



SAGAR CEMENTS LIMITED

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

July 21, 2022

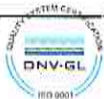
Dear Sir,

Sub: Quarterly Compliance Report for the Quarter ended June 30, 2022

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.

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.	<p><u>List Of Debenture Holders:-</u> An updated list of debenture holders registered in the Register of Debenture Holders in the following format:</p> <table border="1"> <thead> <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> </thead> <tbody> <tr> <td>150 Cr INE433R 07016</td> <td>International Finance Corporation</td> <td>6th Floor, Aeet No.07, Wordmark 3, Aero City, New Delhi – 100 037</td> <td>01141111000</td> <td>syoshi@ifc.org</td> </tr> </tbody> </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, Aeet No.07, Wordmark 3, Aero City, New Delhi – 100 037	01141111000	syoshi@ifc.org	Yes
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b.	<p><u>Any Modification In Existing Outstanding ISINs:</u></p> <table border="1"> <thead> <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> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </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						On approval of NCLT on 15 th March, 2022 for amalgamation of SCRL with SCL, the SCL has made an application to NSE on 05 th April, 2022 for continued listing of NCDs in NSE in the name of Sagar Cements Limited.
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													



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CIN : L26942TG1981PLC002887 GSTIN : 36AACCS8680H2ZY

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

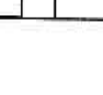
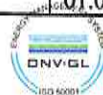
Bayyavaram Village, Kasimkota Mandal, Visakhapatnam District, Andhra Pradesh - 531031. Phone : 08924-244550 Fax : 08924-244570 GSTIN : 37AACCS8680H1ZX

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



SAGAR CEMENTS LIMITED

c.	<p>Investor Grievances Details:- Details of complaints/grievances in the following format. In case no complaints have been received, a confirmation thereof.</p> <table border="1" data-bbox="279 369 1149 593"> <thead> <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 30 days of receipt of grievance)</th> </tr> </thead> <tbody> <tr> <td colspan="6" style="text-align: center;">NIL</td> </tr> </tbody> </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 30 days of receipt of grievance)	NIL						Yes		
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c.	<p>Payment Of Interest / Principal: 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="279 750 1149 1052"> <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 colspan="6" style="text-align: center;">NIL</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)	NIL						Yes, enclosed as Annexure 1		
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2.	<u>Copies of the following information/documents (to be attached) (all fields mandatory):-</u>	Whether copy enclosed
a.	Security cover Certificate in the format of Annexure A of the SEBI Circular dated 12.11.2020. For Secured NCDs, cases which are secured by way of book debts / receivables, the company shall mandatorily provide asset cover certificate including covenant compliance confirmation on half yearly basis from the Statutory Auditor of the Company. Covenant would include financial and non-financial covenants. This is a requirement as per Regulation 15(1)(t) of the SEBI (DT) Regulation as amended on 08.10.2021.	Yes, enclosed as Annexure 2
b.	A statement of value of pledged securities , if any / applicable (<i>Applicable Quarterly</i>)	No pledge shares as Sagar Cements (R) Limited since merged with its holding company Sagar Cements Limited
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.	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. In case of deviation/variation, please provide as per 'Appendix A'.	Yes, enclosed as Annexure 4
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.	Yes, 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



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k.	Periodical reports from lead bank regarding progress of the Project, if applicable	Not applicable																								
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	Not applicable																								
3.	CONFIRMATIONS/CERTIFICATES FROM STATUTORY AUDITORS	Whether copy enclosed																								
a.	<p>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):-</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Issue size with ISINs</th> <th style="width: 15%;">Security Value/Cover</th> <th style="width: 15%;">Asset Cover</th> <th style="width: 15%;">Debt Equity Ratio</th> <th style="width: 15%;">Value of book debts / receivables certified by the statutory auditor.</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Purpose of utilization of Proceeds (deviations, if any)</th> <th style="width: 20%;">Status of compliance with the covenants of the Offer Document/Information Memorandum</th> <th style="width: 20%;">Debt Service Coverage Ratio [Not applicable to Banks]</th> <th style="width: 20%;">Interest Service Coverage Ratio [Not applicable to Banks]</th> </tr> </thead> <tbody> <tr> <td> </td> <td>In case of breaches, please provide details of breach and steps taken by the Company.</td> <td> </td> <td> </td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Net worth of the company</th> <th style="width: 33%;">Net profit after tax</th> <th style="width: 33%;">Earnings per share</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Issue size with ISINs	Security Value/Cover	Asset 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	Debt Service Coverage Ratio [Not applicable to Banks]	Interest Service Coverage Ratio [Not applicable to Banks]		In case of breaches, please provide details of breach and steps taken by the Company.			Net worth of the company	Net profit after tax	Earnings per share				Yes, enclosed as Annexure 2
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4.	<u>MANAGEMENT CONFIRMATIONS:</u>	Furnished Yes/No										
a.	<u>Management Confirmation for Security and insurance:</u>											
	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	Yes, Enclosed as Annexure 7										
	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 asset 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											
	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.											
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b.	<u>Management Confirmation for statutory items:</u>	Yes/No										
	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.	Yes, Enclosed as Annexure 7										
	ii. 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>											
	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)											



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iv.	Any amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Company	
v.	Change, if any, in the nature and conduct of the business by the Company	
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	
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	
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	
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.	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	Yes, Enclosed as Annexure 7
ii.	Details of Reference to Insolvency or a petition (if any) filed by any creditor or details of Corporate Debt Restructuring (if any);	
iii.	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	
iv.	Details of fraud/defaults by promoter or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter;	
v.	Details of one time settlement with any bank (if any);	
vi.	Confirmation that a functional website containing, amongst others as per Regulation 62 of SEBI (LODR) Regulations is maintained by the Company.	
vii.	Confirmation that the information/documents has been submitted to the debenture holders as per Regulation 58 of SEBI LODR Regulations.	



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viii.	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	Yes, Enclosed as Annexure 7
ix.	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


S.Sreekanth Reddy
Joint Managing Director



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Appendix-A

Statement of Deviation or Variation

Name of listed entity	Sagar Cement Limited <i>(The Honble NCLT vide its order dated 15.03.2022 accorded its approval for the merger of Sagar Cements (R) Limited one of ours wholly-owned subsidiaries with us i.e., Sagar Cements Limited)</i>
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of Raising Funds	23 rd March, 2016
Amount Raised	Rs.150 Crores
Report filed for half year ended	
Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	-
Date of approval	-
Explanation for the Deviation / Variation	-
Comments of the audit committee after review/ board of directors (in case there is no audit committee)	-
Comments of the auditors, if any	-
Objects for which funds have been raised and where there has been a deviation, in the following table:	-

Original Object	Modified Object, if any	Original Allocation	Modified allocation if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Repayment of the existing Term Loans and Repayments of unsecured loans of the erstwhile holding company and the promoters	Nil	Yes	Nil	Yes	-	-

Deviation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

for Sagar Cements Limited

S.Sreekanth Reddy
Joint Managing Director



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



SAGAR CEMENTS LIMITED

June 21, 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	Reasons for delay (if any)
150Cr	INE433R07016	Nil	Interest Payments:			28 th November, 2022	Nil
			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		

for Sagar Cements Limited


S. Sreekanth Reddy
Joint Managing Director



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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. RAMACHANDRAM & CO.
CHARTERED ACCOUNTANTS

Plot No. 539, Souhiti Samriddhi,
 2nd Floor, Kakatiya Hills,
 Madhapur, Hyderabad - 500 081.
 Phone : 040-42212099
 E-mail : crcooca@gmail.com
 Web : www.crcooca.in

To,
 The Board of Directors
Sagar Cements Limited
 Plot No.111, Road No.10,
 Jubilee Hills
 Hyderabad - 500033

Sub: - Asset Coverage Certificate as on 30.06.2022

Based on examination of books of accounts and other relevant records /documents, we hereby certify that:

- a) The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (Rs. in Lakhs)
INE433R07016	Private Placement	Secured	15,000

- b) Security/Asset Cover for listed debt securities:

- The financial information as on 30-06-2022 has been extracted from the books of accounts for the quarter ended 30-06-2022 and other relevant records of the listed entity;
- The assets of the listed entity provide coverage of 5.62 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)
- The total assets of the listed entity provide coverage of times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities - table - II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations). - NOT APPLICABLE

Table-I:

Sr. No.	Particulars	Amount (Rs. in Lakhs)
i.	Total assets available for secured Debt Securities'-(secured by either pari-passu or exclusive charge on assets) (mention the share of Debt Securities' charge holders)	A 39,308
	• Property Plant & Equipment (Fixed assets)-movable/ immovable property etc..	39,308
	• Loans/ advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc	-
	• Receivables including interest accrued on Term loan/ Debt Securities etc	-
	• Investment(s)	-
	Cash and cash equivalents and other current/ Non-current assets	-



ii.	Total borrowing through issue of secured Debt Securities (secured by either pari-passu or exclusive charge on assets)	B	6.989
	• Debt Securities (Provided details as per table below)		6,923
	• IND-AS adjustment for effective Interest rate on secured Debt Securities		-
	• Interest accrued/ payable on secured Debt Securities		66
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/ information memorandum/ debenture trust deed)	∧ B	5.62

ISIN wise details

S.No.	ISIN	Facility	Type of Charge	Sanctioned Amount (Rs.in Lakhs)	Outstanding Amount As on 30-06-2022 (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

Table-II

SN	Particulars		Amount
i.	Net assets of the listed entity available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) +Investments +Cash & Bank Balances + Other current /Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/ creditors on pari-passu/ exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)	A	Not applicable
ii.	Total Borrowings (unsecured)	B	
	• Term loan		
	• Non-convertible Debt Securities		
	• CC/OD Limits		
	• Other Borrowings		
	• IND-AS adjustment for effective Interest rate on unsecured borrowings		
iii.	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/ Information Memorandum/ Debenture Trust Deed)	(A/B)	



c) Compliance of all the covenants/ terms of the issue in respect of listed debt securities of the listed entity

We have examined the compliances made by the listed entity in respect of the covenants/ terms of the issue of the listed debt securities (NCD's) and certify that the such covenants/ terms of the issue have been complied by the listed entity except as stated below:-

Particulars	Required	Actual*
Current Ratio	1.30 times	1.23
Financial Indebtedness to EBITDA	< 3 times	NA*
Peak Debt Service Coverage Ratio	>1.3 times	NA*

* These ratio's needs to be calculated at the financial year end, as earnings for the whole financial year needs to be considered for calculation.

d) Certificate of confirmation on the following:

S.NO	Particulars	Values	Note Reference
1	Issue size with ISINs	Rs. 150 Cr INE433R0701	
2	Security Value/Cover	Non-convertible Debt Securities	
3	Security/Asset Cover (₹ in Lakhs)	39,308	Note 1
4	Debt Equity Ratio	0.52	Note 2
5	Value of book debts / receivables (₹ in Lakhs)	21,890	Note 3
6	Purpose of utilization of Proceeds (deviations, if any)	Nil	
7	Debt Service Coverage Ratio	1.69	Note 4
8	Interest Service Coverage Ratio	3.05	Note 5
9	Net worth of the company (₹ in lakhs)	1,66,466	Note 6
10	Net profit after tax (₹ in lakhs)	2,767	Note 6
11	Earnings per share (₹)	2.21	

Notes:

- Asset Cover = (Property, plant and equipment + Capital work-in-progress).
- Debt equity ratio = Debt / Net Worth
Debt: (Non-current borrowings + Current borrowings + Non-current unsecured loans)
Net Worth: (Equity share capital + Other equity)
- Book debt/ receivables represents trade receivables of the Company. The book debt/ receivables balances outstanding as at June 30, 2022 are net of expected credit loss allowance of ₹ 1,093 lakhs.
- Debt service coverage ratio for the year ended June 30, 2022= Earnings before depreciation, interest and tax/ (Finance cost + Principal repayment (excluding refinanced debt) for all the loan funds during the period).
- Interest service coverage ratio for the year ended June 30, 2022 = Cash profit after adjusting depreciation / Finance cost.
[Cash profit after adjusting depreciation: Profit After Tax + Finance cost + Depreciation].
- Net worth and net profit after tax of company are in agreement with the Financials results for the quarter ended June 30, 2022.
- Earnings per share for the year ended June 30, 2022= Net Profit after tax/Weighted Outstanding number of Equity shares



8. 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) (debt listed company), a wholly owned subsidiary with 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.

This Certificate has been issued at the specific request of the company to submitting to Debenture Trustee
i.e., IDBI Trusteeship Services Limited.

For C. RAMACHANDRAM & CO.,
Chartered Accountants
Firm No. 0028465



K. ANANTH LAKSHMI NARYANA
Partner
M.No: 249207
UDIN: 22249207ANHTNG1765



Place: Hyderabad
Date: 20-07-2022

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

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: 2022-23

20th July, 2022

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

ISIN: INE433R07016

Dear Sir

Sub: Regulation 51, 52 and 54 of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015.

In continuation of our letter dated 08th July, 2022, we wish to inform you that our Board of Directors at their meeting held today, approved the Un-audited Standalone and Consolidated Financial Results for the Quarter ended June 30, 2022.

Pursuant to Regulation 51, 52 and 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, we enclose the following:

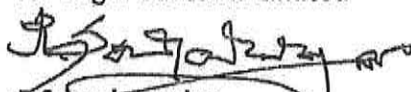
- (i) Un-audited Standalone and Consolidated Financial Results for the Quarter ended June 30, 2022;
- (ii) Limited Review Report and
- (iii) Security Coverage Certificate

The above said meeting of the Board of Directors commenced at 2.30 p.m. and concluded at 5.30 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



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

SAGAR CEMENTS LIMITED

CIN No: L26942TG1981PLC002887

Plot No. 111, Road No. 10, Jubilee Hills, Hyderabad - 500 033, Phone: +91 40 23351571 Fax: +91 40 23356573

STATEMENT OF UNAUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2022

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

Sl. No.	Particulars	Standalone				Consolidated			
		Quarter ended		Year ended		Quarter ended		Year ended	
		June 30, 2022 (Unaudited)	March 31, 2022 (Refer note 9)	June 30, 2021 (Unaudited)	March 31, 2021 (Audited)	June 30, 2022 (Unaudited)	March 31, 2021 (Refer note 9)	June 30, 2021 (Unaudited)	March 31, 2022 (Audited)
1	Income:								
	(a) Revenue from operations	48,406	47,084	39,255	1,56,786	25,772	50,172	30,267	1,59,887
	(b) Other income	1,840	1,538	488	2,691	1,244	417	476	1,287
	Total income	50,246	48,622	39,843	1,59,477	57,016	50,589	30,743	1,61,174
2	Expenses								
	(a) Cost of materials consumed	7,988	6,845	6,526	25,556	8,466	6,478	6,526	25,512
	(b) Purchase of stock-in-trade	803	627	359	2,017	803	516	359	1,906
	(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	802	1,642	(1,628)	(3,447)	725	1,395	(1,878)	(4,886)
	(d) Employee benefits expense	2,337	2,367	1,875	8,101	2,544	2,660	1,907	8,255
	(e) Finance costs	2,029	3,011	1,162	6,934	4,806	4,712	1,557	9,248
	(f) Depreciation and amortisation expense	17,347	2,079	1,912	8,935	3,658	3,151	1,923	9,271
	(g) Power and fuel expenses	8,236	14,722	10,010	48,352	21,450	17,058	10,046	51,573
	(h) Freight and forwarding	5,067	8,196	6,706	27,253	9,469	8,749	6,706	27,855
	(i) Other expenses	45,909	45,240	31,587	1,45,146	58,135	51,927	32,826	1,50,079
	Total expenses	4,337	3,382	8,256	16,331	(1,119)	(1,338)	7,797	19,469
3	Profit/(loss) before tax (1-2)	1,657	937	1,479	3,056	1,657	937	1,479	2,056
4	Tax expense	(57)	814	1,503	2,897	(1,466)	(360)	1,370	1,529
	(a) Current tax								
	(b) Deferred tax								
	Total tax	1,570	1,751	2,982	5,953	191	577	2,849	4,688
5	Net profit/(loss) for the period/year (3-4)	2,767	1,631	5,274	10,378	(1,310)	(1,915)	4,858	5,915
6	Other Comprehensive Income								
	(i) Remeasurements gain on defined benefit plans		195		195		200		200
	(ii) Income tax relating to items that will not be reclassified to profit or loss		(68)		(68)		(69)		(69)
	Total Other Comprehensive Income		127		127		131		131
7	Total Comprehensive Income/(Loss) (5+6)	2,767	1,758	5,274	10,505	(1,310)	(1,784)	4,858	6,046
8	(Less)/profit attributable to:								
	Owners of the company				(722)		(1,151)		6,935
	Non-controlling interest				1588		(764)		(1,000)
	Total comprehensive (less)/income attributable to:								
	Equity attributable to shareholders of the Company				(1,310)		(1,915)		5,915
	Non-controlling interest				(722)		(1,021)		7,045
	Equity attributable to shareholders of the Company				(588)		(763)		(799)
	Non-controlling interest				(1,310)		(1,784)		6,046
9	Paid up equity share capital (Face value of ₹ 2 per share) (Refer Note 6)				2,350				2,350
10	Other equity				1,27,061				1,27,193
	Earnings per share (Basic & Diluted) of ₹ 2 each (Refer Note 6)	2.21	1.39	4.49	8.83	(1.04)	(1.63)	4.13	5.05
	(*) - Not Applicable								



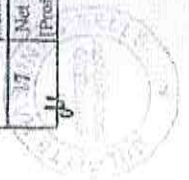
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Additional disclosure as per clause 52 (4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015:

Sl. No.	Particulars	Standalone						Consolidated					
		Quarter ended			Year ended			Quarter ended			Year ended		
		June 30, 2022	March 31, 2022	June 30, 2021	March 31, 2021	June 30, 2022	March 31, 2022	June 30, 2021	March 31, 2021	June 30, 2022	March 31, 2022	June 30, 2021	March 31, 2021
1	Paid up equity share capital (₹ in lakhs)	2,614	2,350	2,350	2,350	2,614	2,350	2,350	2,350	2,350	2,350	2,350	
2	Other equity (₹ in lakhs)	1,63,852	1,27,061	1,22,418	1,27,061	1,61,398	1,27,061	1,26,943	1,28,594	1,26,943	1,28,594	1,28,594	
3	Net worth (₹ in lakhs)	1,66,466	1,29,411	1,24,768	1,29,411	1,63,922	1,29,411	1,29,293	1,30,944	1,29,293	1,30,944	1,30,944	
4	[Equity share capital + Other equity] [Paid up Debt Capital (₹ in lakhs)] [Non Convertible Debentures]	31,548	32,702	9,231	32,702	31,548	32,702	9,231	32,702	9,231	32,702	32,702	
5	Earnings per share (Basic & Diluted) of ₹ 2 each	2.21	1.39	4.49	8.83	(1.04)	8.83	4.13	5.03	4.13	5.03	5.03	
6	[Debt / Net Worth] [Debt: Non current borrowings + Current borrowings + Non current unsecured loans]	0.52	0.69	0.33	0.69	0.91	0.69	0.66	1.15	0.66	1.15	1.15	
7	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)]	1.69	2.03	3.38	2.05	0.92	2.05	1.10	1.10	2.95	2.95	1.64	
8	Interest Service Coverage Ratio (times) [Cash profit after adjusting depreciation / Finance cost] [Cash profit after adjusting depreciation: Profit After Tax + Finance cost + Depreciation]	3.05	2.23	7.52	3.66	1.62	3.66	1.26	1.26	5.35	5.35	2.64	
9	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)]	1.33	3.38	1.38	3.38	2.00	3.38	3.87	2.95	2.95	3.87	3.87	
10	Total debts to Total Assets ratio (%) [(Non current borrowings + Current borrowings) / Total Assets]	29%	33%	18%	33%	41%	33%	45%	45%	31%	31%	43%	
11	Current ratio (times) [Current Assets/ Current Liabilities excl. Current borrowings]	2.75	1.67	1.53	1.67	2.81	1.67	1.92	1.92	1.99	1.99	1.92	
12	Bad debts to Account receivable ratio (%) [Bad Debts/ Average Trade, Receivable]	6%	9%	7%	9%	6%	9%	9%	9%	7%	7%	9%	
13	Current liability ratio (%) [Current liabilities excl. Current borrowings/ Total liabilities]	23%	24%	41%	24%	18%	24%	18%	18%	30%	30%	19%	
14	Debtors Turnover ratio (times) [(Sales of Products and Services/ Average Trade Receivable)] - Annualized	10.57	15.32	10.55	12.79	12.24	12.79	16.60	16.60	16.77	16.77	13.02	
15	Inventory Turnover ratio (times) [(Sales of Products and Services/ Average Inventory)] - Annualized	10.15	12.58	9.78	10.50	9.55	10.50	11.59	11.59	9.73	9.73	9.23	
16	Operating Margin (%) [(Profit before Depreciation, Interest, Tax and Exceptional Item Less Other Income)/ Sales of Products and Services]	14%	15%	27%	18%	11%	18%	12%	12%	27%	27%	17%	
17	Net Profit Margin (%) [Profit after tax/ Sales of Products and Services]	8%	3%	13%	7%	(2)%	7%	(4)%	(4)%	13%	13%	4%	



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Notes:

1 The above standalone and consolidated financial results of Sagar Cements Limited ("the Company") was reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on July 20, 2022. The Statutory auditors of the Company have carried out a limited review of the financial results.

2 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.

(₹ in lakhs)

Particulars	Consolidated			
	Quarter ended			Year ended
	June 30, 2022 (Unaudited)	March 31, 2022 (Refer note 9)	June 30, 2021 (Unaudited)	March 31, 2022 (Audited)
1. Segment revenue				
(a) Cement	55,305	49,976	39,738	1,58,976
(b) Power	3,985	3,890	2,830	13,143
Total	59,290	53,866	42,068	1,72,119
Less: Inter segment revenue	3,518	3,694	2,811	12,432
Revenue from operations	55,772	50,172	39,257	1,59,687
2. Segment results Profit/(Loss) before tax and interest				
(a) Cement	2,402	3,006	8,964	18,427
(b) Power	48	(21)	6	39
Total	2,450	2,985	8,970	18,466
Less:				
(i) Interest expenses (finance costs)	4,808	4,713	1,557	9,248
(ii) Un-allocable income (Net of un-allocable expense)	(1,239)	(390)	(294)	(1,182)
Total Profit before tax	(1,119)	(1,338)	7,097	10,400

(₹ in lakhs)

Particulars	As at June 30, 2022 (Unaudited)	As at March 31, 2022 (Audited)	As at June 30, 2021 (Unaudited)
	Segment assets		
(a) Cement	2,53,844	2,38,622	2,19,566
(b) Power	31,028	30,424	30,824
(c) Unallocated	83,297	67,387	23,431
Total assets	3,68,169	3,36,433	2,73,821
Segment liabilities			
(a) Cement	41,645	41,964	47,901
(b) Power	368	222	98
(c) Unallocated	1,62,234	1,63,303	96,529
Total liabilities	2,04,247	2,05,489	1,44,528

3 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").

4 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)

5 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:

(₹ in lakhs)

Particulars	Quarter ended June 30, 2021	
	Standalone	Consolidated
Net Profit		
As per published results of the Company	4,336	5,009
Add: Net (loss)/profit of SCRL	1,131	-
Less: Adjustment due to merger	(193)	(151)
Amalgamated Net Profit	5,274	4,858
Total Tax		
As per published results of the Company	2,227	2,680
Add: Tax charge of SCRL	586	-
Add: Adjustment due to merger	169	169
Tax charge on Amalgamated profits	2,982	2,849



- 6 The Board of Directors, at their meeting held on July 01, 2021, recommended for the sub-division of equity shares of the Company from the then existing face value of ₹ 10/- each into face value of ₹ 2/- each (i.e. split of 1 equity share of ₹ 10/- each into 5 equity shares of ₹ 2/- each), and the same was approved by the shareholders in the Annual General Meeting of the Company held on July 29, 2021. Accordingly, face value of the equity shares of the Company now stands at ₹ 2/- per share w.e.f the record date viz. August 18, 2021.
- 7 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, quarter and year ended March 31, 2022 are presented without giving effect to the said proposed merger.
- 8 In the Extra-ordinary General meeting held on April 23, 2022, the shareholders approved the issuance of 1,32,07,548 equity shares at a price of ₹ 265/- per share, (including premium of ₹ 263/- per share) on a preferential basis to PF Opportunities Fund - I Scheme II. Consequently, the Securities Allotment Committee of the Board of Directors allotted the said shares on May 07, 2022. Pursuant to the above allotment, the paid-up equity share capital of the Company increased from ₹ 23,59,00,000/- to ₹ 26,14,15,096/-, comprising of 13,07,07,548 equity shares of ₹ 2/- each.
- 9 The figures for the quarter ended March 31, 2022 are the balancing figures between the audited figures in respect of the full financial year ended March 31, 2022 and the published year to date figures up to third quarter ended December 31, 2021.
- 10 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: July 20, 2022



For Sagar Cements Limited

Dr. S. Anand Reddy
(Managing Director)

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

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

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **SAGAR CEMENTS LIMITED** ("the Company"), for the quarter ended June 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. 080725)

C Manish Muralidhar
(Partner)
(Membership No. 213649)
(UDIN: 22213649ANHMXQ5277)

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

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

1. We have reviewed the accompanying Statement of Consolidated Unaudited 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 ended June 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. 080725)



C. Manish Muralidhar
Partner

(Membership No. 213649)
(UDIN: 22213649ANHNI5646)



C. RAMACHANDRAM & CO.
CHARTERED ACCOUNTANTS

Plot No. 539, Souhiti Samriddhi,
2nd Floor, Kakatiya Hills,
Madhapur, Hyderabad - 500 081.
Phone : 040-42212099
E-mail : crcoca@gmail.com
Web : www.crcoca.in

To,
The Board of Directors
Sagar Cements Limited
Plot No.111, Road No.10,
Jubilee Hills
Hyderabad – 500033

Sub: - Asset Coverage Certificate as on 30.06.2022

Based on examination of books of accounts and other relevant records /documents, we hereby certify that:

- a) The listed entity has vide its Board Resolution and Information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (Rs. in Lakhs)
INE433R07016	Private Placement	Secured	15,000

b) **Security/Asset Cover for listed debt securities:**

- The financial information as on 30-06-2022 has been extracted from the books of accounts for the quarter ended 30-06-2022 and other relevant records of the listed entity;
- The assets of the listed entity provide coverage of 5.62 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)
- The total assets of the listed entity provide coverage of times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities - table - II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations). -- NOT APPLICABLE

Table-I:

Sr. No.	Particulars		Amount (Rs. In Lakhs)
i.	Total assets available for secured Debt Securities'-(secured by either pari-passu or exclusive charge on assets) (mention the share of Debt Securities' charge holders)	A	39,308
	• Property Plant & Equipment (Fixed assets)-movable/ immovable property etc...		39,308
	• Loans/ advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc		-
	• Receivables including interest accrued on Term loan/ Debt Securities etc		-
	• Investment(s)		-
	Cash and cash equivalents and other current/ Non-current assets		-



ii.	Total borrowing through issue of secured Debt Securities (secured by either pari-passu or exclusive charge on assets)	B	6.989
	• Debt Securities (Provided details as per table below)		6,923
	• IND-AS adjustment for effective Interest rate on secured Debt Securities		-
	• Interest accrued/ payable on secured Debt Securities		66
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/ information memorandum/ debenture trust deed)	A/ B	5.62

ISIN wise details

S.No.	ISIN	Facility	Type of Charge	Sanctioned Amount (Rs.in Lakhs)	Outstanding Amount As on 30-06-2022 (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

Table-II

SN	Particulars		Amount
i.	Net assets of the listed entity available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) +Investments +Cash & Bank Balances + Other current /Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/ creditors on pari-passu/ exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)	A	Not applicable
ii.	Total Borrowings (unsecured)	B	
	• Term loan		
	• Non-convertible Debt Securities		
	• CC/OD Limits		
	• Other Borrowings		
	• IND-AS adjustment for effective Interest rate on unsecured borrowings		
iii.	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/ Information Memorandum/ Debenture Trust Deed)	(A/B)	



c) Compliance of all the covenants/ terms of the issue in respect of listed debt securities of the listed entity

We have examined the compliances made by the listed entity in respect of the covenants/ terms of the issue of the listed debt securities (NCD's) and certify that the such covenants/ terms of the issue have been complied by the listed entity except as stated below:-

Particulars	Required	Actual*
Current Ratio	1.30 times	1.23
Financial Indebtedness to EBITDA	< 3 times	NA*
Peak Debt Service Coverage Ratio	>1.3 times	NA*

* These ratio's needs to be calculated at the financial year end, as earnings for the whole financial year needs to be considered for calculation.

d) Certificate of confirmation on the following:

S.NO	Particulars	Values	Note Reference
1	Issue size with ISINs	Rs. 150 Cr INE433R0701	
2	Security Value/Cover	Non-convertible Debt Securities	
3	Security/Asset Cover (₹ in Lakhs)	39,308	Note 1
4	Debt Equity Ratio	0.52	Note 2
5	Value of book debts / receivables (₹ in Lakhs)	21,890	Note 3
6	Purpose of utilization of Proceeds (deviations, if any)	Nil	
7	Debt Service Coverage Ratio	1.69	Note 4
8	Interest Service Coverage Ratio	3.05	Note 5
9	Net worth of the company (₹ in lakhs)	1,66,466	Note 6
10	Net profit after tax (₹ in lakhs)	2,767	Note 6
11	Earnings per share (₹)	2.21	

Notes:

- Asset Cover = (Property, plant and equipment + Capital work-in-progress).
- Debt equity ratio = Debt / Net Worth
Debt: (Non-current borrowings + Current borrowings + Non-current unsecured loans)
Net Worth: (Equity share capital + Other equity)
- Book debt/ receivables represents trade receivables of the Company. The book debt/ receivables balances outstanding as at June 30, 2022 are net of expected credit loss allowance of ₹ 1,093 Lakhs.
- Debt service coverage ratio for the year ended June 30, 2022= Earnings before depreciation, interest and tax/ (Finance cost + Principal repayment (excluding refinanced debt) for all the loan funds during the period).
- Interest service coverage ratio for the year ended June 30, 2022 = Cash profit after adjusting depreciation / Finance cost.
[Cash profit after adjusting depreciation: Profit After Tax + Finance cost + Depreciation].
- Net worth and net profit after tax of company are in agreement with the Financials results for the quarter ended June 30, 2022.
- Earnings per share for the year ended June 30, 2022= Net Profit after tax/Weighted Outstanding number of Equity shares



8. 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) (debt listed company), a wholly owned subsidiary with 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.

This Certificate has been issued at the specific request of the company to submitting to Debenture Trustee
i.e., IDBI Trusteeship Services Limited.

For C. RAMACHANDRAM & CO.,
Chartered Accountants
Firm No. 002846S



K. ANANTH LAKSHMI NARYANA
Partner
M.No: 249207
UDIN: 22249207ANHTNG1765



Place: Hyderabad
Date: 20-07-2022



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. :5005002121P104828431

PERIOD OF INSURANCE
from 00:00 hrs of 12/08/2021
to midnight of 11/08/2022

Insured

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

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

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 : SYE28772 @ 19/08/2021 6:32:32 PM

This document is digitally signed

Signer: N MOHAN SANKAR
Date: Thu, Aug 19, 2021 18:32:45 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.	5005002121P104828431		Previous Policy No	5005002120P105200784	
Name Of Insured/ID	M/s SAGAR CEMENTS (R) LIMITED/ 23016054765				
Tel.(O)		Fax		Tel.(R)	Mobile 9898989898
Business/Occupation	None		Email		
Period Of Insurance	From 00:00 Hours of 12/08/2021 To Midnight Of 11/08/2022				

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

Total Sum Insured :	₹ 5,000,000.00
Basis of Valuation :	CIF+(0)

Limit Per Sending(₹)	1,500,000.00	Limit Per Location(₹)	3,000,000.00
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ID	Subject Matter(Commodity Description)	Commodity Type	Invoice Amount(₹)
1	Spare Parts of cement & Power factory.ITC A FOR NEW MACHINERY & ITC B FOR SECOND HAND MACHINERY,SECOND HAND MACHINERY RELPACABLE CLAUSE.	OTHERS	5,000,000.00

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



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:SBII000004FI0000275612122

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@sbigeneral.in or call our Customer Care Number 1800-22-1111 (MTNL/BSNL user) and 1800-102-1111 (for other users)

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,



Authorized Signatory



UNITED INDIA INSURANCECO. LTD
(A Govt of India Undertaking)

This Schedule/Annexure is attached to and form part of Burglary Floater Policy No 5005001221P104383978

Insured Name : M/S SAGAR CEMENTS (R) LIMITED
Policy Period – 06.08.2021 to 05.08.2022

The following list of godowns shall form part of policy:

S.N O	WareHouse	StateName	DistrictName	Address	QT Y	Value
1	FACTORY	ANDHRA PRADESH	ANATHPUR	GUDIPADU VILLAGE, YADAKI MANDAL, ANANTHPUR		20,99,60,000
2	BKURNOOL	ANDHRA PRADESH	KARNOOL	PLOT NO:37,KURNOOL,ANDHRAPRADESH-518003	100	5,20,000
3	BTIRUPATI	ANDHRA PRADESH	CHITTOR	SY NO:241/5, SRINIVASAPURAM,TIRUPATI, CHITTOR, ANDHRA PRADESH-517501	200	10,40,000
4	BBELLARY	KARNATAKA	BELLARY	NO 12A/1A,BOMMANAHAL ROAD,SRI RAM NGAR, ANDHRAL,BELLARY TIN-29240649392	100	5,20,000
5	BCMANGALUR	KARNATAKA	CHICKMANGALUR	DODDAPTNAGERE ROAD,OPP. KSRTC DEPOT,KADUR,KADUR TALUK,CHIKMANGALUR,KARNATAKA-577548 TIN-29240649392	150	7,80,000
6	BHASSANLI	KARNATAKA	HASSAN	PLOT NO.N-10, INDUSTRIAL AREA,B M ROAD,HASSAN,KARNATAKA TIN-29240649392	700	36,40,000
7	BKHALLI	KARNATAKA	BENGALURU	NO.70/1, KEMBHATAHALLI,,GRAMATANA,KEMBATHAHALLI VILL.BANGLORE,KARNATAKA TIN-29240649392	400	20,80,000
8	BWHITEFIELD	KARNATAKA	WHITEFIELD	SURVEY NO.27/3, SARDARMANGALA VILLAGE,,MAHADEV PURA BBMP,,KODIGANAHALLI,SALRDARMANGALA MAIN ROAD,,KARNATAKA TIN-292406493	500	26,00,000
9	BYELAHANKA	KARNATAKA	BENGALURU	SY NO 25, SRINIVASAPURAM(V),HOBLI ROAD, YELAHANKA,,HOBLI, BANGALORE-560064,KARNATAKA TIN-29240649392	1,000	52,00,000
10	MYSORE	KARNATAKA	BENGALURU	35/A,BANNIMANTAPA,MYSORE,KARNATAKA,TIN:29240649392	1,200	62,40,000

Corporate Cell, 'Ramalaya Building', 1-7-241/10, S D Road, Secunderabad – 500 003Ph
No.(o) : 040-27844744, 27843698 Fax : 040-27844704



UNITED INDIA INSURANCE CO. LTD

(A Govt of India Undertaking)

11	BMNGALURU	Karnataka	MAGALURU	D.NO : 2-38/183,504,MAGALURU KARNATAKA	150	7,80,000
12	BCHANDAPUR	KARNATAKA	BANGALORE	SY NO:122,,CHANDAPURA-ANEKAL, BANGALORE.KARNATAKA-560099	100	5,20,000
13	BCHITRADUR	KARNATAKA	CHITRADURGA	GNK TOWER BUILDING, AJJAMPURA ROAD, SARASWATHI EXTENTION, SHOP NO.4, PIN 583101	100	5,20,000
14	PONDICHERY	PONDICHERY	PONDICHERRY	akf Jannathul Baqui Mosque,PIPDI Road, Mettupalayam,	100	5,20,000
15	BKNCHI	TAMILNADU	KANCHIPURAM	256/2,ERIVAKKAM VILLAGE,KANCHIPURAM,TAMILNADU TIN- 33361582982	100	5,20,000
16	BMADHVRM	TAMILNADU	CHENNAI	B 10/A, CMDA TRUCK TERMINAL COMPLEX,PONNIAMMANMEDU,MADHAVARA M,TAMILNADU TIN-33361582982	1,000	52,00,000
17	BPALAVARAM	TAMILNADU	CHENNAI	NO.141/7A, PALLAVARAM THORAIPAKKAM,NO.141/7A, PALLAVARAM THORAIPAKKAM,CHENNAI- 600117,TAMILNADU TIN-33361582982	200	10,40,000
18	BPOONA	TAMILNADU	THIRUVALLUR	DOOR NO 171,POONAMALLE BYE PASS,POONAMALLE,TAMILNADU TIN- 33361582982	200	10,40,000
19	BVILLUPURA	TAMILNADU	VILLUPURAM	PLOT NO.709.TIRUVAMATHUR,,NEW NO.212/2A, INNER DIVISION,VILLUPURAM - 605 602,TAMILNADU TIN-33361582982	200	10,40,000
20	BSALEM	TAMILNADU	SALEM	S.NO.113,KALARAMPATTY,MAIN ROAD,ERUMAPALAYAM, SALEM- 635015,TIN:33361582982	150	7,80,000
21	ERODE	TAMILNADU	ERODE	125/1, SOUTH STREET, MANICKAM PALAYAM, ERODE - 638 011 NASIYANOR MAIN ROAD,	150	7,80,000
22	TRIUCHGODE	TAMILNADU	NAMAKKAL DISTRICT	209/ A 39, THEPPAKULAM STREET ,TIRUCHENGODE, NAMAKKAL DISTRICT.TAMILNADU	150	7,80,000
23	TRICHY-1	TAMILNADU	TRICHY	P-1, DINDIGUL MAIN ROAD, ARUMANDABAM, TRICHY-620001	150	7,80,000
24	KAMANDODD	TAMILNADU	KRISHNAGIRI DIST	SURVEY NO:130/3B5A,KRISHNAGIRI DIST TAMILNADU	100	5,20,000
25	VELLORE-2	TAMILNADU	VELLORE	SURVEY NO:659/4, CHENNAI MAIN ROAD, KATPADI TALUK, VELLORE, PIN-632007	100	5,20,000
26	AYYAPAKKAM	TAMILNADU	THIRUVALLUR	NO:9 & 9A, RAJAMMAL NAGAR, THIRUVALLUR, PIN 600077	100	5,20,000

Corporate Cell, 'Ramalaya Building', 1-7-241/10, S D Road, Secunderabad – 500 003Ph
No.(o) : 040-27844744, 27843698 Fax : 040-27844704



UNITED INDIA INSURANCE CO. LTD
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27	Tirupur	TAMILNADU	Tirupur	D.NO.50, NEW MAJID STREET, Tirupur-638656	100	5,20,000
28	BTHKUNDRAM	TAMILNADU	THIRUKAZHIKUNDRAM	NO.317, SATRAS MAIN ROAD, TAMILNADU-603102	100	5,20,000
29	BKARUR	TAMILNADU	KARUR	H NO:1/287, ERODE ROAD, KARUR, TAMILNADU-639001	100	5,20,000
					7,700	25,00,00,000

All other Terms and Conditions remains unaltered

United India Insurance Company Limited



AUTHORISED SIGNATORY



UNITED INDIA INSURANCE COMPANY LIMITED

(A Govt of India undertaking)

ANNEXURE FORMING PART OF MARINE CARGO OPEN POLICY NO: 5005002121P104828431

Term & Conditions	1	Excess of 0.5% on Consignment value per conveyance, subject to a minimum of Rs. 10,000/-
	2	Storage risk only during ordinary course of transit shall be covered as per Cargo Termination of Storage in Transit Clause. No intentional storage will be covered.
	3	Returned / Rejected goods / Second hand machinery shall be covered as per ICC B / ITC B.
	4	Coverage will be subject to Invoice Incoterms.
	5	Capital goods and Sales/Purchase returns to be declared separately and premium be collected on the same.
Warranties	1	any transit from, to or through IRAQ, Afghanistan, North Korea, Somalia, Chechnya, Bosnia, Syria, Sudan ,Iran, Venezuela, Yemen are not covered.
	2	Warranted cargo conveyance to be fit and suitable for the intended cargo and the intended journey
	3	Liability to be restricted to the Permissible Registered laden weight of the carrying vehicle. However, in case of loss / damage due to Overloading, policy will not respond
	4	Warranted that goods are transported in closed wagons and/or trucks to be covered with tarpaulin or any other waterproof material to avoid ingress of water.
	5	Warranted for imported cargo where the responsibility of insurance attaches to the insured after arrival &/ or discharge of cargo over side the vessel, such additional transit shall be covered on ITC 'A' and SRCC terms (tail end transits) only if pre-despatch survey is carried out, otherwise cover will be as per ITC B
	6	<ul style="list-style-type: none"> • Over Dimensional cargo is excluded: In case of ODC: Warranted loading, unloading, fastening, lashing and barging (if any), crane suitability, truck/trailer capability and the entire operation of logistics including deck stowing to be supervised by IRDA approved surveyor at assured's cost and the recommendations of such surveyor be complied with. • Route survey to be done in cases of ODC ODC Definition: 1) Any Cargo which including packing has dimensions in excess of 12 Meters length and/or 2.5 Meters wide and/or 2.5 Meters high [or US equivalent] and therefore does not fit inside a standard 40 foot container or equivalent road trailer. 2) Any Cargo including packing with a weight in excess of 30 Metric Tonnes.
Exclusions	1	Rejection and quality losses
	2	Unexplained Shortages
	3	Rusting / Oxidation / Discolouration unless caused by external, accidental, physical and visible means.
	4	Losses due to electrical / electronic / mechanical dearrangement unless caused by external, accidental, physical and visible means.
	5	Losses due to breaking, bending, denting, chipping, chafing, marring, scratching or crushing unless caused by external, accidental, physical and visible means.



UNITED INDIA INSURANCE COMPANY LIMITED

(A Govt of India undertaking)

**ANNEXURE FORMING PART OF MARINE CARGO OPEN POLICY NO:
5005002121P104828431**

	6	Excluding mould, mildew, fungus, vermin, moth, condensation, insect infestation, stains, moisture unless caused by ICC B / ITC B perils.
	7	Losses due to heating / sweating / Contamination / adulteration / deterioration of quality unless caused by ICC B / ITC B perils.
All risk + War &/or Strike as per below mentioned clauses & conditions		
Coverage during transit	Sea Shipments	
		Institute Cargo Clauses (A) 1/1/09
		Institute Cargo Clauses (B) 1/1/09
		Institute Strikes Clauses (Cargo) 1/1/09
		Institute War Clauses (Cargo) 1/1/09
		INSTITUTE CLASSIFICATION CLAUSE 01/01/2001 (Amended)
		<p>QUALIFYING VESSELS</p> <p>1 This insurance and the marine transit rates as agreed in the policy or open cover apply only to cargoes and/or interests carried by mechanically self-propelled vessels of steel construction classed with a Classification Society which is:</p> <p>1.1 a Member or Associate Member of the International Association of Classification Societies (IACS)* , or</p> <p>1.2 a National Flag Society as defined in Clause 4 below, but only where the vessel is engaged exclusively in the coastal trading of that nation (including trading on an inter-island route within an archipelago of which that nation forms part).</p> <p>Cargoes and/or interests carried by vessels not classed as above must be notified promptly to underwriters for rates and conditions to be agreed. Should a loss occur prior to such agreement being obtained cover may be provided but only if cover would have been available at a reasonable commercial market rate on reasonable commercial market terms.</p>
		<p>AGE LIMITATION</p> <p>2 Cargoes and/or interests carried by Qualifying Vessels (as defined above) which exceed the following age limits will be insured on the policy or open cover conditions subject to an additional premium to be agreed.</p> <p>Bulk or combination carriers over 10 years of age or other vessels over 15 years of age unless they:</p>
		<p>2.1 have been used for the carriage of general cargo on an established and regular pattern of trading between a range of specified ports, and do not exceed 25 years of age, or</p>
		<p>2.2 were constructed as containerships, vehicle carriers or double -skin open-hatch gantry</p>



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(A Govt of India undertaking)

ANNEXURE FORMING PART OF MARINE CARGO OPEN POLICY NO: 5005002121P104828431

crane vessels (OHGCs) and have been continuously used as such on an established and regular pattern of trading between a range of specified ports, and do not exceed 30 years of age.

For Bulk Carriers, the below additional overage premium structure will be applicable:

For Vessel Age:

Below 20 years: Nil

20-25 years: 0.01%

25-30 years: 0.02%

Above 30 years: To be referred to HO for obtaining GIC approval

All additional rates to be applied on full shipment value. Rates to apply over and above base rate/cargo rate.

CRAFT CLAUSE

3 The requirements of this Clause do not apply to any craft used to load or unload the vessel within the port area.

NATIONAL FLAG SOCIETY

4 A National Flag Society is a Classification Society which is domiciled in the same country as the owner of the vessel in question which must also operate under the flag of that country.

PROMPT NOTICE

5 Where this insurance requires the assured to give prompt notice to the Underwriters, the right to cover is dependent upon compliance with that obligation.

LAW AND PRACTICE

6 This insurance is subject to English law and practice.



UNITED INDIA INSURANCE COMPANY LIMITED

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ANNEXURE FORMING PART OF MARINE CARGO OPEN POLICY NO:
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	Cargo ISM Endorsement
Land shipments	
	Inland Transit (Rail or Road) A-All risks - 2010
	Inland Transit (Rail or Road) B-Basic risks - 2010
	Strike, Riots, civil commotion Clause - 2010
Air Shipments	
	Institute Cargo Clauses (Air) (excluding sendings by Post) 1/1/09
	Institute Strikes Clauses (Air Cargo) 1/1/09
	Institute War Clauses (Air Cargo) (Excluding sendings by post)1/1/09
Courier Shipments	
	Registered Post Parcel Clause Duly Amended For Courier Shipments
	Strike, Riots, civil commotion Clause
Post Parcel Shipments	
	Registered Post Parcel Clause
	Strike, Riots, civil commotion Clause
Standard Clause for all modes of shipments	
	Institute Radioactive Contamination, chemical, biological, bio-chemical & electromagnetic weapons exclusion clause - 10.11.03
	Termination of storage in transit clause
	Termination of Transit Clause (Terrorism)
	Institute Extended Radioactive Contamination Exclusion clause 01.11.2002.
	Import Duty clause
	Limitation of Liability Clause – modified to 75% (Private Carrier Warranty)
	Important Notice Clause
	Sanctions Limitation and Exclusion Clause:
	No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or



UNITED INDIA INSURANCE COMPANY LIMITED

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	<p>economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p>
	<p>Institute Replacement Clause:</p> <p>In the event of loss of or damage to any part(s) of an insured machine or other manufactured item consisting of more than one part caused by a peril covered by this insurance, the sum recoverable shall not exceed the cost of replacement or repair of such part(s) plus labour for (re)fitting and carriage costs. Duty incurred in the provision of replacement or repaired part(s) shall also be recoverable provided that the full duty payable on the insured machine or manufactured item is included in the amount insured.</p> <p>The total liability of Insurers shall in no event exceed the amount insured of the machine or manufactured item.</p> <p>CL372 01/12/2008</p>
	<p>Institute Replacement Clause for Second hand machinery:</p> <ul style="list-style-type: none"> • In the event of a claim for loss or damage to any part or parts of the interest insured in consequence of a peril covered by the Policy the amount recoverable hereunder shall not exceed such proportion of the cost of replacement of the part or parts lost or damaged as the Insured Value bears to the value of a new machine plus additional charges for forwarding and refitting the new part or parts if incurred. <p>Provided always that in no case shall liability of the Underwriters exceed the Insured value of the complete article.</p>
	<p>Institute Cyber Attack Exclusion Clause</p> <p>1 Subject only to paragraph 3 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.</p> <p>2 Subject to the conditions, limitations and exclusions of the policy to which this clause attaches, the indemnity otherwise recoverable hereunder shall not be prejudiced by the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm.</p> <p>3 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, paragraph 1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.</p>
	<p>Institute War Cancellation Clause:</p>



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	<p>The cover against war risks (as defined in the relevant Institute War Clauses) may be cancelled by either the Underwriters or the Assured except in respect of any insurance which shall have attached in accordance with the conditions of the Institute War Clauses before the cancellation becomes effective. Such cancellation shall however only become effective on the expiry of 7 days from midnight of the day on which notice of the cancellation is issued by or to the Underwriters.</p>
	<p>Institute Strike Cancellation Clause :</p>
	<p>The inclusion in this contract of Insurance against Strikes Risks (as defined in the Institute Strikes Clauses) may be cancelled by either the Underwriters or the Assured giving 7 days' (48 hours in respect of sending to or from U.S.A.) notice.</p>
	<p>Such cancellation shall become effective on the expiry of 7 days (48 hours in respect of sending to or from U.S.A.) from midnight of the day on which notice of the cancellation is issued by or to Underwriters, but shall not apply to any Insurance against the said risks which shall have attached before the cancellation becomes effective</p>
	<p>Communicable Disease Exclusion Clause (Cargo) :</p>
	<p>1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p>
	<p>2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:</p>
	<p>2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and</p>
	<p>2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and</p>
	<p>2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.</p>
	JC2020-011
	17-Apr-20

Communicable Disease Exclusion

1. Notwithstanding any provision to the contrary in this insurance, it is hereby agreed that this insurance excludes absolutely all Communicable Disease Loss, save where the conditions of the Infected Individual Exception are met.



UNITED INDIA INSURANCE COMPANY LIMITED

(A Govt of India undertaking)

ANNEXURE FORMING PART OF MARINE CARGO OPEN POLICY NO: 5005002121P104828431

2.1 "Communicable Disease Loss" shall mean all loss, damage, liability, or expense of whatsoever nature, proximately caused by or significantly caused by or contributed to by or resulting from or arising out of or in connection with any of the Excluded Circumstances, those Circumstances being

- a) a Communicable Disease, and/or
- b) the fear or threat, whether actual or perceived, of a Communicable Disease, and/or
- c) any recommendation, decision or measure, made or taken to restrict, prevent, reduce or slow the spread of infection of a Communicable Disease or to remove or minimise legal liability in respect of such a disease, whether made or taken by a public authority or a private entity and/or
- d) any recommendation, decision or measure made or taken to alter, reverse or remove any circumstance falling within (c) above, whether made or taken by a public authority or a private entity regardless of any other cause or circumstance contributing concurrently or in any other sequence thereto.

2.2 Without prejudice to the effect of Clauses 2.1 (a), (b) and (d), recommendations, decisions and measures by whomsoever taken to tie-up, lay-up or maintain at anchor, in port or elsewhere, any vessel, conveyance, rig or platform pending resumption of cruising, operation, trading, cargo loading or discharge or other customary use shall not constitute Excluded Circumstances, notwithstanding they or any of them may have been taken for the reasons set out in 2.1 (c) above.

2.3 Without prejudice to the effect of Clauses 2.1 (a), (b) and (d) for the purposes of a loss event first affecting a vessel, conveyance, rig or platform during a voyage undertaken as a consequence of a diversion, a prior recommendation, decision or measure by whomsoever taken to divert that vessel from an earlier loading or discharge or other destination shall not constitute an Excluded Circumstance solely by reason of that diversion having been made for the reasons set out in 2.1 (c) above.

2.4 Without prejudice to the effect of Clauses 2.1 (a), (b) and (d), where loss, damage or liability have first been incurred in circumstances which are not excluded under 2.1 (a) to (d) above, increased expense or increased liability for expense shall not be excluded notwithstanding that increase may have been incurred for the reasons set out in 2.1(c) above.

3. "Communicable Disease" shall mean any disease, known or unknown, which can be transmitted by means of any substance or agent from one organism to another where:

- a) the substance or agent includes but is not limited to a virus, bacterium, parasite or other organism or any variation or mutation of any of the foregoing, whether deemed living or not, and
- b) the method of transmission, whether direct or indirect, includes but is not limited to human touch or contact, airborne transmission, bodily fluid transmission, transmission to or from or via any solid object or surface or liquid or gas and
- c) the disease, substance or agent may, acting alone or in conjunction with other co-morbidities, conditions, genetic susceptibilities, or with the human immune system, cause death, illness or bodily harm or temporarily or permanently impair human physical or mental health or adversely affect the value of or safe use of property of any kind.



UNITED INDIA INSURANCE COMPANY LIMITED

(A Govt of India undertaking)

ANNEXURE FORMING PART OF MARINE CARGO OPEN POLICY NO: 5005002121P104828431

4.1 The Infected Individual Exception shall apply where (1) the actions or decisions of any individual infected or allegedly infected with a Communicable Disease cause or contribute to an alleged loss event and (2) neither such action nor decision nor the alleged cause of the loss event itself was a recommendation, decision or measure as defined in 2.1 (c) or 2.1 (d) above.

4.2 Where those conditions are met, the fact or possibility that the individual's action(s) or decision(s) were impaired or affected by or caused by that individual's alleged or actual infection shall not exclude recovery of a Loss otherwise recoverable hereon provided always that there shall be no cover for loss, damage, liability, or expense arising from any increase in the spread, incidence, severity or recurrence of a Communicable Disease or from any Circumstance as defined in Clause 2.1 (c) or (d) consequent on that individual's actions or decisions.

4.3 For the purposes of this Exception, the Infected Individual need not be physically present on or in an interest affected by the loss event, provided that his or her actions or decisions causing or contributing to the loss event and affecting that interest, directly or indirectly, were of a kind which, when not impaired or affected, would fall within the ordinary course of his or her employment.

5. Loss, damage, liability and expense arising solely out of a loss event otherwise reinsured under this insurance and not excluded thereby nor excluded pursuant to this Clause remain covered in accordance with the terms and conditions thereof.

Other Terms & Conditions as per standard UIIC policy.

Yours Sincerely,



AUTHORISED SIGNATORY



UNITED INDIA INSURANCE COMPANY LIMITED

CORPORATE CELL, 1-7-241/11, RAMALAYA BLDG SAROJINI DEVI ROAD SECUNDRABAD, 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	: <u>9100742708</u>

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

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

Download Customer App(www.uiic.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.
Website: <http://www.uiic.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	9898989898
	Business/Occupation	None				
Period of Insurance	From	From 17:07 hrs on 06/08/2021		To	To Midnight on 05/08/2022	

Coinurance Details	UIIC 500500 : 100%
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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	:	BRC0000853
	Dev.Officer Code	:	27921

Location Id	Location Address	Pin Code
23136754777	BELLARY NO 12A/1A, BOMMANAHAL ROAD,SRI RAM NAGAR,ANDHRAL,BELLARY BELLARY KARNATAKA India	583117
23136755240	CHICKMANGALUR DODDAPTNAGERE ROAD,OPP.KSRTC DEPOT,KADUR,KADUR TALUK,CHIKMANGALUR,KARNATAKA CHIKMAGALUR 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 Nil
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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.
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Voluntary Excess(₹)	0.00	Compulsary Excess(₹)	0.00
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Customer GST/UIN No.:	37AADCB2257L1ZJ	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.:	
Coinsurance 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: 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

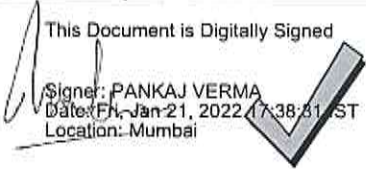
Final Premium	106,134.00
---------------	------------

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>Signer: PANKAJ VERMA Date: Fri, Jan 21, 2022 17:38:31 IST 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 CEMENTS 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. & Dt. : 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-556

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
 Examined By : Kumbha Bhavana

For and on behalf of
 The Oriental Insurance Company Limited

Policy Printed By : 658898UWT

IP :

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

MAC :

Authorised Signatory

Place : HYDERABAD



Date : 10/01/2022



IRDA-REGNO-558

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, 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 "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.uiic.co.in.

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

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

Website: <http://www.uiic.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 16:19:27 IST
Location: United India Insurance Company Ltd
Reason: Signing Policy for UIIC

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)	Mobile 9966200567
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(%)
UIIC	500500	L	55
RGIC	1801	N	45

Unique Reference Code:	UII500500FI0122724492223
------------------------	--------------------------

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 :	1453442
Less Long Term Discount:	0.00
Less Staff Discount:	0.00
Net Premium:	1,453,442.00
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.uiic.co.in.

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

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

Website: <http://www.uiic.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 16:13:57 IST
Location: United India Insurance Company Ltd
Reason: Signing Policy for UIIC



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	Tel.(R)	Mobile 9898989898
Business/Occupation	None	Email	
Period Of Insurance	From 00:00 Hours of 21/07/2021 To Midnight Of 20/07/2022		

CO-INSURANCE DETAILS:	UIIC 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:	2121I103874133 & 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

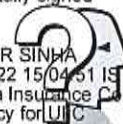
Policy Number	5005001122P103256572	Department	Fire
Previous Policy Number	5005001121P103113331		
Type of Policy	Standard Fire And Special Perils Policy	Agent Name/Code	ITUS INSURANCE BROKERS PVT. LTD. / BRC0000786
Policy Start Date	02/07/2022	Policy End Date	01/07/2023
Endorsement No	1	Endorsement Effective 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 Secundarabad, 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



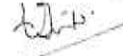
CO-INSURANCE DETAILS:

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- ₹ 25,00,000,Claims Preparation clause ₹ 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)

Date: 07/06/2022

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

Subject: Policy Number: 000000028810765

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 : 000000052446014

Your Policy Number : 000000028810765



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 : 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
Coinsurance 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.

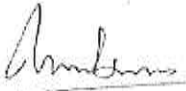

Clauses Applicable :
1. Terrorism Damage Exclusion Clause 2. Co insurance clause 3. As per Machinery Breakdown Insurance Policy Wordings as attached
Warranties Applicable :
1. As per Machinery Breakdown Insurance Policy Wordings as attached.
Endorsements Applicable :
1. DG Set endorsement warranty 2. 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.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: 07/06/2022

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

Subject: Policy Number: 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"

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
Coinsurance 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. 000000028623420

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

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. 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. 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.

Date: 07/06/2022

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

Subject: Policy Number: 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 – 400099"

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

SCHEDULE

Policy No : 000000028810751	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. **000000028810751**

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"

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

SCHEDULE

Policy No : 000000028830098	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

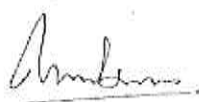

Policy Excess : 1% of Sum Insured subject to a minimum of Rs 2,500/- for each and every claim.

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 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.





June 21, 2022

Annexure 7

To

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

Sub: Management Confirmation for Security and Insurance

Dear Sir,

We hereby confirm the following:

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



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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



SAGAR CEMENTS LIMITED

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	No
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



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SAGAR CEMENTS LIMITED

15	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
16	Details of Reference to Insolvency or a petition (if any) filed by any creditor or details of Corporate Debt Restructuring (if any);	No
17	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
18	Details of fraud/defaults by promoter or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter;	No
19	Details of one time settlement with any bank (if any);	Not applicable
20	Confirmation that a functional website containing, amongst others as per Regulation 62 of SEBI (LODR) Regulations is maintained by the Company.	Yes
21	Confirmation that the information/documents has been submitted to the debenture holders as per Regulation 58 of SEBI LODR Regulations.	Yes
22	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
23	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


S.Sreekanth Reddy
Joint Managing Director



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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	5005002121P103874133	50,00,00,000	21.07.21	20.07.22	1,06,200	Endorsed in favour of Debenture Trustee
150 Cr	5005001221P104383978	25,00,00,000	06.08.21	05.08.22	17,499	Endorsed in favour of Debenture Trustee
150 Cr	5005002121P104828431	50,00,000	12.08.21	11.08.22	10,030	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

S.Sreekanth Reddy
Joint Managing Director



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