

List of Attachments

Sr. No.	Attachments	Number of pages
1	Six Monthly EC Compliance Report	3
2	Copy of EC dated 05.12.2007.	4
3	Copy of name change letter of MoEF and CC dated 15 th October 2020.	2
4	Laboratory Reports (M/S GADARK Lab.)	
5	Annexure 1 - Stack Emission Analysis (dated 15.07.20)	2
6	Annexure – 2 - Ambient Air Analysis (dated 14.07.20)	1
7	Annexure – 3 – PLI Policy for the period April 2020 to March 2021.	8

Compliance Status to Environment Clearance No. J-11011/481/2007-IA-II(I) dated 05/12/2007 for Bentonite Sulphur (for the period April 2020 to September 2020) :-

Date of Compliance: - 28/11/2020

SPECIFIC CONDITIONS:

Sr. No.	Type of Compliance	Status: Complied / Not complied / Not Applicable
1	<p>a) Adequate chimney height, hoods, exhaust fans, exhaust ducts and scrubbers shall be provided to control emissions from boiler and DG set as per standards / norms.</p> <p>b) The molten Sulphur tank and mixing tank shall be provided with vents connected to filters to absorb the Sulphur and should be neutralized by using clay to control particulate matter less than 50 mg/nm³ or standards prescribed by the MPCB whichever are more stringent.</p> <p>c) Periodic monitoring of vents shall be carried out and reports submitted to the Ministry's Regional Office at Bhopal/MPCB/CPCB.</p>	<p>a) Not applicable as neither Boiler nor DG Set are installed at plot K-7.</p> <p>b) Solid sulphur is not used in mixing tank, molten sulphur is used and hence there are no dust emissions. Blower is provided to Mixing Tank.</p> <p>c) Periodic monitoring of particulate matter is carried out by third party & the results are well within limit. (Annexure - 1)</p>
2	<p>High level vents and fume extraction system shall be provided to the molten Sulphur tank and mixing tank to control fugitive emissions.</p>	<p>Fume extraction system /blower is provided to control fugitive emissions.</p>
3	<p>a) Total water requirement from MIDC supply and effluent generation shall not exceed 31 m³/day and 7.5 m³/day respectively. No ground water shall be used. 'Permission' for the drawl of 31 m³/day shall be obtained from the concerned Department. All the effluent containing minor doses of phosphates, biocides, Sulphur dust and Bentonite Clay shall be properly treated and clear liquid shall be sent to CETP at Taloja for further treatment. Project authorities shall ensure valid 'Membership' to CETP.</p> <p>b) Domestic effluent shall be treated in septic tank followed by soak pit.</p>	<p>a) The water consumption is well within the limits specified by MPCB. Effluent is treated suitably & disposed to CETP, Taloja. Membership Certificate from CETP is obtained.</p> <p>b) Septic tank & soak pit are provided.</p>
4	<p>a) As reflected in the EIA / EMP report, 90% of the solid waste shall be recycled back into the process and remaining shall be sold as fertiliser to authorised customers. No solid/hazardous waste shall be disposed off.</p> <p>b) The used oil shall be sold to registered recyclers only.</p>	<p>a) Solid/Hazardous waste is recycled back into process as per the requirement. Remaining Solid waste is stored properly for sale to authorized customers.</p> <p>b) The used oil is sold to registered recyclers.</p>

5	As proposed, green belt of adequate width and density shall be developed in 1.175 acres out of total 4.7 acres (25%) area to mitigate the effects of fugitive emissions all around the plant as per the CPCB guidelines.	Green belt of 13 acres is developed and maintained in and around the factory premises, further 7 acres green belt is under development. Green belt on 50 acres of degraded forest land is also developed.
---	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Sr. No.	Type of Compliance	Status: Complied / Not complied / Not Applicable
	GENERAL CONDITIONS:	
1	The project authorities must strictly adhere to all the stipulations made by the MPCB and State Govt.	All the stipulations are complied.
2	No further expansion or modifications in the plant shall be carried out without prior approval of the MoEF. In case of deviations or alterations in the project proposal from those submitted to this Ministry for clearance, a fresh reference shall be made to the Ministry to assess the adequacy of conditions imposed and to add additional environmental protection measures required, if any.	Noted.
3	The gaseous emissions (SO ₂ and NO _x) and particulate matters from various process units shall conform to the standards prescribed by the concerned authorities from time to time. At no time, the emission levels shall go beyond the stipulated standards. In the event of failure of pollution control system (s) adopted by the unit, the respective unit shall not be restarted until the control measures are rectified to achieve the desired efficiency.	Gaseous emissions are monitored periodically by third party and results are well within the stipulated standards. (Annexure - 1)
4	Ambient air quality monitoring stations shall be set up in the down wind direction as well as where maximum ground level concentration of SPM are anticipated in consultation with the State Pollution Control Board. Regular ambient air quality monitoring including RSPM shall be carried out and data submitted to Ministry's Regional Office at Bhopal/MPCB/CPCB.	Ambient air quality monitoring is carried out by third party at various locations periodically. (Annexure - 2)
5	The overall noise levels in and around the plant area shall be kept well within the standards (85 dBA) by providing noise control measures including acoustic hoods, silencers, enclosures etc. on all sources of noise generation. The ambient noise levels shall conform to the standards prescribed under EPA Rules, 1989 viz. 75 dBA (daytime) and 70 dBA (nighttime).	Ambient noise levels are indigenously checked periodically and results are well within the norms.
6	Occupational Health Surveillance of the workers shall be done on a regular basis and records maintained as per the Factories Act.	Periodical medical check up is carried out for all employees and Health Register (Form 7) is maintained.
7	The project authorities shall provide adequate funds for	The manufacturing facility is

Sr. No.	Type of Compliance	Status: Complied / Not complied / Not Applicable
	environmental pollution control measures to implement the conditions stipulated by the MoEF as well as State Government alongwith the implementation schedule for all the conditions stipulated herein. The funds so provided shall not be diverted for any other purposes.	covered under the Public Liability Insurance (PLI) Policy under which premium for Environment Relief Fund (ERF) is paid to the Insurance Company. (Annexure - 3)

Sr. No.	Type of Compliance	Status: Complied / Not complied / Not Applicable
8	The project authorities must strictly comply with the rules and regulations with regard to handling and disposal of hazardous wastes in accordance with the Hazardous Waste (Management & Handling) Rules, 2003. Authorization from the MPCB shall be obtained for collections/treatment,storage/disposal of hazardous wastes.	Consent to Operate (CTO) for the facility is obtained which is valid upto 31/03/2021, under which Authorization for storage of Hazardous waste is also obtained.
9	The stipulated conditions shall be monitored by the Regional office of this Ministry at Bhopal / MPCB. A six monthly compliance report and the monitored data shall be submitted regularly.	A six monthly compliance report is regularly submitted to MoEF & CC at Nagpur Office & MPCB.
10	The Project Proponent shall inform the public that the project has been accorded environmental clearance by the Ministry and copies of clearance letter are available with MPCB / Committee and may also be seen at Website of the MoEF at http://envfor.nic.in . This shall be advertised within seven days from the date of issue of the clearance letter at least in two local newspapers that are widely circulated in the region of which one shall be in the vernacular language of the locality concerned and a copy of the same shall be forwarded to the Regional office.	Complied.

F. No. J-11011/481/2007- IA II (I)
Government of India
Ministry of Environment and Forests
(I.A. Division)

Paryavaran Bhawan
CGO Complex, Lodhi Road
New Delhi – 110 003

E-mail : pb.rastogi@nic.in
Telefax : 011: 2436 7668

Dated 5th December, 2007

To,

✓ M/s Deepak Fertilizers & Petrochemicals Corporation Ltd.
Plot -32, Sector-16, Opp. Modern College
Vashi, New Mumbai – 400705
Maharashtra

E-mail : Deepak_fertilizer@vsnl.com ; Fax No. 011- 668 7499

Subject : Manufacture of Bentonite-Sulphur-Pastilles (50,000 TPA) at Plot No. K-7, MIDC, Taloja, Raigarh, Maharashtra M/s Deepak Fertilizers & Petrochemicals Corporation Ltd. – Environment clearance reg.

Sir,

This has reference to your letter no. nil dated 24th May, 2007 on the above subject along with Form I, Pre-feasibility Report, draft Term of References and EIA/EMP regarding above mentioned project.

2.0 The proposal was examined and it is noted that proposal is for setting up a Bentonite-Sulphur-Pastilles unit (50,000 TPA) at Plot No. K-7, MIDC, Taloja, Raigarh, Maharashtra. Total land acquired is 4.7 acres. Total cost of the project is Rs. 40.00 Crores.

3.0 Manufacturing process will involve mixing of molten Sulphur and Bentonite clay and will be passed through a special pastillator machine to make pastilles which will be cooled and packed into bags for sale as a fertilizer. Total water requirement for MIDC will be 21 m³/day. Insoluble or suspended solids will be separated by decantation and clear liquid will be sent to CETP for further treatment. 90% of which will be recycled back into the process and remaining will be sold as fertilizer to authorized customers.

4.0 No public hearing is required as per the Section (iii), Stage (3), Para (i) (b) of the EIA Notification, 2006 since the unit is located in the notified MIDC area. Consent for Establishment has been accorded by the Maharashtra Pollution Control Board vide letter no. BO/RO Navi-Mumbai/PCI-I/EIC No. 0861-o7/E/CC-199 dated 23rd May, 2007.

5.0 The Ministry of Environment and Forests hereby accords environmental clearance to the above project under the EIA Notification, 2006 subject to the compliance of the conditions mentioned below:

A. SPECIFIC CONDITIONS:

- i. Adequate chimney height, hoods, exhaust fans, exhaust ducts and scrubbers shall be provided to control emissions from boiler and DG set as per standards / norms. The molten Sulphur tank and mixing tank shall be provided with vents connected to filters to absorb the Sulphur and should be neutralized by using clay to control particulate matter less than 50 mg/Nm^3 or standards prescribed by the Maharashtra Pollution Control Board whichever are more stringent. Periodic monitoring of vents shall be carried out and reports submitted to the Ministry's Regional Office at Bhopal/MPCB/CPCB.
- ii. High level vents and fume extraction system shall be provided to the molten Sulphur tank and mixing tank to control fugitive emissions.
- iii. Total water requirement from MIDC supply and effluent generation shall not exceed $31 \text{ m}^3/\text{day}$ and $7.5 \text{ m}^3/\text{day}$ respectively. No ground water shall be used. 'Permission' for the drawl of $31 \text{ m}^3/\text{day}$ shall be obtained from the concerned Department. All the effluent containing minor doses of phosphates, biocides, Sulphur dust and Bentonite clay shall be properly treated and clear liquid shall be sent to common effluent treatment plant (CETP) at Taloja for further treatment. Project authorities shall ensure valid "Membership" to CETP. Domestic effluent shall be treated in septic tank followed by soak pit.
- iv. As reflected in the EIA / EMP report, 90 % of the solid waste shall be recycled back into the process and remaining shall be sold as fertilizer to authorized customers. No solid/ hazardous waste shall be disposed off. The used oil shall be sold to registered recyclers only.
- v. As proposed, green belt of adequate width and density shall be developed in 1.175 acres out of total 4.7 acres (25%) area to mitigate the effects of fugitive emissions all around the plant as per the Central Pollution Control Board guidelines.

B. GENERAL CONDITIONS:

- i. The project authorities must strictly adhere to the all stipulations made by the Maharashtra Pollution Control Board and State Govt.
- ii. No further expansion or modifications in the plant shall be carried out without prior approval of the Ministry of Environment and Forests. In case of deviations or alterations in the project proposal from those submitted to this Ministry for clearance, a fresh reference shall be made to the Ministry to assess the adequacy of conditions imposed and to add additional environmental protection measures required, if any.
- iii. The gaseous emissions (SO_2 and NO_x) and particulate matters from various process units shall conform to the standards prescribed by the concerned authorities from time to time. At no time, the emission levels shall go beyond the stipulated standards. In the event of failure of pollution control system(s) adopted by the unit, the respective unit shall not be restarted until the control measures are rectified to achieve the desired efficiency.

- iv. Ambient air quality monitoring stations shall be set up in the down wind direction as well as where maximum ground level concentration of SPM are anticipated in consultation with the State Pollution Control Board. Regular ambient air quality monitoring including RSPM shall be carried out and data submitted to Ministry's Regional Office at Bhopal/MPCB/CPCB.
- v. The overall noise levels in and around the plant area shall be kept well within the standards (85 dBA) by providing noise control measures including acoustic hoods, silencers, enclosures etc. on all sources of noise generation. The ambient noise levels shall conform to the standards prescribed under EPA Rules, 1989 viz. 75 dBA (daytime) and 70 dBA (nighttime).
- vi. Occupational Health Surveillance of the workers shall be done on a regular basis and records maintained as per the Factories Act.
- vii. The project authorities shall provide adequate funds for environment pollution control measures to implement the conditions stipulated by the Ministry of Environment and Forests as well as the State Government alongwith the implementation schedule for all the conditions stipulated herein. The funds so provided shall not be diverted for any other purposes.
- viii. The project authorities must strictly comply with the rules and regulations with regard to handling and disposal of hazardous wastes in accordance with the Hazardous Wastes (Management & Handling) Rules, 2003. Authorization from the Gujarat Pollution Control Board shall be obtained for collections/treatment/storage/disposal of hazardous wastes.
- ix. The stipulated conditions shall be monitored by the Regional office of this Ministry at Bhopal / Maharashtra Pollution Control Board. A six monthly compliance report and the monitored data shall be submitted to them regularly.
- x. The Project Proponent shall inform the public that the project has been accorded environmental clearance by the Ministry and copies of the clearance letter are available with the Maharashtra Pollution Control Board / Committee and may also be seen at Website of the Ministry of Environment and Forests at <http://envfor.nic.in>. This shall be advertised within seven days from the date of issue of the clearance letter at least in two local newspapers that are widely circulated in the region of which one shall be in the vernacular language of the locality concerned and a copy of the same shall be forwarded to the Regional office.

6.0 The Ministry or any competent authority may stipulate any further condition(s) on receiving reports from the project authorities. The above conditions shall be monitored by the Regional Office of this Ministry located at Bhopal.

7.0. The Ministry may revoke or suspend the clearance if implementation of any of the above conditions is not satisfactory.

8.0 Any other conditions or alteration in the above conditions shall have to be implemented by the project authorities in a time bound manner.

9.0 The above conditions shall be enforced, inter-alia under the provisions of the Water (Prevention and Control of Pollution) Act, 1974 the Air (Prevention and Control of Pollution) Act, 1981 the Environment (Protection) Act, 1986, Hazardous Wastes (Management and Handling) Amendment Rules, 2003 and the Public Liability Insurance Act, 1991 alongwith their amendments and rules.



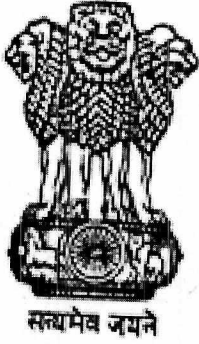
(Dr. P. B. Rastogi)
Additional Director

Copy to:

1. The Secretary, Department of Environment and Forests, Govt. of Maharashtra, Mumbai - 400 001, Maharashtra.
2. The Chief Conservator of Forests (Central), Ministry of Environment & Forests, Regional Office, Link Road No.3, E - 5, Arera Colony, Bhopal - 462 016, M.P.
3. The Chairman, Central Pollution Control Board Parivesh Bhavan, CBD-cum-Office Complex, East Arjun Nagar, New Delhi - 110 032.
4. The Chairman, Maharashtra Pollution Control Board, Shri Chatrapati Shivaji Maharaj Municipal Market Building, 4th Floor, Mata Ramabai Ambedaker Road, Mumbai - 400 001, Maharashtra.
5. Monitoring Cell, Ministry of Environment and Forests, Paryavaran Bhavan, CGO Complex, New Delhi.
6. Guard File.
7. Monitoring File.
8. Record File.



(Dr. P.B. RASTOGI)
Additional Director



By Speed Post/Online

F.No.J-11011/481/2007-IA-II (I)
Government of India
Ministry of Environment, Forest and Climate Change
(Impact Assessment Division)

Indira Paryavaran Bhawan
Vayu Wing, Jor Bagh Road,
New Delhi -110003
Dated 15th October, 2020

To,

M/s Smartchem Technologies Limited
Plot-32, Sector-16, Opp. Modern College
Vashi, New Mumbai-400705

Sub: Manufacture of Bentonite-Sulphur-Pastilles(50,000 TPA) at Plot No.K-7, MIDC, Talaja, Raigarh, Maharashtra by M/s Deepak Fertilizers & Petrochemicals Corporation Limited - Transfer of Environment Clearance - reg.

Sir,

This has reference to your online proposal No.IA/MH/IND2/132223/2019 dated 2nd September, 2020 regarding transfer of environmental clearance to the above project, from M/s Deepak Fertilizers & Petrochemicals Corporation Limited to M/s Smartchem Technologies Limited.

2. Ministry of Environment, Forests and Climate Change vide letter No.J-11011/481/2007-IA-II(I) dated 5th December, 2007 has granted environmental clearance to M/s Deepak Fertilizers & Petrochemicals Corporation Limited for manufacture of Bentonite-Sulphur-Pastilles(50,000 TPA) at Plot No.K-7, MIDC, Talaja, Raigarh (Maharashtra).
3. Further, M/s Smartchem Technologies Limited has informed that the unit of M/s Deepak Fertilizers and Petrochemicals Corporation Limited(DPCL) has been transferred to M/s Smartchem Technologies Ltd(STL) through a demerger process order of NCLT on 30th March, 2017, and thus necessitating transfer of all requisite approvals in the name of new company. It is also intimated that M/s Smartchem Technologies Limited is a wholly owned 100% subsidiary of DFPCL and STL is under the same management and group. In this regard, a copy of Certificate of Incorporation registered with the Registrar of Companies, Pune (Maharashtra) with CIN:U67120PN1987PLC166034 is also submitted.
4. M/s Smartchem Technologies Limited has also submitted a copy of NOC to transfer the above EC in the name of new company and undertaking to abide by the terms and conditions prescribed in the environmental clearance dated 5th December, 2007, as an affidavit, both signed by Mr. Madhumilan Shinde, Occupier (Member in Board of Directors of DFPCL and STL) of the Company.
5. As per the relevant provisions of the EIA Notification, 2006, the environmental clearance to the project for manufacture of Bentonite-Sulphur-Pastilles(50,000 TPA) at Plot No.K-7, MIDC, Talaja, Raigarh (Maharashtra) granted by this Ministry vide letter of even No. dated 5th

Transfer of EC for Smartchem Technologies Limited

December, 2007 is hereby transferred **from** M/s Deepak Fertilizers and Petrochemicals Corporation Limited(DPCL) **to** M/s Smartchem Technologies Limited, on the same terms and conditions under which prior environmental clearance was initially granted.

6. This issues with approval of the competent authority.

(डा. आर. बी. लाल)
(Dr. R. B. LAL)
वैज्ञानिक 'ई'/Scientist 'E'
पर्यावरण, वन एवं जलवायु परिवर्तन मंत्रालय
Ministry of Environment, Forest and Climate Change
भारत सरकार, नई दिल्ली
Govt. of India, New Delhi

15/10/2020
(Dr. R. B. Lal)

Scientist 'E'/Additional Director

Copy to:-

1. The Additional Principal Chief Conservator of Forests Regional Office (WCZ), Ministry of Environment, Forest and Climate Change, Nagpur, Maharashtra.
2. The Member Secretary, Maharashtra State Pollution Control Board, Kalpataru Point, 3rd & 4th floor, Opp. Cine Planet, Sion Circle, Mumbai-32.
3. The Member Secretary, CPCB, Parivesh Bhavan, CBD-cum-Office Complex, East Arjun Nagar, Delhi- 32
4. Monitoring Cell, MoEF&CC, Indira Paryavaran Bhavan, Jorbagh Road, New Delhi
5. Guard File/Monitoring File/Record File

(Dr. R. B. Lal)
Scientist 'E'/Additional Director

Tele-fax: 24695362
Email-rb.lal@nic.in



GADARK LAB PVT. LTD.

INDUSTRIAL ANALYSTS & CONSULTANTS

LAB. : H-54, Additional M.I.D.C. Kudal, Taluka - Kudal, District - Sindhudurg - 416 525.

Tel. : (02362) 223519 • E-mail : info@gadark.in • Website : www.gadark.in

OFF. : 15, Hindustan Kohinoor Industrial Complex, L.B.S. Marg, Vikhroli (West), Mumbai - 83.

Tel.: (022) 2577 7069 / 2577 7070 / 2085 0091 • +91 93213 12367

TEST CERTIFICATE

Doc.No : GLPL/QF/7.8/02

Test Certificate No.	GA/20/07/98	T. C. Date	21/07/2020
Customer Name and Address	M/s. SMARTCHEM TECHNOLOGIES LIMITED PLOT K-7, MIDC INDUSTRIAL AREA, TALOJA, A.V. 410 208, DIST. - RAIGAD		
Letter Ref / Date .	---	Page No.	1 of 1
Sampling Done By	GLPL	Sample Received on	16/07/2020
Sampling Plan	GLPL/QF/7.3/06	Analysis Period	17/07/2020

SAMPLING DETAILS - STACK EMISSION

Stack Attached to	Pastillator Stack
Stack Dimension [mm]	400
Stack Height [Meter]	10
Date of Sample collection	15/07/2020
Time of Sampling [Hrs]	14:20
Temperature of flue gas [°C]	45
Average flue gas velocity [m/s]	5.6
Average volume of flue gas discharged [Nm ³ /hr]	2364

ANALYSIS REPORT :

Parameters	Units	Results	M.P.C.B. Limits	Sampling & Analysis Methods
TPM / SPM	mg/Nm ³	7.8	100.0	Laboratory Analytical Techniques / 80 / 2013-14 / CPCB
	Kg/day	0.44		
Sulphur Dioxide	mg/Nm ³	29.7	Not Specified	
	Kg/day	1.68		

End

For GADARK LAB PVT. LTD.

AUTHORISED SIGNATORY
[KAILAS V. CHITALKAR]

CHECKED BY

Note :

1. The results relate only to the samples tested
2. Test certificate shall not be reproduced except in full, without written approval of the laboratory.
3. Samples will be preserved for a period 15 days from the delivery of Test Certificate.
4. Test Results relate only to the conditions prevailing at the time of sampling
5. Customer complaint register is available at laboratory.



GADARK LAB PVT. LTD.

INDUSTRIAL ANALYSTS & CONSULTANTS

LAB. : H-54, Additional M.I.D.C. Kudal, Taluka - Kudal, District - Sindhudurg - 416 525.

Tel. : (02362) 223519 • E-mail : info@gadark.in • Website : www.gadark.in

OFF. : 15, Hindustan Kohinoor Industrial Complex, L.B.S. Marg, Vikhroli (West), Mumbai - 83.

Tel.: (022) 2577 7069 / 2577 7070 / 2085 0091 • +91 93213 12367

TEST CERTIFICATE

Doc.No : GLPL/QF/7.8/02

Test Certificate No.	GA/20/07/99	T. C. Date	21/07/2020
Customer Name and Address	M/s. SMARTCHEM TECHNOLOGIES LIMITED PLOT K-7, MIDC INDUSTRIAL AREA, TALOJA, A.V. 410 208, DIST. - RAIGAD		
Letter Ref / Date .	---	Page No.	1 of 1
Sampling Done By	GLPL	Sample Received on	16/07/2020
Sampling Plan	GLPL/QF/7.3/06	Analysis Period	17/07/2020

SAMPLING DETAILS - STACK EMISSION

Stack Attached to	Batch and Feed Tank
Stack Dimension [mm]	152
Stack Height [Meter]	10
Date of Sample collection	15/07/2020
Time of Sampling [Hrs]	14:50
Temperature of flue gas [°C]	41
Average flue gas velocity [m/s]	6.2
Average volume of flue gas discharged [Nm ³ /hr]	382

ANALYSIS REPORT :

Parameters	Units	Results	M.P.C.B. Limits	Sampling & Analysis Methods
TPM / SPM	mg/Nm³	7.5	100.0	Laboratory Analytical Techniques / 80 / 2013-14 / CPCB
	Kg/day	0.07		
Sulphur Dioxide	mg/Nm³	26.9	Not Specified	
	Kg/day	0.25		

End

For GADARK LAB PVT. LTD.

AUTHORISED SIGNATORY
[KAILAS V. CHITALKAR]

CHECKED BY

Note :

1. The results relate only to the samples tested
2. Test certificate shall not be reproduced except in full, without written approval of the laboratory.
3. Samples will be preserved for a period 15 days from the delivery of Test Certificate.
4. Test Results relate only to the conditions prevailing at the time of sampling
5. Customer complaint register is available at laboratory.



GADARK LAB PVT. LTD.

INDUSTRIAL ANALYSTS & CONSULTANTS

LAB. : H-54, Additional M.I.D.C. Kudal, Taluka - Kudal, District - Sindhudurg - 416 525.

Tel. : (02362) 223519 • E-mail : info@gadark.in • Website : www.gadark.in

OFF. : 15, Hindustan Kohinoor Industrial Complex, L.B.S. Marg, Vikhroli (West), Mumbai - 83.

Tel.: (022) 2577 7069 / 2577 7070 / 2085 0091 • +91 93213 12367

TEST CERTIFICATE

Doc.No : GLPL/QF/7.8/03

Test Certificate No.	GA/20/07/100	T. C. Date	21/07/2020
Customer Name and Address	M/s. SMARTCHEM TECHNOLOGIES LIMITED PLOT K-7, MIDC INDUSTRIAL AREA, TALOJA, A.V. 410 208, DIST. - RAIGAD		
Letter Ref / Date	---	Page No.	2 of 1
Sampling Done By	GLPL	Sample Received on	16/07/2020
Sampling Plan	GLPL/QF/7.3/06	Analysis Period	17/07/2020 To 21/07/2020

SAMPLING DETAILS - AMBIENT AIR MONITORING :-

Sampling Location	Outside Bensulf Plant K-7			
Date of Sampling	14/07/2020			
Time of Sampling [Hrs]	11:45			
Duration of Sampling [Hrs]	24			
Ambient Temperature [°C]	Min.	30	Max.	33
Relative Humidity [%]	Min.	59	Max.	70

ANALYSIS REPORT :-

Parameters	Unit	Results	*N.A.A.Q.S.	Sampling & Analysis Methods
PM ₁₀	µg/m ³	62.4	100.0	NAAQMS/36/2012-2013 Volume 1
PM _{2.5}	µg/m ³	29.9	60.0	NAAQMS/36/2012-2013 Volume 1
SO ₂	µg/m ³	33.5	80.0	IS 5182 (Part II) 2012
NO ₂	µg/m ³	35.3	80.0	IS 5182 (Part VI) 2012
CO	mg/m ³	1.29	2.0 for 8 Hrs.	IS 5182 (Part X) 1999
Lead	µg/m ³	0.06	1.0	NAAQMS/36/2012-2013 Volume 1
Ozone	µg/m ³	5.8	100.0 for 8 Hrs.	APHA Method 411 3 rd Edition
Ammonia	µg/m ³	9.4	400.0	APHA Method 401 3 rd Edition
Benzene	µg/m ³	< 1.0	5.0	IS 5182 (Part 11) 2006
Benzo Pyrene **	ng/m ³	< 0.1	1.0	IS 5182 (Part 12):2004
Arsenic **	ng/m ³	< 0.4	6.0	NAAQMS/36/2012-2013 Volume 1
Nickel	ng/m ³	2.9	20.0	NAAQMS/36/2012-2013 Volume 1

*N.A.A.Q.S. – National Ambient Air Quality Standards

End

For GADARK LAB PVT. LTD.

Kailas V. Chitalkar

AUTHORISED SIGNATORY
[KAILAS V. CHITALKAR]

Chitalkar
(EHS, 10/8/20)

[Signature]

CHECKED BY

Note :

1. The results relate only to the samples tested
2. Test certificate shall not be reproduced except in full, without written approval of the laboratory.
3. Samples will be preserved for a period 15 days from the delivery of Test Certificate.
4. Test Results relate only to the conditions prevailing at the time of sampling
5. Customer complaint register is available at laboratory.
6. ** - Non Accredited Scope under ISO / IEC 17025 : 2005

PUBLIC LIABILITY (ACT) INSURANCE POLICY

(Under Public Liability Insurance Act 1991)

POLICY SCHEDULE

1	Intermediary Details	Agent/Broker Name Agent/Broker License Code	PRUDENT INSURANCE BROKERS PVT LTD 11BRG191
2	Proposal Details	Tax Invoice No. & Date GSTIN/UIN of the Insured	P040920101852 & Apr 01, 2020 27AAACD1388D1ZW
	Details of previous policy (if renewal)	Previous policy No Date of expiry	171031927120000002 Mar 31, 2020
3	Policy Number	171032027120000001	
4	Territory & Jurisdiction	India Only	
5	Name of Insured	DEEPAK FERTILISERS AND PETROCHEMICAL CORP LTD DFPC	
6	Communication address and Place of Supply	Sai Hira, Survey No 93, Mundhwa, Pune - 411036, Maharashtra	
7	Risk Location	As Per Annexure - I	
8	Business	Manufacturing of Ammonia, Methanol, Iso Propyl Alcohol, Propane, Nitric Acid, Ammonium Nitrate, Nitro Phosphate Fertiliser, Sulphur Bentonite Fertiliser, Liquid Carbon Dioxide, Agri business, Trading of Speciality Fertilisers & related products pertaining to Insured's trade	
9	Policy Period	From : Apr 01, 2020 (00.01 hrs) To : Mar 31, 2021 (23.59 hrs) Both days local standard Time at the address stated above	
10	Turnover for the Policy Period	INR 3000 Crore	
11	Indemnity Limit	Any One Accident : INR 50,000,000 Any One Year : INR 150,000,000	
12	Deductible	Nil	
13	Conditions and Exclusion	Subject Otherwise To Terms And Condition Exclusion Of Public Liability (Act) Insurance Policy Wording	
14	Premium Details	Net Premium INR 23,110.00 Add : CGST INR 2,080.00 Add: SSGT INR 2,080.00 Add : ERF Contribution INR 23,110.00 Total Premium INR 50,380.00	
15	Claims Notification address	Reliance General Insurance Co. Ltd. Reliance Centre, 4th Floor, South Wing, Near Prabhat Colony, Santacruz (East), Mumbai – 400055, Maharashtra	
16	Address Of Servicing Office	Reliance general insurance co. Ltd. 135 Tadiwala Road Pushpam Plaza, Near Hotel Nandadeep Pune 411001 Maharashtra Phone: 020-30565149	
17	Address Of Issuing Office	Reliance General Insurance Co. Ltd. Reliance Centre, 4th Floor, South Wing, Near Prabhat Colony, Santacruz (East), Mumbai – 400055, Maharashtra	

Note : In the event of dishonor of cheque, this Policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not and the Policy shall in such event be deemed to be void ab initio without any liability whatsoever accruing on the Insurer.

This document shall be treated as a Tax Invoice as per Rule 9(2) of the Goods and Services Tax Invoice Rules.

GSTIN: 27AABCR6747B1ZG SAC: 997139; Description of services: Other non-life insurance services (excluding reinsurance services)

"Consolidated Stamp duty Paid vide Letter of Authorisation No. CSD/274/2019/6344 dated 27 Dec 2019**

** Not Applicable for the State of Jammu & Kashmir"

Note: In the event of dishonor of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

Note:" This document shall be treated as a Tax Invoice as per Rule 9(2) of the Goods and Services Tax Invoice Rules."

The policy wording with detailed terms, conditions and exclusions are available on our website

www.reliancegeneral.co.in Policy wordings link: <https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx>

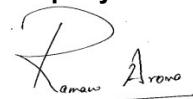
Attached with this Policy schedule, are the Policy wording along with terms and condition, Endorsement, and Annexure. If you (Policyholder) have not received any of these, please E-mail/write to the company at rgicl.services@relianceada.com or contact us on 1800 3009 (toll free) within 15 days of receipt of this policy Schedule This policy Schedule in original must be surrender to the company. In case of cancellation of the policy In the event of any incorrect representation, the liability shall be upon the policy holder.

"In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change."

"For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located:"

In witness whereof this policy has been signed at on Pune on Apr 01, 2020

**For and on behalf of
Reliance General Insurance Company Limited**



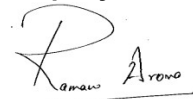
Authorized Signatory

Attached to and forming part of Policy No: **171032027120000001**

Annexure – I

1. Factory - Plot K-1, K-2, K-3, K-4 & K-5. Talaja MIDC Industrial Area, Panvel, Raigad-410 208.
2. Factory - Plot K-6, Talaja MIDC Industrial Area, Talaja, Panvel, Dist: Raigad 410 208
3. Factory - Plot K-7, Talaja MIDC Industrial Area, Talaja, Panvel, Dist: Raigad 410 208
4. Factory - Plot K-8, Talaja MIDC Industrial Area, Talaja, Panvel, Dist: Raigad 410 208
5. N.G. Pipeline - Natural Gas Pipeline from Uran to factory at Talaja
6. Pipeline to JNPT - Pipeline from Service berth at JNPT to Storage Tank at JNPT
7. Tank Farm - JNPT Plot No. 1, Tank Farm Area, Near Ganesh Benzo Plast., JNP Nhavasheva, Navi Mumbai.
8. Corporate Office - Deepak Complex, Opp Gold Course, Yerawada, Pune 411 006
9. Ammonium Nitrate Godown - M/s Balaji Traders, Consignment Agent for Deepak Fertilizers, Survey No - 2/3, 3/3 Town Village - Durgapur, Distt - Dewas -455001, Madhya Pradesh
10. Ammonium Nitrate Godown - M/s Regenesi Industries Private Ltd, Survey No - 50, Bommaramaram Village & Mandal Nalgonda, Distt - 508126, Andhra Pradesh
11. Smartchem Technologies Ltd - Village Ponnada, Etcherala Mandalam, Dist: Srikakulam 532408 A.P.
12. Ammonium Nitrate Godown - Shri R R Agencies, Consignment Agent of Deepak fertilizer S S M E state block No- 60, Sindampalayam, Orajapalayam, Tiruchengode - 637209, Tamil Nadu
13. Ammonium Nitrate Godown - M/s Shree Giriraj EXIM Pvt Ltd, Consignment Agent of Deepak fertilizer, Sr No - 444/1, Town Village - Rampurakala, Tehsil - Raipur Pali, Rajasthan
14. Ammonium Nitrate Godown - M/s Raigad Enterprises, Consignment Agent of Deepak Fertilizers, Gut No - 78, Sr No - 91/2A, Town Village - Wawarle(V), Taluka – Khalapur Ditt:Raigad – Maharashtra
15. Plot No.-D II/7A, Dahej II, Industrial Estate, Taluka-Vagra, Bharuch, Gujarat-392140
16. Registered & Corporate Office - Sai Hira, Survey No.: 93, Mundhwa, Pune - 411 036
17. Smartchem Technologies Ltd - Village Ponnada, Etcherala Mandalam, Dist: Srikakulam 532408 A.P.
18. Plot No.-D II/7A, Dahej II, Industrial Estate, Taluka-Vagra, Bharuch, Gujarat-392140
19. Ammonium Nitrate Godown - Black Diamond Explosives Limited - Consignment Agent of Deepak Fertilizers, Plot No - 929 & 930, Village NAPARA PO - Barbani - 713333 - Asansol
20. Ammonium Nitrate Godown - P.H.No. 67, Mauja No. 211, Bihalgondi 441103, Taluka Katol, Dist Nagpur
21. Ammonium Nitrate Godown - DRK INF8RATECH PVT LTD, Survey No.50, Village – Bomaramaram, Dist-Nalgonda, State-Telangana
22. Ammonium Nitrate Godown - Khasra No.608, 734, 735, 736, Gorbi Basti Patwari Halka No. 92, Tahasil Citarangi, Opp. Jai Mata Durga filling Station, Naudhia, Singrauli, STATE Madhya Pradesh
23. Plot no-47, I.E. Panipat HSIDC, Industrial Area Panipat Tehsil/District- Panipat State- Haryana. Pin code -132140
24. Mouza - Paradeep Garh Hal Khata No. 414, Plot No. 1429, 1432 Paradeep Garh, Dist. Jagatsinghpur, Jagatsinghapur, Paradip, Orissa, 754142.

**For and on behalf of
Reliance General Insurance Company Limited**



Authorized Signatory

PUBLIC LIABILITY (ACT) INSURANCE POLICY
(Under Public Liability Insurance Act 1991)

1. OPERATIVE CLAUSE

Whereas the Insured Owner named in the Schedule hereto and carrying on business described in the said schedule has applied to **RELIANCE GENERAL INSURANCE COMPANY LIMITED** (hereinafter called the Company) for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein and has paid the premium and statutory contribution towards the Environment Relief Fund as per the provisions of the Public Liability Insurance Act and the rules framed thereunder.

NOW THIS POLICY WITNESSETH that subject to the terms, exceptions and conditions contained herein or endorsed hereon, the company will indemnify the insured owner against the statutory liability arising out of accidents occurring during the currency of the Policy due to handling hazardous substances as provided for in the said Act and the Rules framed thereunder.

2. DEFINITIONS :

- a) **"ACT"** unless otherwise specifically mentioned shall mean the Public Liability Insurance Act, 1991 as amended from time to time.
- b) **"ACCIDENT"** means an accident involving a fortuitous, sudden or unintentional occurrence while handling any hazardous substance resulting in continuous, intermittent or repeated exposure to death of or injury to any person or damage to any property but does not include an accident by reason only of war or radioactivity.
- c) **"HANDLING"** in relation to any hazardous substance means the manufacture, processing, treatment, package, storage, transportation by vehicle, use, collection, destruction, conversion, offering for sale, transfer or the like of such hazardous substance.
- d) **"HAZARDOUS SUBSTANCE"** means any substance or preparation which is defined as hazardous substance under the Environment (Protection) Act 1986, and exceeding such quantity as may be specified, by notification, by the Central Government :
- e) **"OWNER"** means a person who owns, or has control over handling any hazardous substance at the time of accident and includes :
 - i) in the case of a firm, any of its partners;
 - ii) in the case of an association, any of its members, and
 - iii) in the case of a company, any of its directors, managers, secretaries or other officers who is directly in charge of and is responsible to the company for the conduct of the business of the company
- f) **"TURNOVER"** shall mean
 - i) Manufacturing units – Entire Annual Gross Sales Turnover including all levies and taxes of manufacturing units handling hazardous substances as defined in the PLI Act 1991. For the purpose of this insurance, the term "Units" shall mean all operations being carried out in the manufacturing complex in one location.
 - ii) Godowns/warehouse owners - - Total Annual rental receipts of premises handling hazardous substances as defined in the PLI Act 1991
 - iii) Transport Operators - Total Annual freight receipts
 - iv) Others - Total Annual gross receipts

3. EXCLUSIONS :

This Policy does not cover liability:

1. Arising out of wilful or intentional non-compliance of any statutory provisions
2. In respect of fines, penalties, punitive and/or exemplary damages
3. Arising under any other legislation except in so far as provided for in Section 8, Sub-section (1) & (2) of the Act.
4. In respect of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner's control, care or custody.
5. Directly or indirectly occasioned by happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
6. Directly or indirectly caused by or contributed to by
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4. CONDITIONS :

1. The Insured Owner shall give written notice to the Company as soon as reasonably practicable of any claim made against the Insured Owner or of any specific event or circumstance that may give rise to a claim. The Insured Owner shall immediately give to the Company copies of notice of applications forwarded by the Collector and all such additional information and or assistance that the company may require.
2. No admission, offer, promise or payment shall be made or given by or on behalf of the Insured owner under this policy without the written consent of the Company.
3. The Company shall not be liable for any claim for relief made after five years from the date of occurrence of the accident.
4. The Insured Owner shall keep record of annual turnover, and at the time of renewal of insurance declare such turnover and all other details as may be required by the Company. The Company shall at all reasonable times have full rights to call for and examine such records.
5. If at the time of happening of any accident resulting in a claim under this policy there be any other insurance covering the same liability, then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.
6. This Policy may be cancelled by the Insured Owner by giving 30 days notice in writing to the company in which event the Company will retain premium at short period scale subject to there not having occurred an accident during the policy period which may give rise to a claim (s), failing which no refund of premium shall be allowable.
7. This Policy may also be cancelled by the Insurer by giving 30 days notice in writing to the Insured Owner in which event the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.
8. If the Company shall disclaim liability to the Insured Owner for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a

suit in a competent court of law, then the claim for all practical purposes shall be deemed to have been abandoned and shall not thereafter be recoverable hereunder or be made the subject matter of any suit.

9. The Company shall not be liable to make any payment in respect of any claim if such claim shall be in any manner fraudulent or supported by any person on behalf of the Insured Owner and/or if the insurance has been continued in consequence of any material mis-statement or non-disclosure of any material information by or on behalf of the Insured Owner. In such a case if the Company pays any amount to the claimant due to any statutory provision such amount shall be recoverable from the Insured Owner.
10. The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been assigned in the Act and the Rules framed thereunder or this Policy shall bear such specific meaning.
11. Any dispute regarding interpretation of the terms, conditions and exceptions of this Policy shall be determined in accordance with the law and practice of "court of competent Jurisdiction within India".

Grievance

If the Policyholder has a grievance that the Policyholder wishes the Company to redress, the Policyholder may contact the Company with the details of his grievance through:

Website	:	https://reliancegeneral.co.in
e-mail	:	rgicl.services@relianceada.com
Telephone	:	1800-3009
Post/Courier	:	Any branch office, the correspondence address, during normal business hours
Write to us at	:	Reliance General Insurance,
(Correspondence Only)	:	Correspondence Unit, Winway Building, 2nd 3rd floor, 11/12, Block No. 4, Old No - 67, South Tukoganj, Indore - 452001 (M.P)

For further details on Grievance redressal procedure please refer:

<https://reliancegeneral.co.in/Insurance/About-Us/Grievance-Redressal.aspx>

If the Policyholder is not satisfied with the Company's redressal of the Policyholder's grievance through one of the above methods, the Policyholder may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:

Address & Contact Details of Ombudsmen Centers

<p>Office of The Governing Body of Insurance Council (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz(West), Mumbai – 400 054. Tel no: 26106671/6889. Email id: inscoun@gbic.co.in website: www.gbic.co.in</p>	
<p>If you have a grievance, approach the grievance cell of Insurance Company first. If complaint is not resolved/ not satisfied/not responded for 30 days then You can approach The Office of the Insurance Ombudsman(Bimalokpal) Please visit our website for details to lodge complaint with Ombudsman.</p>	
<p>AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@gbic.co.in</p>	<p>BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6 Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in</p>

BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: 0674-2596455/2596003 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	CHANDIGARH Office of the Insurance Ombudsman, SCO No.101-103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel.: 0172-2706468/2772101 Fax : 0172-2708274 Email: bimalokpal.chandigarh@gbic.co.in
CHENNAI Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.: 044-24333668 /24335284 Fax : 044-24333664 Email: bimalokpal.chennai@gbic.co.in	NEW DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.: 011-23234057/23232037 Fax : 011-23230858 Email: bimalokpal.delhi@gbic.co.in
GUWAHATI Office of the Insurance Ombudsman, “Jeevan Nivesh”, 5th Floor, S.S. Road, GUWAHATI-781 001. Tel.: 0361-2132204/5 Fax : 0361-2732937 Email: bimalokpal.guwahati@gbic.co.in	HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123/23312122 Fax: 040-23376599 Email: bimalokpal.hyderabad@gbic.co.in
ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759/2359338 Fax : 0484-2359336 Email: bimalokpal.ernakulam@gbic.co.in	KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, C.R.Avenue, KOLKATA - 700072 Tel No: 033-22124339/22124346 Fax: 22124341 Email: bimalokpal.kolkata@gbic.co.in
LUCKNOW Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331/2231330 Fax : 0522-2231310 Email: bimalokpal.lucknow@gbic.co.in	MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W) MUMBAI-400 054. Tel : 022-26106960/26106552 Fax : 022-26106052 Email: bimalokpal.mumbai@gbic.co.in
JAIPUR Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II, Bhawani Singh Road, JAIPUR – 302005. Tel: 0141-2740363 Email: bimalokpal.jaipur@gbic.co.in	PUNE Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayanpe PUNE – 411030. Tel: 020-32341320 Email: Bimalokpal.pune@gbic.co.in
BENGALURU Office of the Insurance Ombudsman, 24th Main Road, Jeevan Soudha Bldg., JP Nagar, 1st Phase, Ground Floor BENGALURU – 560025. Tel No: 080-26652049/26652048 Email: bimalokpal.bengaluru@gbic.co.in	NOIDA Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, NOIDA – 201301. Tel: 0120-2514250/51/53 Email: bimalokpal.noida@gbic.co.in



**GENERAL
INSURANCE**
A RELIANCE CAPITAL COMPANY

reliancegeneral.co.in
(Toll Free) **1800 3009**
(022) **4890 3009** (Paid)

PATNA

Office of the Insurance Ombudsman,
1st Floor, Kalpana Arcade Building,
Bazar Samiti Road, Bahadurpur,
PATNA – 800006
Tel No: 0612-2680952
Email id : bimalokpal.patna@gbic.co.in

**For and on behalf of
Reliance General Insurance Company Limited**

Authorized Signatory