257L123	Office GST No.:	36AAACU5552C1ZK
SAC Code:	997137	Invoice No. & Date:	12211104383978 & 09/08/2021
Amount Subject to Reverse Charges-NIL			

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

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

Date of Proposal and Declaration: 06/08/2021

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at LCB HYDERABAD 500500 on this 09th day of August 2021 .

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

Affix Policy
Stamp here.

Duly Constituted Attorney(s)

Underwritten By - SRI29702 (RO UNDERWRITER)

SBI General Bharat Laghu Udyam Suraksha
UIN IRDAN144RP0031V01202021

Policy Schedule

Policy Servicing Office : SBI General Insurance Company Ltd, Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30, Somajiguda, Hyderabad, 500082

Intermediary Name	Itus Insurance Brokers P Ltd
Intermediary Code	0047705
Intermediary Contact Details	Mobile No: Landline No: +91-40-40150002

Insured Details

Previous Policy No (if any)	
Policy No:	0000000026438871
Policy Issue Date	21/01/2022
Insured Name	SAGAR CEMENTS (R) LIMITED
Communication Address	GUDIPADU VILLAGE AND POST, YADIKI MANDALAM ANANTHAPUR, ANDHRA PRADESH, Ananthapur, Andhra Pradesh - 515408, India.
Email and Contact Details	Email: and Contact Details: +91- 9440205591
PAN/Form60	
Period of Insurance	From: 08/01/2022 (00:00 Hrs) To: 07/01/2023 Midnight
Premium frequency	
Mortgaged to / Hypothecated with	Refer Hypothecation details
Loan Account No.:	
Coinurance Details:	Refer Co-insurance Details

SBI General Insurance Company Limited. Registered and Corporate Office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai – 400099 | CIN: U66000MH2009PLC190546 | Toll free: 18001021111 | customer.care@sbigeneral.in | www.sbigeneral.in | For more details on the risk factor, terms, and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | UIN: IRDAN144RP0031V01202021
SBI General Bharat Laghu Udyam Suraksha – Policy Schedule

Summary Particulars of Property Insured

Sr. No	Location of Risk	Occupancy	Sum Insured (Rs.)	
1.	As per Annexure 1 attached herewith	Storage of Non-hazardous goods subject to warranty that hazardous goods of Category I, II, III, Coir waste, Coir fibre and Caddies are not stored therein. (Materials stored in Godowns & Silos)	Stocks	64,960,000.00
			Total	64,960,000.00

Standard Add on Cover Details

Add on Cover Description	Sum Insured(Rs.)
Floater Cover	64,960,000.00

In Built Covers:

Sr.No.	Covers	SI Limits
1	Additions, alterations or extensions	15% of Sum Insured (Excluding Stocks)
2	Temporary removal of stocks	10% of the Sum Insured of Stock

SBI General Insurance Company Limited. Registered and Corporate Office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai – 400099 | CIN: U66000MH2009PLC190546 | Toll free: 18001021111 | customer.care@sbigeneral.in | www.sbigeneral.in | For more details on the risk factor, terms, and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | UIN: IRDAN144RP0031V01202021
SBI General Bharat Laghu Udyam Suraksha – Policy Schedule

3	Cover for Specific Contents	
	Money	Upto Rs.50,000
	Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind	Upto Rs.50,000
	Computer programmes, information and data	Upto Rs. 5,00,000
	Employees', Directors', visitors' personal effects	Upto Rs.15,000 per person for a maximum of 20 persons.
4	Start-Up Expenses	Upto Rs.5,00,000
5	Professional fees	5 % of the claim amount
6	Costs for removal of debris	2 % of the claim amount.
7	Cost compelled by Municipal Regulations	Upto Sum Insured

Deductibles

5% of each claim, subject to a minimum of ₹ 10,000 for each claim

Terrorism Damage Claims:

Shops & Residential Risks	1 % of claim amount for each and every claim subject to a minimum of Rs.10000 and a maximum of Rs.500,000
Non-Industrial Risks	1 % of claim amount for each and every claim subject to a minimum of Rs.25000 and a maximum of Rs.1000,000
Industrial Risks	5 % of claim amount for each and every claim subject to a minimum of Rs.100000 and a maximum of Rs.2500,000

Premium Computation

Particulars	Amount (Rs)
Net Premium	75,750.45
Terrorism Premium	14,193.76
Discount/Loading if any	
Taxes as applicable	16,189.96
Add Kerala Cess:	0.00

SBI General Insurance Company Limited. Registered and Corporate Office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai – 400099 | CIN: U66000MH2009PLC190545 | Toll free: 18001021111 | customer.care@sbigeneral.in | www.sbigeneral.in | For more details on the risk factor, terms, and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | UIN: IRDAN144RP0031V01202021
SBI General Bharat Laghu Udyam Suraksha – Policy Schedule

Final Premium	106,134.00
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Collection Details

Receipt No	Receipt Date
	21/01/2022

P.S. If premium paid through cheque, the policy is void abinitio in case of dishonour of cheque.
Consolidated Stamp Duty Rs. 0.50 paid towards Insurance Policy Stamps vide Order CSD/208/2021/5070 Dated : 2021-12-24 14:41:53.0 of General Stamp Office, Mumbai.

Place: Hyderabad	For SBI General Insurance Company Limited
	<p>This Document is Digitally Signed</p> <p>Signature: PANKAJ VERMA Date: Fri, Jan 21, 2022 7:38:51 AM Location: Mumbai</p> <p>Authorized Signatory</p>

Additional Conditions/Endorsements/Warranties/Clauses applicable

Attached to and forming part of the Schedule to the Policy No:

Additional Conditions: Subject to the following additional Conditions and attached Clauses / Endorsements / Warranties:

Clauses Applicable :
<ol style="list-style-type: none"> Additions, alterations or extensions Clause Cover for Specific Contents

SBI General Insurance Company Limited. Registered and Corporate Office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai – 400099 | CIN: U66000MH2009PLC190546 | Toll free: 18001021111 | customer.care@sbigeneral.in | www.sbigeneral.in | For more details on the risk factor, terms, and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | UIN: IRDAN144RP0031V01202021
SBI General Bharat Laghu Udyam Suraksha – Policy Schedule

LIABILITY INSURANCE (UNDER PUBLIC LIABILITY INSURANCE ACT, 1991) POLICY SCHEDULE

Policy No.	: 433700/48/2022/1509	Prev. Policy No.	: 433700/48/2021/676
Cover Note No.	:	Cover Note Date	:
Insured's Code	: 84292263	Issue Office code	: 433700
Insured's Name	: SAGAR CEMENTS (R) LIMITED (GSTIN: 37AADCB2257L1ZJ)	Issue Office Name	: DO 7 HYDERABAD (GSTIN: 36AAACT0627R3ZY)
Address	: SY NO.760-769,SAGAR CEMENT'S R LIMITED,GUDIPADU VILLAGE YADIKI MANDAL,ANANTAPUR, CELL NO- ANANTAPUR ANDHRA PRADESH 515408	Address	: # 3-8-418/1, 2ND FLOOR, ABOVE S B I, ROAD NO. 4, SURYODAYA COLONY, MANSOORABAD, L B NAGAR, HYDERABAD TELANGANA 500068
Tel./Fax/Email	: / / 0 / NA	Tel./Fax/Email	: 040 24120182 / 24120183 / 9618907410 / 040 24120184 / bujji.pilla@orientalinsurance.co.in / 433700@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code : NZ0000000111 AGENCY MANAGER, DO 7 HYDERABAD
 Agent/Broker : BA0000117129 A ANNAPURNA
 Address : H.NO 198 STREET NO 2 SNEHAPURI COLONY,NEAR NAGOLE
 HYDERABAD,HYDERABAD,ANDHRA PRADESH,500069
 Tel/Fax/Email : 9885065253/9885065253//alkreddy1873@gmail.com

Period of Insurance : FROM 00:00 ON 12/01/2022 TO MIDNIGHT OF 11/01/2023
 Collection No. & DL : DC_I_IND 9128003131 - 10/01/2022 GST INVOICE NO :3620157548 UIN :0
 Gross Premium : 36,790 GST 6622 Stamp Duty : .5 Total : 80,202
 Co-insurance Details : NIL

Nature of Business : MANUFACTURING
 Category of Industry : GREEN Policy Purchaser Category : Manufacture

Indemnity Limit : Rs. 5,00,00,000.00 Any One Accident
 Rs. 15,00,00,000.00 Aggregate during the Policy Period (Not exceeding three times of any one accident of Indemnity Limit.)

Retroactive Date : 12/01/2022

Contribution to the Environmental Relief Fund : 36,790.00 (Included in the Total Premium)

TERRITORY/JURISDICTION : INDIA / INDIA

The Insurance under this policy is subject to terms and conditions given in the policy attached here to.

Place : HYDERABAD

Date : 10/01/2022



IRDA REGNO-552

For and on behalf of
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule).The
Policy document duly stamped will be sent by post.

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

Authorised Signatory

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

Page 1 of 2

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

Attached to and forming part of policy number 433700/48/2022/1509

Specific Conditions if any :

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

EXCLUSIONS : The exclusions under the cover includes: 1. Property belonging to the insured, 2. Defective workmanship, 3. Damage as a result of any advice, design or specification given unless part of an 'overall contract' 4. Deliberate acts
AOA:AOY- 1:3, (AOA-5 crores:AOY-15crores).

Excess : NIL

Financier Names are as per the list attached:

Not applicable

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

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at DO 7 HYDERABAD (GSTIN: 36AAACT0627R3ZY) on 10TH DAY OF JANUARY 2022

Entered By : R.RAVIKUMAR

For and on behalf of
The Oriental Insurance Company Limited

Examined By : Kumbha Bhavana

Policy Printed By : 658898UWT

IP :

Policy Printed On : 10-JAN-22 12:35:34

MAC :

Authorised Signatory

Place : HYDERABAD



IRDA REG-10-556

Date : 10/01/2022

For and on behalf of
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule). The Policy document duly stamped will be sent by post.

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

Authorised Signatory

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

Page 2 of 2

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



To,
SAGAR CEMENTS LIMITED
Sy.No. 760-769, Gudipadu Village, Yadiki Mandal,
Ananthapur, Andhra Pradesh - 515408, India.
Contact No. : +91-7013567136

Date: 29/05/2022

Subject: Policy Number: 0000000028623453

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's Machinery Breakdown Insurance Policy. We are delighted to have you as our esteemed Customer.

We enclose the following documents pertaining to your Policy;

- Policy Schedule
- Policy Clauses & Wordings
- 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 Number.

Your Customer ID : 0000000052446014

Your Policy Number : 0000000028623453

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

SBI General Insurance Company Limited
Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30, Somajiguda, Hyderabad - 500082, India.

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 Toll free nos: 1800 - 102- 1111 , 1800-22-1111

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,

Authorised Signatory

SBI General Insurance Company Ltd., Registered Office and Corporate Office: SBI General Insurance Company Ltd, "9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099"

MACHINERY BREAKDOWN INSURANCE POLICY
UIN - SBG-EN-P11-57-V01-10-11

SCHEDULE

Policy No : 0000000028623453	Servicing Branch Office: SBI General Insurance Company Ltd. Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30, Somajiguda, Hyderabad - 500082, India.	Issue Date: 29/05/2022
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Intermediary Details:

Intermediary Name	Itus Insurance Brokers P Ltd	
Intermediary Code	0047705	
Intermediary Contact Details	Mobile No. 022-28395064	Landline No +91-40-40150002

Name and Address of the Insured	SAGAR CEMENTS LIMITED Sy.No. 760-769, Gudipadu Village, Yadiki Mandal, Ananthapur, Andhra Pradesh - 515408, India
Premises / Works Address (Site of Property to be insured)	Gudipadu Village & Post, Yadiki Mandal, Ananthapur Dist, Ananthapur, AP, 515408
Occupancy of the Risk	Cement Plant
Period of Insurance	From: 22/05/2022 (00.00 Hrs) To: 21/05/2023 Midnight
Name and Address of the Financial Institution	NA
Coinurance Details	As per Annexure "A"

Premium Computation

Particulars	Amount (Rs)
Gross Premium	Rs. 4,704.00
Add Terrorism Premium (If Applicable)	Rs. 00.00
Total Premium	Rs. 4,704.00
Taxes as applicable	Rs. 846.72
Final Premium	Rs. 5,551.00

S. No.	Equipment Description	Serial Number	Model /Make	Quantity	Year of Mfg	Sum Insured (Rs.)
1	As per Annexure "B"					Rs 3,920,000.00

MACHINERY BREAKDOWN INSURANCE POLICY

Attached to and forming part of Policy No. 0000000028623453


Additional Conditions: Subject to the following additional Conditions and attached Clauses / Endorsements / Warranties:

1. Warranted that the machinery described in above schedule of Machinery does not embrace any foundations masonry and brickwork or Oil in transformers and other electrical equipment damage thereto being covered by the Policy only when specifically described in the said schedule.

Clauses Applicable :
1. Terrorism Damage Exclusion Clause
2. Communicable disease Exclusion Clause
3. Coinsurance Clause
4. As per Machinery Breakdown Insurance Policy Wordings as attached
Warranties Applicable :
1. DG Set endorsement warranty
2. As per Machinery Breakdown Insurance Policy Wordings as attached.
Endorsements Applicable :
1. All other endorsements are as per Machinery Breakdown Insurance Policy Wordings as attached
Special Conditions (If any) :
1. As per Machinery Breakdown Insurance Policy Wordings as attached
Policy Excess : 1% of Sum Insured subject to a minimum of Rs 2,500/- for each and every claim.
Collection Details: Receipt No. 25570428 Receipt Date: 25/05/2022

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

Consolidated Stamp Duty paid Rs. 0.50/- towards Insurance Policy Stamps vide Order No. LOA/CSD/323/2022/(Validity Period Dt.18/04/2022 to Dt. 14/04/2023) /1652 Date:- 13/04/2022 Dated 2022-05-05 11:20:06.0 of General Stamps Office Mumbai.

Place: Mumbai	For SBI General Insurance Company Limited
Date : 29/05/2022	Signatory 

GSTIN 36AAMCS8857L2ZC



UNITED INDIA INSURANCE COMPANY LIMITED

CORPORATE CELL, 1-7-241/11, RAMALAYA BLDG SAROJINI DEVI ROAD Secundarabad, Hyderabad
HYDERABAD - 500003 TELANGANA

PHONE: (40) 27843698, (40) 27844744 FAX: (40) 27844704 EMAIL:

STANDARD FIRE AND SPECIAL PERILS POLICY

POLICY NO.: 5005001122P103256572

UIN NO. IRDAN545CP0020V01200708

PERIOD OF INSURANCE

From 00:00 Hrs of 02/07/2022

To Midnight of 01/07/2023

Insured

M/s SAGAR CEMENTS LIMITED.

PLOT NO.111, ROAD NO.10, JUBILEE HILLS, HYDERABAD

500033

HYDERABAD

TELANGANA

Agent Name	: ITUS INSURANCE BROKERS PVT. LTD.
Agent Code	: BRC0000786
Mobile/Landline Number/Email	: 9884343519 / (80) 28482669 sash@itus.co.in

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

For any Information, Service Requests, Claim intimation and Grievances please write to 500500@uic.co.in

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

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

Printed By : VAK29494 @ 11/07/2022 4:19:23 PM

This document is digitally signed

Signer: AMAR KUMAR SINHA
Date: Mon, Jul 11, 2022 16:17:27 IST
Location: United India Insurance Company Ltd
Reason: Signing Policy for UIC

POLICY NO.:5005001122P103256572
UIN NO. IRDAN545CP0020V01200708



**STANDARD FIRE AND SPECIAL PERILS POLICY
SCHEDULE**

Policy Number	5005001122P103256572	Prev. Pol. No.	5005001121P103113331
Insured Details	Name	M/s SAGAR CEMENTS LIMITED. / 23016054910	
	Tel (O)	Fax:	Tel (R)
Business / Occupation	None	Email	dvchoudary@sagarcements.in
Period of Insurance	From	00:00 Hrs of 02/07/2022	To
			Midnight of 01/07/2023

CO-INSURANCE DETAILS:

Company Name	Office Code	Leader(L)/Non-Leader(N)	Share(%)
UIC	500500	L	55
RGIC	1801	N	45

Unique Reference Code:	U11500500F10122724492223
------------------------	--------------------------

Risks Covered	Risk/Rate Code No.	Block No.	Sum Insured(₹)	Premium(In ₹)
Building:	70/6	1	23,520,230.00	10,113.70
Stocks(s)/				
Contents(s):			1,415,531,141.00	608,678.39

The risk(s) covered is / are as under

70	6	Electric Generation - Thermal Power Stations(2217)
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Add on Description:	Sum Insured(₹)	Premium(₹)
Earthquake	1,439,051,371.00	143,905.14
STFI Cover	1,439,051,371.00	359,762.84
TerrorismCover	1,439,051,371.00	330,982.00
Total Addon Premium:₹		834,649.98

Description Of Risk: Electric Generation - Thermal Power Stations(2217)
Brief Description Of Risk: M/s SAGAR CEMENTS(R) LIMITED
Occupancy Name: M/s SAGAR CEMENTS(R) LIMITED

The property is situated at:
BMM CEMENTS LTD, GUDIPADU VILLAGE & POST, YADIKI MANDAL,
ANANTAPUR DIST,ANANTAPUR,ANDHRA PRADESH-515408

Stamp Duty Applicability : No

Annual Basic Premium:	618,792.09
Total Add on Premium:	834,649.98
Policy Premium :	1453412
Less Long Term Discount:	0.00
Less Staff Discount:	0.00
Net Premium:	1,453,412.00
IGST(18%):	261,620.00
Stamp Duty:	1.00
Total:	1,715,062.00
Receipt No:	10150050022103713031
Receipt Date:	11/07/2022

Agency/Broker Code:	BRC0000786
Dev. Officer Code:	27921



UNITED INDIA INSURANCE COMPANY LIMITED

CORPORATE CELL, 1-7-241/11, RAMALAYA BLDG SAROJINI DEVI ROAD SECUNDARABAD, HYDERABAD

HYDERABAD - 500003 TELANGANA

PHONE: (40) 27843698, (40) 27844744 FAX: (40) 27844704 EMAIL:

MARINE CARGO OPEN POLICY Policy No. :5005002121P103874133

PERIOD OF INSURANCE
from 00:00 hrs of 21/07/2021
to midnight of 20/07/2022

Insured

M/s SAGAR CEMENTS (R) LIMITED
GUDIPADU VILLAGE, YADIKI MANDAL, ANANTHAPUR, A.P.
ANANTAPUR
ANDHRA PRADESH
515005

Agent Name : ITUS INSURANCE BROKERS PVT. LTD.
Agent Code : BRC0000786
Mobile/Landline Number/Email : 9884343519 / (80) 28482669
sash@itus.co.in

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

For any Information, Service Requests, Claim intimation and Grievances please write to 500500@uilc.co.in

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

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

Printed By : SRI29702 @ 26/07/2021 3:13:33 PM

This document is digitally signed

Signer: N MOHAN SANKAR
Date: Mon, Jul 26, 2021 13:58 IST
Location: United India Insurance Company Ltd
Reason: Signing Policy for UIC



MARINE CARGO OPEN POLICY

WHEREAS the ASSURED named in the schedule hereto, have represented to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the 'Company') that they are interested in or duly authorised to make the Insurance mentioned and described and have paid the premium hereinafter stated.

THE COMPANY HEREBY PROMISES AND AGREES with the Assured, their Executors, Administrators and Assigns that the Company will insure against loss, damage, liability or expense subject to the clauses, endorsements, conditions and warranties contained in the schedule and/or attached hereto.

SCHEDULE

Policy No.	5005002121P103874133	Previous Policy No.	5005002118P110820386
Name Of Insured/ID	M/s SAGAR CEMENTS (R) LIMITED/ 23016054765		
Tel.(O)		Fax	
Business/Occupation	None	Tel.(R)	
Period Of Insurance	From 00:00 Hours of 21/07/2021 To Midnight Of 20/07/2022	Email	
		Mobile	9898989898

CO-INSURANCE DETAILS:	UTIC 500500 : 100%
NET PREMIUM:	As Agreed

Total Sum Insured :	₹ 499,999,999.40
Basis of Valuation : OTHERS(CIF+10%)+ (10%)	

Limit Per Sending(₹)	200,000,000.00	Limit Per Location(₹)	200,000,000.00
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Journey From	Journey To	Mode of Transit
ANYWHERE IN INDIA	ANYWHERE IN INDIA	Road
ANYWHERE IN INDIA	ANYWHERE IN INDIA	Rail
ANYWHERE IN INDIA	ANYWHERE IN INDIA	Courier

ID	Subject Matter(Commodity Description)	Commodity Type	Invoice Amount(₹)
1		OTHERS	454,545,454.00

This Insurance is to remain in force for a period of 12 months, as stated above, unless the sum insured is previously exhausted by declaration.

Terms Of Insurance Cover : As per the following Clauses.

Important Notice
 Institute Radio-Active Contamination Exclusion Clause
 Open Policy Clause
 Chemical, Biological, Bio-chemical and Electromagnetic Weapons Exclusions Clause
 Inland Transit (Rail or Road) (A)
 Strike, Riots and Civil Commotion Clause

The declaration should be furnished within 15 days from the date of shipment in case of imports or arrival of ship whichever is earlier.

Adequate Sum Insured should be available for the relevant despatch as on date of RR/LR/BL/AWB

CLAIMS INTIMATION AND SURVEY:

In the event of loss or damage which may result in a claim under the insurance, immediate notice must be given to Policy issuing office.

CLAIMS SETTLEMENT:

The claim is payable by Policy issuing office.

Underwriter Remarks	Transit Details: Anywhere in India to anywhere in India, Transit Mode : Rail/Road, Courier, Combination of any of the above. Policy shall be subject to enclosed cargo warranties. Excess: 1% of consignment value subject to min of Rs 10,000/- All other Terms & conditions as per our quote dt.20/07/2021
---------------------	--

Commodity Wise Cover Details:-

Commodity Description	Commodity Type	Cover Name	SI(₹)	Premium(₹)
	OTHERS	ITC A	499,999,999.40	50,000.00
		Courier Cover		

Addon Covers:-

Cover Description	SI(₹)	Premium(₹)
SRCC	499,999,999.40	40,000.00

Net Premium :	89,999.00
IGST(18%) :	16,200.00
Stamp Duty :	1.00
Total :	106,200.00
Receipt No. :	10150050021104038582
Receipt Date :	26/07/2021

Agency/Broker Code:	BRC0000786
Dev.Officer Code:	27921

Financier Details:-

Financier Name	Branch	Agreement Type
STATE BANK OF INDIA	HYDERABAD	Hypothecation
YES BANK LIMITED	HYDERABAD	Hypothecation

Excess Details:-

ID	Commodity Description	On Each Consignment(%)	Approval Authority Reference
1		.5	

1) The consignment value for applying excess shall be the Insured value for the relevant transit per the relevant conveyance.

Customer GST/UIN No.:	37AADCB2257L1ZJ	Office GST No.:	36AAACU5552C1ZK
SAC Code:	997135	Invoice No. & Date:	21211103874133 & 26/07/2021
Amount Subject to Reverse Charges-NIL			

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

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

Date of Proposal and Declaration: 21/07/2021

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at LCB HYDERABAD 500500 on this 26th day of July 2021.

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

Affix Policy
Stamp here.

Duly Constituted Attorney(s)

Underwritten By - SRI29702 (RO UNDERWRITER)



UNITED INDIA INSURANCE COMPANY LIMITED
ENDORSEMENT SCHEDULE
STANDARD FIRE AND SPECIAL PERILS POLICY
UIN NO. IRDAN545CP0020V01200708

Policy Number	5005001122P103256572	Department	Fire
Previous Policy Number	5005001121P103113331		
Type of Policy	Standard Fire And Special Perils Policy	Agent Name/Code	ITUS INSURANCE BROKERS PVT. LTD. / BRC0000786
Policy Start Date	02/07/2022	Policy End Date	01/07/2023
Endorsement No	1	Endorsement Effective Date	07/07/2022
Insured's Name	M/s SAGAR CEMENTS LIMITED.	Issuing Office	500500
Address	PLOT NO.111,ROAD NO.10,JUBILEE HILLS,HYDERABAD HYDERABAD TELANGANA 500033	Office Address	CORPORATE CELL, 1-7-241/11, RAMALAYA BLDG SAROJINI DEVI ROAD Secunderabad, Hyderabad HYDERABAD TELANGANA 500003

Insured Request No. & Date	202207142641784 & 07/07/2022
Endorsement Type	User defined financial

Endorsement Premium :	₹ 0.00
Endorsement CGST(0%) :	₹ 0.00
Endorsement SGST(0%) :	₹ 0.00
Endorsement UTGST(0%) :	₹ 0.00
Endorsement IGST(18%) :	₹ 0.00
Endorsement Stamp Duty :	₹ 0.00
Total Endorsement Premium :	₹ 0.00

This document is digitally signed

Signer: AMAR KUMAR SINHA
Date: Thu, Jul 14, 2022 15:04:31 IST
Location: United India Insurance Company Ltd
Reason: Signing Policy for UIC

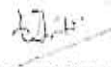
CO-INSURANCE DETAILS:

Company Name	Office Code	Leader(L)/Non-Leader(N)	Share(%)
UIIC	500500	L	55
RGIC	1801	N	45

REASON FOR ENDORSEMENT:

The following covers are part of policy :Minor Works- A2 25,00,000,Claims Preparation clause A2 50 lacs. The policy shall be read as :Brief Description Of Risk:Captive Power Plant-- M/s SAGAR CEMENTS LIMITED.Occupancy Name: M/s SAGAR CEMENTS LIMITED. All other terms & conditions remains unaltered.

For and on behalf of
United India Insurance Company Limited


Authorised Signatory

Printed By - VAK29494 @ 14/07/2022
Underwritten By - VAK29494 (RO UNDERWRITER)



To,
SAGAR CEMENTS LIMITED
Sy.No. 760-769, Gudipadu Village, Yadiki Mandal,
Ananthapur,
Andhra Pradesh - 515408,
India.
Contact No. : +91-7013567136

Date: 07/06/2022

Subject: Policy Number: 0000000028810765

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's Machinery Breakdown Insurance Policy. We are delighted to have you as our esteemed Customer.

We enclose the following documents pertaining to your Policy:

- Policy Schedule
- Policy Clauses & Wordings
- 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 Number.

Your Customer ID : 0000000052446014

Your Policy Number : 0000000028810765

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

SBI General Insurance Company Limited
Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30,
Somajiguda,
Hyderabad - 500082,
India.

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 Toll free nos: 1800 - 102 - 1111 , 1800-22-1111

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,

Authorised Signatory

SBI General Insurance Company Ltd., Registered Office and Corporate Office: SBI General Insurance Company Ltd. "9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099"

Company Identity Number - U66000MH2009PLC190546. IRDAI Registration Number - 144 UIN - SRG-EN-P11-57-V01-10-11

MACHINERY BREAKDOWN INSURANCE POLICY
UIN - SBG-EN-P11-57-V01-10-11

SCHEDULE

Policy No : 0000000028810765	Servicing Branch Office: SBI General Insurance Company Ltd. Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30, Somajiguda, Hyderabad-500082, India.	Issue Date: 07/06/2022
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Intermediary Details:

Intermediary Name	Itus Insurance Brokers P Ltd	
Intermediary Code	0047705	
Intermediary Contact Details	Mobile No. NA	Landline No. NA

Name and Address of the Insured	SAGAR CEMENTS LIMITED Sy.No. 760-769, Gudipadu Village, Yadiki Mandal, Ananthapur, Andhra Pradesh - 515408, India
Premises / Works Address (Site of Property to be insured)	Gudipadu Village & Post, Yadiki Mandal, Anantapur Dist, Ananthapur, AP, 515408
Occupancy of the Risk	Cement Plant
Period of Insurance	From: 22/05/2022 (00.00 Hrs) To: 21/05/2023 Midnight
Name and Address of the Financial Institution	NA
Coinurance Details	As per Annexured

Premium Computation

Particulars	Amount (Rs)
Gross Premium	Rs. 91,740.00
Add Terrorism Premium (If Applicable)	Rs. 00.00
Total Premium	Rs. 91,740.00
Taxes as applicable	Rs. 16,513.20
Final Premium	Rs. 108,253.00

S. No.	Equipment Description	Serial Number	Model /Make	Quantity	Year of Mfg	Sum Insured (Rs.)
1	Details as per annexure I attached.					Rs 7,64,50,000

MACHINERY BREAKDOWN INSURANCE POLICY

Attached to and forming part of Policy No. 0000000028810765

Additional Conditions: Subject to the following additional Conditions and attached Clauses / Endorsements / Warranties:

1. Warranted that the machinery described in above schedule of Machinery does not embrace any foundations masonry and brickwork or Oil in transformers and other electrical equipment damage thereto being covered by the Policy only when specifically described in the said schedule.


Clauses Applicable :
1. Terrorism Damage Exclusion Clause
2. Co insurance clause
3. As per Machinery Breakdown Insurance Policy Wordings as attached
Warranties Applicable :
1. As per Machinery Breakdown Insurance Policy Wordings as attached.
Endorsements Applicable :
1. DG Set endorsement warranty
2. All other endorsements are as per Machinery Breakdown Insurance Policy Wordings as attached
Special Conditions (If any) :
As per Machinery Breakdown Insurance Policy Wordings as attached
Policy Excess : 1% of Sum Insured subject to a minimum of Rs 2,500/- for each and every claim.

Collection Details: Receipt No. 25570428

Receipt Date: 25/05/2022

P.5. If premium paid through cheque, the policy is void abinitio in case of dishonour of cheque.

Consolidated Stamp Duty paid Rs. 0.50/- towards Insurance Policy Stamps vide Order No. LOA/CSD/323/2022/(Validity Period Dt.18/04/2022 to Dt. 14/04/2023)/1652 Date:- 13/04/2022 Dated 2022-05-05 11:20:06.0 of General Stamps Office Mumbai.

Place: Mumbai	For SBI General Insurance Company Limited
Date : 07/06/2022	Signatory
	

GSTIN 36AAMCS8857L2ZC

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.



To,
SAGAR CEMENTS LIMITED
Sy.No. 760-769, Gudipadu Village, Yadiki Mandal,
Ananthapur,
Andhra Pradesh - 515408,
India.
Contact No. : +91-7013567136

Date: 07/06/2022

Subject: Policy Number: 0000000028810741

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's Machinery Breakdown Insurance Policy. We are delighted to have you as our esteemed Customer.

We enclose the following documents pertaining to your Policy:

- Policy Schedule
- Policy Clauses & Wordings
- 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 Number.

Your Customer ID : 0000000052446014

Your Policy Number : 0000000028810741

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

SBI General Insurance Company Limited
Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30,
Somajiguda,
Hyderabad - 500082,
India.

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 Toll free nos: 1800 - 102- 1111 , 1800-22-1111

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,

Authorised Signatory

SBI General Insurance Company Ltd., Registered Office and Corporate Office: SBI General Insurance Company Ltd. "9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099"

Company Identity Number - U66000MH2009PLC190546. IROAI Registration Number - 144 UIN - SBG-EN-P11-57-V01-10-11

MACHINERY BREAKDOWN INSURANCE POLICY
UIN - SBG-EN-P11-57-V01-10-11

SCHEDULE

Policy No : 0000000028810741	Servicing Branch Office: SBI General Insurance Company Ltd. Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1- A, B, C-30, Somajiguda, Hyderabad- 500082, India.	Issue Date: 07/06/2022
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Intermediary Details:

Intermediary Name	Itus Insurance Brokers P Ltd	
Intermediary Code	0047705	
Intermediary Contact Details	Mobile No. NA	Landline No. NA

Name and Address of the Insured	SAGAR CEMENTS LIMITED Sy.No. 760-769, Gudipadu Village, Yadiki Mandal, Ananthapur, Andhra Pradesh - 515408, India
Premises / Works Address (Site of Property to be insured)	Gudipadu Village & Post, Yadiki Mandal, Anantapur Dist, Ananthapur, AP, 515408
Occupancy of the Risk	Cement Plant
Period of Insurance	From: 22/05/2022 (00.00 Hrs) To: 21/05/2023 Midnight
Name and Address of the Financial Institution	NA
Coinsurance Details	As per Annexured

Premium Computation

Particulars	Amount (Rs)
Gross Premium	Rs. 118253.00
Add Terrorism Premium (If Applicable)	Rs. 00.00
Total Premium	Rs. 118253.00
Taxes as applicable	Rs. 21285.54
Final Premium	Rs. 139539.00

S. No.	Equipment Description	Serial Number	Model /Make	Quantity	Year of Mfg	Sum Insured (Rs.)
1	Details as per annexure I attached.					Rs 98543901

MACHINERY BREAKDOWN INSURANCE POLICY

Attached to and forming part of Policy No. 0000000028810741

Additional Conditions: Subject to the following additional Conditions and attached Clauses / Endorsements / Warranties:

1. Warranted that the machinery described in above schedule of Machinery does not embrace any foundations masonry and brickwork or Oil in transformers and other electrical equipment damage thereto being covered by the Policy only when specifically described in the said schedule.

Clauses Applicable :

1. Terrorism Damage Exclusion Clause
2. Co Insurance clause
3. As per Machinery Breakdown Insurance Policy Wordings as attached

Warranties Applicable :

1. As per Machinery Breakdown Insurance Policy Wordings as attached.

Endorsements Applicable :

1. DG Set endorsement warranty
2. All other endorsements are as per Machinery Breakdown Insurance Policy Wordings as attached

Special Conditions (If any) :

As per Machinery Breakdown Insurance Policy Wordings as attached



Policy Excess : 1% of Sum Insured subject to a minimum of Rs 2,500/- for each and every claim.

Collection Details: Receipt No. 25570428

Receipt Date: 25/05/2022

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

Consolidated Stamp Duty paid Rs. 0.50/- towards Insurance Policy Stamps vide Order No. LOA/CSD/323/2022/(Validity Period Dt.18/04/2022 to Dt. 14/04/2023)/1652 Date:- 13/04/2022 Dated 2022-05-05 11:20:06.0 of General Stamps Office Mumbai.

Place: Mumbai	For SBI General Insurance Company Limited
Date : 07/06/2022	Signatory  

GSTIN 36AAMCS8857L2ZC

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.



To,
SAGAR CEMENTS LIMITED
Sy.No. 760-769, Gudipadu Village, Yadiki Mandal,
Ananthapur, Andhra Pradesh - 515408, India.
Contact No. : +91-7013567136

Date: 29/05/2022

Subject: Policy Number: 0000000028623420

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's Machinery Breakdown Insurance Policy. We are delighted to have you as our esteemed Customer.

We enclose the following documents pertaining to your Policy:

- Policy Schedule
- Policy Clauses & Wordings
- 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 Number.

Your Customer ID : 0000000052446014

Your Policy Number : 0000000028623420

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

SBI General Insurance Company Limited
Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30, Somajiguda, Hyderabad - 500082, India.

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 Toll free nos: 1800 - 102- 1111, 1800-22-1111

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,

Authorised Signatory

SBI General Insurance Company Ltd., Registered Office and Corporate Office: SBI General Insurance Company Ltd. "9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099"

MACHINERY BREAKDOWN INSURANCE POLICY
UIN - SBG-EN-P11-57-V01-10-11

SCHEDULE

Policy No : 0000000028623420	Servicing Branch Office: SBI General Insurance Company Ltd. Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30, Somajiguda, Hyderabad - 500082, India.	Issue Date: 29/05/2022
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Intermediary Details:

Intermediary Name	Itus Insurance Brokers P Ltd	
Intermediary Code	0047705	
Intermediary Contact Details	Mobile No. 022-28395064	Landline No +91-40-40150002

Name and Address of the Insured	SAGAR CEMENTS LIMITED Sy.No. 760-769, Gudipadu Village, Yadiki Mandal, Ananthapur, Andhra Pradesh - 515408, India
Premises / Works Address (Site of Property to be insured)	Gudipadu Village & Post, Yadiki Mandal, Anantapur Dist, Ananthapur, AP, 515408
Occupancy of the Risk	Cement Plant
Period of Insurance	From: 22/05/2022 (00.00 Hrs) To: 21/05/2023 Midnight
Name and Address of the Financial Institution	NA
Coinurance Details	As per Annexure "A"

Premium Computation

Particulars	Amount (Rs)
Gross Premium	Rs. 128,320.00
Add Terrorism Premium (If Applicable)	Rs. 00.00
Total Premium	Rs. 128,320.00
Taxes as applicable	Rs. 23,097.60
Final Premium	Rs. 151,418.00

S. No.	Equipment Description	Serial Number	Model /Make	Quantity	Year of Mfg	Sum Insured (Rs.)
1	As per Annexure "B"					Rs 106,933,325.00

MACHINERY BREAKDOWN INSURANCE POLICY

Attached to and forming part of Policy No. 0000000028623420


Additional Conditions: Subject to the following additional Conditions and attached Clauses / Endorsements / Warranties:

1. Warranted that the machinery described in above schedule of Machinery does not embrace any foundations masonry and brickwork or Oil in transformers and other electrical equipment damage thereto being covered by the Policy only when specifically described in the said schedule.

Clauses Applicable :
1. Terrorism Damage Exclusion Clause
2. Communicable disease Exclusion Clause
3. Coinsurance Clause
4. As per Machinery Breakdown Insurance Policy Wordings as attached
Warranties Applicable :
1. DG Set endorsement warranty
2. As per Machinery Breakdown Insurance Policy Wordings as attached.
Endorsements Applicable :
1. All other endorsements are as per Machinery Breakdown Insurance Policy Wordings as attached
Special Conditions (If any) :
1. As per Machinery Breakdown Insurance Policy Wordings as attached
Policy Excess : 1% of Sum Insured subject to a minimum of Rs 2,500/- for each and every claim.
Collection Details: Receipt No. 25570428 Receipt Date: 25/05/2022

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

Consolidated Stamp Duty paid Rs. 0.50/- towards Insurance Policy Stamps vide Order No. LOA/CSD/323/2022/(Validity Period Dt.18/04/2022 to Dt. 14/04/2023) /1652 Date:- 13/04/2022 Dated 2022-05-05 11:20:06.0 of General Stamps Office Mumbai.

Place: Mumbai	For SBI General Insurance Company Limited
Date : 29/05/2022	Signatory
	

GSTIN 36AAMCS8857L22C

Date: 08/06/2022

To,
SAGAR CEMENTS LIMITED
Sy.No. 760-769, Gudipadu Village, Yadiki Mandal,
Ananthapur,
Andhra Pradesh - 515408,
India.
Contact No. : +91-7013567136

Subject: Policy Number: 0000000028827442

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's Machinery Breakdown Insurance Policy. We are delighted to have you as our esteemed Customer.

We enclose the following documents pertaining to your Policy:

- Policy Schedule
- Policy Clauses & Wordings
- 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 Number.

Your Customer ID : 0000000052446014

Your Policy Number : 0000000028827442


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

SBI General Insurance Company Limited
Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30,
Somajiguda,
Hyderabad - 500082,
India.

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 Toll free nos: 1800 - 102- 1111, 1800-22-1111

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,



Authorised Signatory

SBI General Insurance Company Ltd., Registered Office and Corporate Office: SBI General Insurance Company Ltd. "9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099"

MACHINERY BREAKDOWN INSURANCE POLICY
UIN - SBG-EN-P11-57-V01-10-11

SCHEDULE

Policy No : 0000000028827442	Servicing Branch Office: SBI General Insurance Company Ltd. Ozon Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30, Somajiguda, Hyderabad-500082, India.	Issue Date: :08/06/2022
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Intermediary Details:

Intermediary Name	Itus Insurance Brokers P Ltd	
Intermediary Code	0047705	
Intermediary Contact Details	Mobile No. NA	Landline No. NA

Name and Address of the Insured	SAGAR CEMENTS LIMITED Sy.No. 760-769, Gudipadu Village, Yadiki Mandal, Ananthapur, Andhra Pradesh - 515408, India
Premises / Works Address (Site of Property to be insured)	Gudipadu Village & Post, Yadiki Mandal, Anantapur Dist, Ananthapur, AP, 515408
Occupancy of the Risk	Cement Plant
Period of Insurance	From: 22/05/2022 (00.00 Hrs) To: 21/05/2023 Midnight
Name and Address of the Financial Institution	NA
Coinsurance Details	As per annexure

Premium Computation

Particulars	Amount (Rs)
Gross Premium	Rs. 564734.00
Add Terrorism Premium (If Applicable)	Rs. 00.00
Total Premium	Rs. 564734.00
Taxes as applicable	Rs. 101652.12
Final Premium	Rs. 666,386.00

S. No.	Equipment Description	Serial Number	Model /Make	Quantity	Year of Mfg	Sum Insured (Rs.)
1	Details as per annexure I attached.					Rs 47,06,11,324

MACHINERY BREAKDOWN INSURANCE POLICY

Attached to and forming part of Policy No. 0000000028827442

Additional Conditions: Subject to the following additional Conditions and attached Clauses / Endorsements / Warranties:

1. Warranted that the machinery described in above schedule of Machinery does not embrace any foundations masonry and brickwork or Oil in transformers and other electrical equipment damage thereto being covered by the Policy only when specifically described in the said schedule.


Clauses Applicable :
1. Terrorism Damage Exclusion Clause
2. Co Insurance clause
3. Communicable Disease Exclusion Clause
4. As per Machinery Breakdown Insurance Policy Wordings as attached
Warranties Applicable :
1. As per Machinery Breakdown Insurance Policy Wordings as attached.
Endorsements Applicable :
1. DG Set endorsement warranty
2. All other endorsements are as per Machinery Breakdown Insurance Policy Wordings as attached
Special Conditions (If any) :
As per Machinery Breakdown Insurance Policy Wordings as attached
Policy Excess : 1% of Sum Insured subject to a minimum of Rs 2,500/- for each and every claim.

Collection Details: Receipt No. 25570428

Receipt Date: 25/05/2022

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

Consolidated Stamp Duty paid Rs. 0.50/- towards Insurance Policy Stamps vide Order No. LOA/CSD/323/2022/(Validity Period Dt.18/04/2022 to Dt. 14/04/2023)/1652 Date:- 13/04/2022 Dated 2022-05-05 11:20:06.0 of General Stamps Office Mumbai.

Place: Mumbai	For SBI General Insurance Company Limited
Date : 08/06/2022	Signatory
	

GSTIN 36AAMCS8857L2ZC

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.



To,
SAGAR CEMENTS LIMITED
Sy.No. 760-769, Gudipadu Village, Yadiki Mandal,
Ananthapur,
Andhra Pradesh - 515408,
India.
Contact No. : +91-7013567136

Date: 07/06/2022

Subject: Policy Number: 0000000028810751

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's Machinery Breakdown Insurance Policy. We are delighted to have you as our esteemed Customer.

We enclose the following documents pertaining to your Policy:

- Policy Schedule
- Policy Clauses & Wordings
- 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 Number.

Your Customer ID : 0000000052446014

Your Policy Number : 0000000028810751

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

SBI General Insurance Company Limited
Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30,
Somajiguda,
Hyderabad - 500082,
India.

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 Toll free nos: 1800 - 102- 1111 , 1800-22-1111

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,

Authorised Signatory

SBI General Insurance Company Ltd., Registered Office and Corporate Office: SBI General Insurance Company Ltd. "9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400093"

Company Identity Number - U68000MH2009PLC190546, IRDAI Registration Number - 144 UIN - SBG-EN-P11-57-V01-10-11

MACHINERY BREAKDOWN INSURANCE POLICY
UIN - SBG-EN-P11-57-V01-10-11

SCHEDULE

Policy No : 0000000028810751	Servicing Branch Office: SBI General Insurance Company Ltd. Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30, Somajiguda, Hyderabad-500082, India.	Issue Date: 07/06/2022
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Intermediary Details:

Intermediary Name	Itus Insurance Brokers P Ltd	
Intermediary Code	0047705	
Intermediary Contact Details	Mobile No. NA	Landline No. NA

Name and Address of the Insured	SAGAR CEMENTS LIMITED Sy.No. 760-769, Gudipadu Village, Yadiki Mandal, Ananthapur, Andhra Pradesh - 515408, India
Premises / Works Address (Site of Property to be Insured)	Gudipadu Village & Post, Yadiki Mandal, Anantapur Dist, Ananthapur, AP, 515408
Occupancy of the Risk	Cement Plant
Period of Insurance	From: 22/05/2022 (00.00 Hrs) To: 21/05/2023 Midnight
Name and Address of the Financial Institution	NA
Coinsurance Details	As per Annexured

Premium Computation

Particulars	Amount (Rs)
Gross Premium	Rs. 250,071.00
Add Terrorism Premium (If Applicable)	Rs. 00.00
Total Premium	Rs. 250,071.00
Taxes as applicable	Rs. 45,012.78
Final Premium	Rs. 295,084.00

S. No.	Equipment Description	Serial Number	Model /Make	Quantity	Year of Mfg	Sum Insured (Rs.)
1	Details as per annexure I attached.					Rs 20,83,92,400

MACHINERY BREAKDOWN INSURANCE POLICY

Attached to and forming part of Policy No. 0000000028810751

Additional Conditions: Subject to the following additional Conditions and attached Clauses / Endorsements / Warranties:

1. Warranted that the machinery described in above schedule of Machinery does not embrace any foundations masonry and brickwork or Oil in transformers and other electrical equipment damage thereto being covered by the Policy only when specifically described in the said schedule.



Clauses Applicable :
1. Terrorism Damage Exclusion Clause
2. Co insurance clause
3. As per Machinery Breakdown Insurance Policy Wordings as attached
Warranties Applicable :
1. As per Machinery Breakdown Insurance Policy Wordings as attached.
Endorsements Applicable :
1. DG Set endorsement warranty
2. All other endorsements are as per Machinery Breakdown Insurance Policy Wordings as attached
Special Conditions (If any) :
As per Machinery Breakdown Insurance Policy Wordings as attached
Policy Excess : 1% of Sum Insured subject to a minimum of Rs 2,500/- for each and every claim.

Collection Details: Receipt No. 25570428

Receipt Date: 25/05/2022

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

Consolidated Stamp Duty paid Rs. 0.50/- towards Insurance Policy Stamps vide Order No. LOA/CSD/323/2022/(Validity Period Dt.18/04/2022 to Dt. 14/04/2023)/1652 Date:- 13/04/2022 Dated 2022-05-05 11:20:06.0 of General Stamps Office Mumbai.

Place: Mumbai	For SBI General Insurance Company Limited
Date : 07/06/2022	Signatory  

GSTIN 36AAMCS8857L2ZC

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.



Date: 08/06/2022

To,
SAGAR CEMENTS LIMITED
Sy.No. 760-769, Gudipadu Village, Yadiki Mandal,
Ananthapur,
Andhra Pradesh - 515408,
India.
Contact No. : +91-7013567136

Subject: Policy Number: 0000000028830098

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's Machinery Breakdown Insurance Policy. We are delighted to have you as our esteemed Customer.

We enclose the following documents pertaining to your Policy:

- Policy Schedule
- Policy Clauses & Wordings
- 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 Number.

Your Customer ID : 0000000052446014

Your Policy Number : 0000000028830098

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

SBI General Insurance Company Limited
Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30,
Somajiguda,
Hyderabad - 500082,
India.

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 Toll free nos: 1800 - 102- 1111, 1800-22-1111

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,

Authorised Signatory

SBI General Insurance Company Ltd., Registered Office and Corporate Office: SBI General Insurance Company Ltd. "9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099"

Company Identity Number - UG6000MH2009PLC190546. IRDAI Registration Number - 144 UIN - SBG-EN-P11-S7-V01-10-11

MACHINERY BREAKDOWN INSURANCE POLICY
UIN - SBG-EN-P11-57-V01-10-11

SCHEDULE

Policy No : 0000000028830098	Servicing Branch Office: SBI General Insurance Company Ltd. Ozone Commercial Complex, 3rd Floor, 6-3-669, 669-1, 1-A, B, C-30, Somajiguda, Hyderabad-500082, India.	Issue Date: :08/06/2022
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Intermediary Details:

Intermediary Name	Itus Insurance Brokers P Ltd	
Intermediary Code	0047705	
Intermediary Contact Details	Mobile No. NA	Landline No. NA

Name and Address of the Insured	SAGAR CEMENTS LIMITED Sy.No. 760-769, Gudipadu Village, Yadiki Mandal, Ananthapur, Andhra Pradesh - 515408, India
Premises / Works Address (Site of Property to be Insured)	Gudipadu Village & Post, Yadiki Mandal, Anantapur Dist, Ananthapur, AP, 515408
Occupancy of the Risk	Cement Plant
Period of Insurance	From: 22/05/2022 (00.00 Hrs) To: 21/05/2023 Midnight
Name and Address of the Financial Institution	NA
Coinsurance Details	As per annexure

Premium Computation

Particulars	Amount (Rs)
Gross Premium	Rs. 500,205.00
Add Terrorism Premium (if Applicable)	Rs. 00.00
Total Premium	Rs. 500,205.00
Taxes as applicable	Rs. 90,036.90
Final Premium	Rs. 590,242.00

S. No.	Equipment Description	Serial Number	Model /Make	Quantity	Year of Mfg	Sum Insured (Rs.)
1	Details as per annexure I attached.					Rs 41,68,37,800

MACHINERY BREAKDOWN INSURANCE POLICY

Attached to and forming part of Policy No. 0000000028830098

Additional Conditions: Subject to the following additional Conditions and attached Clauses / Endorsements / Warranties:

1. Warranted that the machinery described in above schedule of Machinery does not embrace any foundations masonry and brickwork or Oil in transformers and other electrical equipment damage thereto being covered by the Policy only when specifically described in the said schedule.

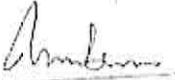

Clauses Applicable :
1. Terrorism Damage Exclusion Clause
2. Co insurance clause
3. Communicable Disease Exclusion Clause
4. As per Machinery Breakdown Insurance Policy Wordings as attached
Warranties Applicable :
1. As per Machinery Breakdown Insurance Policy Wordings as attached.
Endorsements Applicable :
1. DG Set endorsement warranty
2. All other endorsements are as per Machinery Breakdown Insurance Policy Wordings as attached
Special Conditions (If any) :
As per Machinery Breakdown Insurance Policy Wordings as attached
Policy Excess : 1% of Sum Insured subject to a minimum of Rs 2,500/- for each and every claim.

Collection Details: Receipt No. 25570428

Receipt Date: 25/05/2022

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

Consolidated Stamp Duty paid Rs. 0.50/- towards Insurance Policy Stamps vide Order No. LOA/CSD/323/2022/(Validity Period Dt.18/04/2022 to Dt. 14/04/2023)/1652 Date:- 13/04/2022 Dated 2022-05-05 11:20:06.0 of General Stamps Office Mumbai.

Place: Mumbai	For SBI General Insurance Company Limited
Date : 08/06/2022	Signatory  

GSTIN 36AAMCS8857L22C

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.

Company Identity Number - U66000MH2009PLC190546. IRDAI Registration Number - 144 UIN - SBG-EN-P11-57-V01-10-11





SAGAR CEMENTS LIMITED

Annexure 7 to our letter dated 26th October, 2022 (read point No. 4 of our letter)

Sub: Management Confirmation for Security and Insurance

S.No	Particulars of Information/Documents	Furnished Yes/No
1	Security Documents executed by the Company remain valid (including but not limited to the purpose of and as provided in Limitation Act 1963), subsisting and binding upon the Company	Yes
2	The assets of the Company and of the guarantors, if any, which are available by way of security/cash flows/profits are sufficient to discharge the claims of the debenture holders as and when they become due and that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders and adequate asset cover is maintained.	Yes
3	Delay or Failure to create security (if any), with detailed reasons for delay or default in security creation and the time lines within which the same shall be created	No
4	All the Insurance policies of the Secured Assets of the captioned debentures obtained are valid, enforceable and cover the risks as required under the Information Memorandum/ Debenture Trust Deed, and are endorsed in favour of Debenture Trustee as 'Loss Payee'. The premium in respect of the following insurance policies have been paid.	Yes, enclosed as Annexure A
5	The Company has complied with and is in compliance with the provisions of the Companies Act 2013, the extant SEBI Regulations and the terms and conditions of the captioned Debentures and there is no event of default which has occurred or continuing or subsisting as on date. If no, please specify details.	Yes
6	Whether there is any breach of covenant / terms of the debenture issues in terms of the Information Memorandum and DTD. If yes, please specify date of such breach occurred, the details of breach of covenant and remedial action taken by the Company along with requisite documents. Any additional covenants of the Issue (including side letters, accelerated payment clause, etc.) and status thereof <i>Note: As per SEBI circular no. SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated November 12, 2020, Debenture Trustee is required to intimate the covenant breach to Debenture Holders, Stock Exchange, SEBI, etc.</i>	No



Registered Office : Plot No. 111, Road No.10, Jubilee Hills, Hyderabad - 500033, Telangana, India.
Phone : +91-40-23351571, 23356572 Fax : +91-40-23356573 E-mail : info@sagarcements.in Website : www.sagarcements.in
CIN : L26942TG1981PLC002887 GSTIN : 36AACC58680H2ZY

Factories : Mattampally, Via Huzurnagar, Suryapet-District, Telangana - 508204. Phone : 08683 - 247039 GSTIN : 36AACC58680H1ZZ

Bayyavaram Village, Kasimkota Mandal, Visakhapatnam District, Andhra Pradesh - 531031. Phone : 08924-244550 Fax : 08924-244570 GSTIN : 37AACC58680H1ZZ

Gudipadu Village and Post, Yadiki Mandal, Ananthapur District, Andhra Pradesh - 515408. Phone: 08558-200272 GSTIN : 37AACC58680H1ZX

7	There is no major change in composition of its Board of Directors, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 (Changes if any to be disclosed along with copies of intimation made to the stock exchanges)	The Hon'ble National Company Law Tribunal, Hyderabad bench, vide its order dated 15th March, 2022 has accorded its approval for Amalgamation of Sagar Cements (R) Limited one of our wholly-owned subsidiaries, with us i.e., Sagar Cements Limited
8	Any amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Company	
9	Change, if any, in the nature and conduct of the business by the Company	No
10	Outstanding litigations, orders, directions, notices, of court/tribunal affecting, or likely to materially affect the interests of the Debenture Holders or the assets, mortgaged and charged under security creation documents, if any	No
11	Proposals, if any placed before the board of directors for seeking alteration in the form or nature or rights or privileges of the Debentures or in the due dates on which interest or redemption are payable, if any	No
12	Disclosures, if any made to the stock exchange in terms of Regulation 30 or Regulation 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 which may have a bearing on the Debentures or on the payment of interest or redemption of the Debentures	Yes
13	There are no events or information or happenings which may have a bearing on the performance/operation of the Company, or there is no price sensitive information or any action as per SEBI (LODR) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures.	Yes
14	Confirmation that the unclaimed/ unpaid amounts of monies due on debentures and redemption of debentures are transferred to Investor Education and Protection Fund.	Not applicable
15	Confirmation on uploading of details for all the existing outstanding Secured non – convertible securities by the issuer company on DLT platform on or before October 31, 2022, as per SEBI circular dated March 29, 2022 on Operational guidelines for "Security and Covenant Monitoring" using Distributed Ledger Technology (DLT) read with SEBI circular dated 03.10.2022	We have made the necessary application for registration under Distributed Ledger Technology platform to the NSDL, on receipt/confirmation of which will upload the required information.



16	Details of any default committed by the Issuer with respect to borrowings obtained from banks / financial institutions pertaining to:- a. payment obligations; and / or b. covenant compliance	Nil
17	Details of Reference to Insolvency or a petition (if any) filed by any creditor or details of Corporate Debt Restructuring (if any);	No
18	Details of lenders/creditors joining or entering into Inter Creditor Agreement as per RBI guidelines, including all such information/documents required to be submitted by the Company to the RBI on an annual basis in respect of such Financial Year, as applicable	Nil
19	Details of fraud/defaults by promoter or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter;	No
20	Details of one time settlement with any bank (if any);	Not applicable
21	Confirmation that a functional website containing, amongst others as per Regulation 62 of SEBI (LODR) Regulations is maintained by the Company.	Yes
22	Confirmation that the information/documents has been submitted to the debenture holders as per Regulation 58 of SEBI LODR Regulations.	Yes
23	Confirmation that the capital adequacy norms are maintained as per RBI Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016	Not applicable
24	Confirmation that there has been no change in the bank details of the Company for preauthorizing Debenture Trustee(s) to seek debt redemption payment related information from the Bank	Nil

for Sagar Cements Limited



K. Prasad

Chief Financial Officer



Annexure A

Insurance policies

Issue Size	Policy No.	Coverage (Rs.)	Period & expiry date		Premium	Status of Endorsement
150 Cr	0000000028623420	10,69,33,325	22.05.22	21.05.23	1,51,418	Endorsed in favour of Debenture Trustee
150 Cr	0000000028810741	9,85,43,901	22.05.22	21.05.23	1,39,539	Endorsed in favour of Debenture Trustee
150 Cr	0000000028827442	47,06,11,324	22.05.22	21.05.23	6,66,386	Endorsed in favour of Debenture Trustee
150 Cr	0000000028810751	20,83,92,400	22.05.22	21.05.23	2,95,084	Endorsed in favour of Debenture Trustee
150 Cr	0000000028830098	41,68,37,800	22.05.22	21.05.23	5,90,242	Endorsed in favour of Debenture Trustee
150 Cr	0000000028810765	7,64,50,000	22.05.22	21.05.23	1,08,253	Endorsed in favour of Debenture Trustee
150 Cr	0000000028623453	39,20,000	22.05.22	21.05.23	5,551	Endorsed in favour of Debenture Trustee
150 Cr	5005001122P103256572	1,43,90,51,371	02.07.22	01.07.23	17,15,062	Endorsed in favour of Debenture Trustee
150 Cr	0000000026390529	4,52,67,39,210	08.01.22	07.01.23	55,01,799	Endorsed in favour of Debenture Trustee
150 Cr	0000000026438871	6,49,60,000	08.01.22	07.01.23	1,06,134	Endorsed in favour of Debenture Trustee
150 Cr	433700/48/2022/1509	15,00,00,000	12.01.22	11.01.23	80,202	Endorsed in favour of Debenture Trustee

for Sagar Cements Limited



K. Prasad

Chief Financial Officer

