

**Request for Proposal (RFP)**  
**for**  
**Renewal of Insurance policies for**  
**Property/Assets of units and offices**



**IREL (India) Limited**  
(CIN- U15100MH1950GOI008187)

(A Govt. of India Undertaking – Dept. of Atomic Energy)

Plot No. 1207, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple,  
Prabhadevi, Mumbai- 400028. Website: <http://irel.co.in>

### **Schedule Of Tender**

Name of Work	Renewal of Insurance Policies for Property/Assets of units and offices
Type of Tender	Open Tender through GeM, Single Stage Two Bid System Two cover System
Tendering Mode: GEM Portal	Public tender (Two cover System) <input type="checkbox"/> Techno-commercial Bid <input type="checkbox"/> Financial Bid
Date & time of Starting of bid	11.02.2026
Date of Pre-Bid Meeting	18.02.2026, 14:00 Hrs VC link: <a href="https://meet.mgovcloud.in/hiLyPWF3r1">https://meet.mgovcloud.in/hiLyPWF3r1</a>
Date of closing of bid for submission of Bids	05.03.2026, 15.00 hrs
Date & time of opening of Cover 1	05.03.2026, 15.30 hrs
Date & time of opening of Financial Bid	Shall be informed separately to the eligible bidders through GeM
Declaration of Successful Bidder	To be decided
Validity of offer	90 days each from the bid due date respectively
Contact details of tender inviting authority	Shri S Acharjya, GM & I/c Purchase IREL (India) Limited Plot No. 1207, V.S. Marg, ECIL Building, Opp. Siddhi Vinayak Temple, Prabhadevi, Mumbai-400 028 Email: <a href="mailto:purchase-ho@irel.co.in">purchase-ho@irel.co.in</a> ; Phone 022- 24211630 (Ext. No. 266)

## **Disclaimer**

The information contained in this document or information provided subsequently to bidder(s) or applicant(s) whether verbally or in documentary form by or on behalf of IREL is provided to the bidder(s) on the terms and conditions set out in this document and all other terms and conditions subject to which such information is provided. This document is not an agreement and is not an offer or invitation by IREL to any parties other than the applicant(s) who are qualified to submit the bids (hereinafter individually and collectively referred to as —Bidder or —Bidders respectively). The purpose of this document is to provide the Bidders with information to assist the formulation of their proposals. This tender does not claim to contain all the information each Bidder require. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this document. IREL makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this document. The information contained in the document is selective and is subject to updating, expansion, revision and amendment. It does not purport to contain all the information that a Bidder require. IREL does not undertake to provide any Bidder with access to any additional information or to update the information in the document or to correct any inaccuracies therein, which may become apparent.

IREL reserves the right of discretion to change, modify, reject, add to or alter any or all of the provisions of this document and/or the bidding process, without assigning any reasons whatsoever.

IREL in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this document. IREL reserves the right to reject any or all proposals received in response to this document at any stage without assigning any reason whatsoever. The decision of IREL shall be final, conclusive and binding on all the parties.

The bidder shall bear all the costs associated with or relating to the preparation and submission of the bid including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstrations or presentations which may be required by the IREL (India) Limited or any other costs incurred in connection with or relating to the bid. All such costs and expenses will remain with the bidder and the IREL shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a bidder in preparation or submission of the Bid, regardless of the conduct or outcome of the bidding process.

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### **Instruction to bidder**

#### **Organisation Background**

IREL (India) Limited (the “IREL”), a Mini-Ratna Category-I company, is a public sector enterprise of the Government of India under the administrative control of the Department of Atomic Energy. The company is engaged in mining and separation of atomic minerals and produces different rare earth compounds. The operating units of the company are located at Chavara, Kerala; Manavalakurichi, Tamil Nadu; Chatrapur, Odisha; Aluva, Kerala; RETTP, Bhopal and REPM, Vishakhapatnam, The corporate office is located at Mumbai. IREL is an ISO 9001:2015, ISO 14001:2015 & OSHAS 18001: 2007 certified company.

In order to mitigate risks from various insurable perils, IREL invites competitive bids (through open 2-part e-tendering mode) from Insurance Regulatory & Development Authority of India (IRDAI) registered companies for Renewal of its Insurance policies for Property/Assets for units and office, Group Personal Accident (GPA) of employees, for a period of one year i.e. effective from 00.00hrs 1.4.2026 till 31.03.2027.

Description	Date and time of opening bid (PQ Criteria & Techno commercial)	Date, time of opening of Price bid
<b>Insurance policies for Property/Assets for units and office &amp; GPA of employees</b>	05.03.2026, 15.30 hrs	To be intimated separately through GEM Portal

The tender document contains the following:

- (i) Instruction to Bidder
- (ii) Techno-commercial bid (Annexure A)
- (iii) Unit wise Schedules (Annexure B)
- (iv) Price Bid (Annexure E)
- (v) Other Annexures and Formats

**IREL’s Corporate Office is in Mumbai and it has 7 Units in the following Locations and coordination centers at Bhubaneswar & Kolkata.**

- Orissa Sand complex (OSCOM)  
Chatrapur, Dist. Ganjam, Orissa, Pin: 761045
- Manavalakurichi, Tamilnadu (MK), Pin: 629252
- Rare Earth Division (RED), Udyogamandal, Dist. Ernakulam, Kerala, Pin: 683501
- Chavara, Dist. Kollam, Kerala. Pin: 691583
- IRE Research Centre (IRERC), Beach Road, Kollam, Kerala Pin: 691001
- REPM, Vishakhapatnam, Andhra Pradesh, Pin: 531011
- RETTP, Bhopal, Madhya Pradesh, Pin: 462030

Corporate Office of IREL may be relocated to a different location in Mumbai. Same will need to be updated in corporate office policy subsequently post relocation.

Further office and residential properties and contents as well as Group Personal Accident (GPA) of employees of Head Office, IREL (Mumbai) is also considered.

*Following Annexures and formats are attached in regard to inviting quotation of premium for the subject renewal*

**Annex-A** *Techno commercial bid which clearly specifies types of cover for each Unit with notes at the bottom pertaining to certain specific requirement of insurance for certain Units.*

**Annex- B** *Schedules of different covers with Sum Insurance for each of the Units including schedule summary.*

**Annex-C** *Past Claim details for 2023-24, 2024-25 & 2025-26 (till October 2025)*

**Annex-D** *Coverage Check list*

**Annex-1** *No deviation Certificate*

**Annex-2** *Declaration – Non Blacklisting*

*Formats 1 to 6: Relating PQ and other conditions.*

**Annex-E** *Price Bid* which is to be filled in with premium details (to be submitted online).

## **1. Brief description of the bidding process and structure of bid.**

The bidder shall submit the bid as detailed below consisting of 2 parts. In case the bids are not found as per the required structure and format, IREL have right to declare the Bid as non-responsive and bid shall not be considered for further evaluation: -

### **1.1 Part – I (Pre-qualification criteria & Techno-Commercial bid):-**

- 1.1.1 Cost of RFP -Nil
- 1.1.2 Documents related to eligibility criteria (PQ) as per clause no 2 along with a duly completed & signed formats/ Annexures (**Format-1, Format-2, Annexure 2**)
- 1.1.3 Power of Attorney as per **Format-3**, authorizing the signatory of the Bid to commit the Bidder with Pre-Qualification Application.
- 1.1.4 General check list as per **Format-5**
- 1.1.5 Signed copy of RFP including all Annexures and formats
- 1.1.6 Coverage checklist (**Annexure D**)
- 1.1.7 Un-priced price bid and blank price breakup sheet (**Annexure E**)
- 1.1.8 Undertaking on ethics (**Format -4**)

### **1.2 Part – 2: -Price bid (Annexure E) along with the price break up sheet covering all the schedules. **To be submitted online**<sup>#</sup>.**

{<sup>#</sup>kindly note that the filled in price bid should not be submitted physically/or along with the Part I, which will make the bid void}

## 2. **PRE-QUALIFYING (PQ) CRITERIA**

Bidder to pre-qualify in this bid, they shall fulfil the following and upload their PQ details in the format as mentioned hereunder: -

S.No	PQ requirement	Document required (as applicable)
2.1	The bidder must have an IRDAI license as on bid due date for carrying out General Insurance business in India.	A copy of the certificate should be submitted
2.2	<p>The bidder should have similar underwriting experience during last 7 years i.e. from 2018-19 onwards for the following:</p> <p>a) two underwriting experience for Indian industries having an asset size of minimum Rs 1000 Cr each on 100% basis without coinsurance or</p> <p>b) three underwriting experience for Indian industry having an asset size of minimum Rs 500 Cr each on 100% basis without coinsurance</p> <p>Industry /similar work means: mining/mineral processing/manufacturing/metallurgical/Engineering/power industries/Infrastructure having average annual turnover of Rs.800 Crore during FY 2023-24 &amp; 2024-25. Experience in banking/financial sector will not be considered under industry/similar work.</p>	<p>Bidder should submit a statement stating the names of such companies whose insurance has been underwritten with property sum insurance on *100% basis without coinsurance for the stated period as per the enclosed Format-1 including other supporting documents as the case may be.</p> <p>*(Coinsurance experience of bidder will not be considered)</p>
2.3	<p>Bidder should have positive net worth for the preceding Financial Year (FY 2024-25). This will not be applicable to the PSU general insurers.</p> <p><i>"Net Worth" shall mean the aggregate value of the paid-up share capital and all reserves created out of the profits and securities premium account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, as per the audited balance sheet, but does not include reserves created out of revaluation of assets, write-back of depreciation and amalgamation.</i></p>	A certificate from practicing chartered accountant specifying the Net Worth to be submitted as per enclosed Format-2.
2.4	<p>Black listing:</p> <p>The bidder should not have been blacklisted on the bid submission date by any public sector undertaking/central/state govt of India.</p>	A self-certified undertaking that the bidder has not been blacklisted as per Annexure-2

### **3. Techno-Commercial Bid**

Terms of the bid and procedures are enumerated in Annexure-A. Sum Insurance under each insurance policy are given in Annexure-B (Schedules forming part of the said Annexure). The bidder needs to confirm to each of the points stated in affirmative and specify the details as have been sought for. Any points not covered and not confirmed or details not given by the bidder will render the quote invalid. Bidder also needs to give confirmation to certain requirements as therein. The bid should be signed by bidder's authorized signatory on every page.

—**Techno-commercial Bid as stated under clause no 1.**

### **4. Price Bid (part II)**

- 4.1. Price Bid (Premium) should be on **Gross basis inclusive of all loading, discounts and GST** for each insurance cover/ policy.
- 4.2. The bidder needs to indicate the premium and GST separately for each policy/ risk cover against the respective schedule as per **Price break up (excel format provided in Price bid).**
- 4.3. Selection shall be done on overall lowest cost basis. The total premium of all Units in aggregate shall be the basis of price bid comparison.
- 4.4. Any points not covered or details not given by the bidder will render the bid invalid.
- 4.5. The Price Bid (BoQ) should be uploaded online. **No physical copy of price bid is to be submitted along with the techno-commercial bid (Part I), otherwise bid will be considered void.**
- 4.6. Un-priced price Bid is to be submitted so as to confirm bidder has quoted for all the items.
- 4.7. **Bidder has also to submit the price break up statement in Part II along with the summary/main price format online.**

5. The bid should comply with the terms as specified in the tender and Annexure(s). Any bidder submitting deviation/alteration and/or counter/ alternate offer/quote, such bids shall be summarily rejected.

### **6. BIDS WILL BE REJECTED ON THE FOLLOWING GROUNDS**

- 6.1 If the required documents are not submitted as per the RFP.
- 6.2 If bid is not in compliance with the PQ criteria.
- 6.3 If any counter/alternative offer/proposal is made in the Techno Commercial bid or/and Price bid and in case there is any deviation or addition of any terms /conditions, which have been made in the Techno Commercial bid or/and Price bid, your Techno Commercial bid or Price bid will be disqualified and rejected.
- 6.4 Non-Submission of PQ criteria.
- 6.5 Not quoting for any unit will be considered as disqualification.
- 6.6 Filled in Price bid and break-up statement submitted physically or along with Part I (techno-commercial bid)
- 6.7 Non-submission of Annexure-A and Annex-E duly completed.
- 6.8 Related parties should not quote for the tender separately. If it is noticed that related parties have submitted separate quotation, IREL reserves the right to reject the same.

**6.9 Over all lowest (i.e. L1 bidder as per price bid) will only be considered for placing the order.**

- 7. Period of Contract:** For a period of 1 year, from 1/04/2026 to 31/03/2027.
- 8. IREL is having its General Insurance Intermediary (M/s. Sun Risk Management & Insurance Broking Services Pvt. Ltd), who will assist IREL in evaluating the bids. The Financial bid being submitted must be inclusive of brokerage payable to the broking company as per IRDAI.**
- 9. Please note that IREL will have absolute right in choosing the Insurance Company and IREL's decision in this regard will be final. IREL shall also have the right to reject any bid without showing any reason whatsoever.**

**10. Cost of Bid**

**10.1 The Bidders can download the document free of cost from the website <https://www.irel.co.in> and <https://gem.gov.in> and submit the e-tender at the latter website.**

**11. Bid Validity**

The Bid shall be valid for a period of not less than **90 (ninety) days** each from the Bid Due Date respectively.

**12. Undertaking on Ethics by the Bidder**

Bidder shall submit an undertaking as per Format 4.

**13. General Checklist for bidder**

Bidder shall submit General checklist as per Format 5.

**14. Bidder details to be submitted along with Bid**

Bidder shall submit its details as per Format 6.

**15. Change in premium rate/STFI, EQ rates, effected by General Insurance council/IRDAI/GIC-Re/IIB/any statutory order /Reinsurer that may come into effect after the bid submission date of bidders/bid due date and if such revision is made effective from 01.04.2026 then the successful bidder will be permitted to revise their bid(s) only to the extent of the premium rate revision effected by the aforesaid bodies.**

Encl: - Annexure -A to Annexure E; Formats Nos. 1-6, Annexure 1 & 2

## **Technical Bid**

IREL has adopted a 2 Part bidding process (collectively referred to as the “Bidding Process”) for selection of the Bidder for renewal of its Insurance policies for Property/Assets for the units and offices for the period FY 2026-27. Comprising of the following:

- 1. Part-I (PQ cum Technical Bid)**
- 2. Part-II (Financial Bid)**

The Bids are to be submitted online in two parts as above for

The prospective bidders are advised to peruse the entire Request for Proposal document (RFP) for renewal of its Insurance policies for Property/Assets for the units and offices for the period FY 2026-27 compliance in all respects to participate in the online bidding process as per the scheduled bid date.

### **Technical Bid:**

The Bidder(s) who meet the RFP conditions including PQ criteria will only be eligible for opening of their price bid(s). All other proposals are liable to be rejected. Therefore, Bidders are requested to carefully read the criteria and furnish authentic and complete information in support of the same.

### **N.B: -**

- 1) Amendment of the RFP
  - a. At any time prior to the Bid Due Date, IREL may, for any reason, whether at its own initiative or in response to clarifications requested by a Bidder, modify the RFP by the issuance of addendum.
  - b. Any addendum issued hereunder will be in writing and shall be uploaded on IREL website <https://irel.co.in> and <https://gem.gov.in>
  - c. In order to allow the Bidders a reasonable time for considering an addendum, or for any other reason, IREL may, in its sole discretion, extend the Bid Due Date.
  - d. The responsibility of downloading the related corrigenda, if any, will be that of the Bidders. No separate intimation in respect of corrigendum will be sent to tenderer(s) who have downloaded the documents from web site.
- 2) Notwithstanding anything contained in this RFP, IREL reserves the right to accept or reject any Bid and to annul the Bidding Process and reject all Bids, at any time without any liability or any obligation for such acceptance, rejection or annulment, and without assigning any reasons thereof.

## **Financial Bid (Part II)**

(Part II to be submitted online)

This should be forming Part II of the Bid comprising summary of price bid and breakup of the price bid. (to be submitted online)

### **Notes: -**

- a) Qualification for opening of Financial Bid will be based on the satisfactory compliance of documentation mandated for Technical Bid (Part I).
- b) IREL shall have the right to decide on the omission of the participating bidders on the basis of Technical qualifications, without giving explanation to any of the participants or any other parties and also exclude them on the basis so decided by the IREL to participate in the financial bid.

**TECHNO-COMMERCIAL BID**

**FOR THE FOLLOWING UNITS OF IREL:**

**UNIT- OSCOM (OS), ODISHA**

**UNIT- CHAVARA (CH), KERALA**

**UNIT- MANAVALAKURICHI (MK), TAMILNADU**

**UNIT- RARE EARTH DIVISION (RED), UDYOGMANDAL, KERALA**

**UNIT- IRE RESEARCH CENTRE (IRERC), KOLLAM**

**UNIT- REPM -VISHAKHAPATNAM, A.P.**

**UNIT - RETTP, BHOPAL, M.P.**

**OFFICE, RESIDENTIAL, CONTENTS, GPA ETC. INSURANCE, Mumbai IREL**

**POLICY PERIOD: 01-04-2026 to 31-03-2027**

Techno-Commercial Bid has been devised for standard evaluation of quotation based on common platform. The underwriters must specifically answer each and every point appended below to qualify for the Price bid.

**NOTE: THE FOLLOWING NOMENCLATURE SHALL BE FOLLOWED FROM HERE ON FOR EACH OF THE 7 UNITS: -**

**OSCOM-OS, CHAVARA-CH, MANAVALAKURICHI-MK, RARE EARTH DIVISION-RED, and IRE RESEARCH CENTRE- RC, REPM, RETTP.**

**I. Fire policies/Bharat Laghu/Bharat Sookshma(BLUS/BSUS):-**

1. Please confirm that you have quoted separately for each of the risk/policy of the schedule(s) attached herewith.
2. Please confirm that you have quoted for items under detailed **Schedule No OS-1, OS-2 OS-3 & OS-12; CH-1, CH-2 & CH-9; MK-1 & MK-2; RED-1 & RED-2; RC-1; REPM-1, RETTP-1**, attached to **Annexure-B** under **Standard Fire and Special Perils Policy (SFSP)/Bharat Laghu Udyam Suraksha (BLUS)/Bharat Sookshma Udyam Suraksha (BSUS)** (as applicable) **including STFI** for Plant, other properties, its residential blocks and Stock/stores/spares/Finished Stocks/ WIP/CWIP etc. respectively without any exclusion/deletion of any standard SFSP/BLUS/BSUS policy covers of erstwhile tariff policy/extant IRDAI regulation for the full Sum Insurance. **Please also confirm that the policy excess is strictly as per General Insurance Council's latest guideline.**
3. Please confirm that you have not put any additional excess/warranty except as provided under SFSP wording and that there is no change in standard wordings.
4. Please confirm that you have given the Add-on Covers:
  - a) **Earthquake & STFI** for the entire Sum Insured of **OS-1, OS-2, OS-3 & OS-12; CH-1, CH-2 & CH-9; MK-1 & MK-2; RED-1 & RED-2; RC-1; REPM-1; RETTP-1**.
  - b) **Omission to Insure Clause to the extent of 2% of Sum Insured; Escalation clause- 20%(BMA); Minor works cover for Rs. 2 Crores, Impact damage due to insured's own rail/road vehicles, forklifts, cranes; Fire Fighting & Loss Minimization Expenses**

**for Rs. 50 lakhs each; Additional Removal of Debris including de-watering expenses for Rs. 1 Cr.; waiver of under-insurance @15%; applicable only to schedule nos. OS-1, OS-12, CH-1, CH-9, MK-1, RED-1, REPM-1, RETTP-1 for SFSP policy.**

5. Please confirm that you have quoted for the **Fire/BLUS/BSUS Insurance (as applicable) for Stock, including Stock in open, STFI, & EQ, on Declaration basis** for total Sum Insurance as stated under **Schedule Nos. OS-3, CH-2, MK-2, RED-2** attached to **Annexure-B**.
6. Please confirm that you have given add-on cover of "**Temporary Removal of stock**" as per Fire tariff **(for 60 days) for 10% of the total Sum Insurance** as stated under Schedule Nos. **OS-3, CH-2, MK-2, RED-2** attached to Annexure-B.
7. Please confirm that you have considered following in your quotation for **SFSP policy only**.
  - (i) Designation of Property Clause
  - (ii) Local Authority Clause and
  - (iii) Reinstatement Value Clause (RIV) for Properties except Stock.
  - (iv) Waiver of under-insurance@15%
  - (v) Omission to insure, addition, alteration and extension clause-2%
  - (vi) Escalation clause - 20% (BMA),
  - (vii) Minor works cover for Rs. 2 Crores,
  - (viii) Impact damage due to insured's own rail/road vehicles etc.
  - (ix) Fire Fighting & Loss Minimization Expenses for Rs. 50 Lakhs each
  - (ix) Additional Removal of Debris including de-watering expenses for Rs. 1 Cr.
  - (x) Agreed Bank Clause incorporating bankers/ financial institutions if any for their respective interest.

**Applicable to schedules Nos. - OS-1, OS-12, CH-1, CH-9, MK-1 & RED-1, REPM-1, RETTP-1 for SFSP policy only.**

## **II. Burglary Insurance:** -

10. Please confirm that you have quoted the Burglary Insurance for plant & machinery and contents Stock/stores/ spares / finished goods/ etc. **(including stocks in open)** on **10% of Sum Insured on First Loss basis, with Theft & RSMD extensions as per Schedule Nos. OS-4, OS-13, CH-3, CH-10, MK-3, RED-3 & RC-2 of Annexure-B, respectively.**
11. Please confirm that you have quoted an Excess of **5% of claim amount subject to minimum of Rs.5,000/- under the Burglary Policy**. Please also confirm that no other additional excess has been given in your quotation.

### **III. Marine Insurance (Inland Transit)**

12. The dispatch material includes **All types of Raw materials, Finished Goods, equipment, Capital Goods, spares, consumable stores, building materials, project equipment and materials related to insured's trade/business etc.**  
Please confirm that your quotation is for Sum Insurance as per **Schedule Nos. OS-6, CH-4, MK-4, RED-4, REPM-3 & RETTP-2 attached to Annexure-B respectively.**
13. Please confirm that you have quoted for **Marine Open Policy (All Risk Cover)** with mode of **transit by Rail/Road/Air/Inland waterways / Courier / Post/ Parcel.** The said coverage will be as per ITC Clause-A and S.R.C.C and with basis of declaration on **CIF + 10% on W/W basis from anywhere in India to anywhere in India including transshipment, Inter Unit Stock Transfer with loading & unloading cover, as per Single Carrying Limit and Per Location Limit and Estimated Annual Transit Given in Schedule Nos. OS-6, CH-4, MK-4, RED-4, REPM-3 & RETTP-2 with excess stipulated therein.** However, for the journey through inland waterways, appropriate endorsement to be attached to the policy without any extra premium.
14. Please also confirm that exclusions are strictly as per ITC-A only. No additional warranties to be imposed.
15. Please confirm that **Claim Detection Period is 30 days from the date of arrival of consignment at final destination.**

**Monthly declaration will be sent before close of the next calendar month.**

### **IV. Marine Insurance -Open Cover for Import**

16. The dispatch material includes **All types of Plant & Machineries, equipment, Capital Goods, spares, consumable stores, Project equipment and materials related to insured's trade/business.**  
Please confirm that your quotation is for Sum Insurance as per **Schedule Nos. OS-7A, attached to Annexure-B.**
17. Please confirm that you have quoted for Marine Open Cover with ICC (A) (Vessel/ Ship/ Air/Rail/Road/Inland waterways) with War and S.R.C.C for valuation of **CIF+ 10% + Actual customs duty on W/W basis (including Loading & Unloading)** from anywhere in the world to anywhere in India as per Vessel Limit and Limit per Location as given in **Schedule No. OS-7A, with excess stipulated therein.** Please confirm that **Claim Detection Period is 30 days from the date of arrival of consignment at final destination.**
18. Please also confirm that exclusions are strictly as per ICC-A only. No additional warranties to be imposed.

## **V. Marine Insurance -Open Cover for Export**

19. The dispatch material includes materials/products related to insured's trade/business like, **Thorium Nitrate, Thorium Oxide, Monazite etc.**  
Please confirm that your quotation is for Sum Insurance as per **Schedule Nos. OS-7B, attached to Annexure-B.**
20. Please confirm that you have quoted for Marine Open Cover with ICC (A) (Vessel/ Ship/ Air/Rail/Road/Inland waterways) with War and S.R.C.C W/W basis (**including Loading & Unloading**) from anywhere in India to anywhere in the world as per Vessel Limit and Limit per Location as given in **Schedule Nos. OS-7B**, with excess stipulated therein.
21. **Please also confirm that exclusions are strictly as per ICC-A only. No additional warranties to be imposed.**

## **VI. Engineering & Miscellaneous Insurance**

22. Please confirm that you have quoted for the appropriate Policies (MB, BOILER EXPLOSION, EEI) for Engineering Risks and All Risk with Add-on covers mentioned in the respective schedules hereunder:

**A. MACHINERY BREAKDOWN INSURANCE (M.B.):** Please confirm that you have quoted separately for the full Sum Insurance of the Machineries/ Equipment etc. of respective value(s) for:

- (a) **Machinery Breakdown Insurance which** will be as per erstwhile Engineering Tariff Wordings in respect of **Schedule Nos. OS-8, CH-5, MK-5, RED-5, RC-3, REPM-2, RETTP-3** as attached to **Annexure-B (including Oil & Coolant)**.
- (b) Please confirm that **Escalation clause -20%** has been included on all assets with respect to **Schedule Nos. OS-8, CH-5, MK-5, RED-5, RC-3, REPM-2& RETTP-3** respectively
- (c) Please confirm that **Oil/Coolant including foundation** of various Equipment, in respect to **Schedule Nos. OS-8, CH-5, MK-5, RED-5, RC-3, REPM-2 & RETTP-3** respectively, is covered under the **MB policy**.
- (d) Please confirm that you have provided the Excess as per General Insurance Council's latest guideline.

## **B. BOILER INSURANCE**

- (a) **Boiler Insurance Policy in respect of Schedule No. OS-5 respectively, as attached to Annexure B.**
- (b) Please confirm that **Boiler explosion policy has TP liability of Rs.10 Lacs (AOA: AOY=1:1) and Surrounding Property covers for Rs.10 Lac** with Excess as per General Insurance Council's guideline.

### **C. ELECTRONIC EQUIPMENT INSURANCE**

(a) Please confirm that you have quoted separately for full Sum Insurance for **Electronic Equipment Policy (EEI)** including Escalation clause -20%, STFI & EQ for Laboratory/Analytical equipment with additional custom duty cover as specified in the Schedules marked –OS-10, CH-7, MK-7, RED-6, RC-4 & RETTP-4 respectively, attached to Annexure-B with Excess as per general Insurance Council's Guidelines.

### **VII. OFFICE PACKAGE INSURANCE**

**Covering IREL's corporate and various other offices & residential flats in Mumbai. Sum Insured details are in Annexure-B (separate schedule B-1) attached.**

- i. Bharat Laghu Udyam Suraksha (BLUS)/Bharat Sookshma Udyam Suraksha (BSUS)/ Bharat Griha Raksha (BGR) cover as per IRDA's policy clauses, guidelines with **STFI & EQ** and subject to policy deductibles as per the General Insurance Council's/IRDA's guidelines.
- ii. Burglary Policy should be on 25% First Loss basis including Theft, RSMD extensions with Policy deductible of Rs 500/- (Rupees Five Hundred only) flat for each claim.
- iii. Electronic Equipment Insurance (EEI) cover should be as per erstwhile EEI Tariff with STFI & EQ covers and the policy deductible should be as per the General Insurance Council's guideline.
- iv. Laptop and Mobile phones should be covered for All Risk basis with Internal & external Mechanical breakdown & RSMD extension. The policy deductible should be restricted to flat Rs 1000/- (one thousand only) for each claim.
- v. Group Personal Accident (GPA) Insurance as per details given in the Annexure.
- vi. Baggage insurance should be Rs.5 Lacs. There should not be any cap or limit per baggage and no policy deductible in Baggage Insurance. The policy to have **burglary & theft covers**.
- vii. The Policy will on (a) Reinstatement Value Basis and with (b) Designation Clause attached in relevant sections.

### **VIII. Contractor's Plant & Machinery Insurance (CPM)**

#### **1. For Earth Moving Equipment**

- (a) Please confirm that you have quoted separately for the full Sum Insurance for **Heavy material handling equipment and other Mobile Equipment under the erstwhile CPM tariff wordings** covering Fire & Allied perils, including STFI & EQ, RSMD, Burglary & Theft & accidental damages arising out of external means with additional cover of Third party Liability (AOY Rs.40 Lakhs; AOA: AY - 1:1), Surrounding Property Rs. 30 Lakhs & Escalation clause -20% as stated in the Schedules marked – OS-9, CH-6, MK-6, & RED-7 of Annexure- B.
- (b) Excess shall be as per GI council guidelines.
- (c) STFI & EQ add on covers to be included.

#### **2. For DWUP at OSCOM & CHAVARA**

- (i) **Dredge and Wet Up-gradation Plants (DWUP)**

- (ii) at OSCOM, Refer Schedule OS-11, read with write up at the bottom of Annexure-A.
- (iii) DWUP-II at CHAVARA; Refer Schedule CH-8, read with write up at the bottom of Annexure-A (CH-8).
- (iv) A brief write up containing the risk exposure and the cover sought is mentioned at the bottom of the page. Please confirm that you have provided the required cover without any Alteration / Deletion.
- (v) Excess shall be as per GI council guidelines.

**IX. General Terms & Conditions: -**

- (A) Please confirm that you have given quotation on Gross basis, which is inclusive of all Loading/discounts and GST for each and every policy.
- (B) Please confirm that in your premium calculation and quotation in the Price Bid, you have complied with each and every parameter as stated in the Techno-commercial Bid.
- (C) Please confirm that your premium quote complies with all IRDAI/Statutory guidelines and General Insurance Council of India agreement.
- (D) Please also confirm that you have not given any counter/alternative offer/ proposal in the “Price Bid” and in case there is any deviation from the above or addition of any terms/condition, which have been mentioned in the ‘Techno-commercial Bid’, your bid will be disqualified and rejected.**
- (E) The successful bidder who will be chosen for placement of the subject renewal of insurance will need to execute **a Service Level Agreement** with IREL
- (F) Related parties should not quote for the tender separately. Parties are considered to be related if at any time during the reporting period one party has the ability to control the other party or exercise significant influence over the other party in making financial/operating decisions. If it is noticed that related parties have submitted separate quotations, IREL reserves the right to reject the same.
- (G) Any further addition/deletion to Assets/WIP/CWIP will be done in the policy by paying proportionate premium from date of inclusion. This will be taken into account in the mother policy with due endorsement after finalisation of the order.

(Signature)

AUTHORISED SIGNATORY OF INSURANCE COMPANY

Date:

## **FOR OSCOM, ODISHA**

## **ANNEXURE- A (SCH: OS-11)**

### **CONTRACTORS PLANT & MACHINERY FOR DWUP AT OSCOM, ODISHA**

#### **ABOUT THE PROCESS**

Mining of raw beach sand containing the six heavy minerals and separation of the later in adequate purities happen to be the common activity of Mineral Division of IREL at OSCOM. OSCOM unit adopts wet mining operation, involving use of Dredge and wet upgradation plant (DWUP) to exploit the inland deposits away from the beaches. The entire mining operation involves dredging of the mineral deposits on much larger scale (500 t/hr) augmented by smaller sized (~100) supplementary by two dredging units.

The heavy mineral rich sand feed either in the form of beach washings or dredge concentrate is subjected to final concentration in a facility provided with a host of spirals to enrich the feed with 97-98% heavy minerals.

Such upgraded material is next dried in a fluid bed drier to take on the separation of individual minerals/ores by taking advantage of the difference in their electrical, magnetic properties as well as specific gravity.

#### **THE FINAL PRODUCTS**

- Ilmenite,  $\text{FeTiO}_3$
- RUTILE,  $\text{TiO}_2$
- ZIRCON,  $\text{ZrSiO}_4$
- SILLIMANITE,  $\text{Al}_2\text{SiO}_5$
- GARNET,  $\text{Fe}_3\text{Al}_2(\text{SiO}_4)_3$
- MONAZITE,  $(\text{RE}, \text{Th}, \text{U})\text{PO}_4$
- THORIUM NITRATE,  $\text{Th}(\text{NO}_3)_4 \cdot 6\text{H}_2\text{O}$
- Mixed RECl and High Pure Rare Earth compounds
- Tri Sodium Phosphate

#### **ABOUT THE FLOATING DREDGE AND WET UPGRADATION PLANTS AT OSCOM, ORISSA.**

Dredging and wet up-gradation processes are basically wet process and carried out near mining areas. The dredger Ambuj and dredger Ajay are at present working at DWUP located at Arjipally, (North sector) which is 20 km from main plant.

DWUP has two sections (a) Dredging section (b) Up gradation section.

The hydraulically movable cutter ladder is mounted on the front part of the dredgers (Ajay & Ambuj) to allow the cutter to cut at any desire depth under the water up to a depth of 6 meter. Due to the rotation of the cutter, the dredge face at the front is loosened and agitated to form a slurry mixture of sand and water. The loosened sand is pumped by means of an electrically operated high capacity pump through a long pipeline to a wet up gradation plant. This plant is installed on a pontoon floating in an artificial pond. The loosened sand is pumped to a trommel fitted with cylindrical rotating screen and rotates at 6 rpm. Next the screened sands (with 20-30% heavies by weight) are passed through the spirals for concentration. Spirals are Gravity Separators in which the lighter and the heavy materials are separated. The slurry is passed through a number of stages to get the desired grade of DWUP Product. The heavy and the lighter minerals are collected in different tanks to pump/transported to other plants (Heavy Upgradation Plant) for further separation and the lighter minerals like quartz is pumped for back filling the mined out area.

The capacity of the DWUP plant is 24 lakhs ton annually

**A. Following coverages as per a Contractor's Plant & Machinery policy (CPM) are required**

**CPM for DWUP (OS-11) with the above operational features should cover the following perils:**

- 1) Fire & Allied perils
- 2) Earthquake Fire and Shock Tsunami
- 3) Storm, Tempest, Flood, Inundation, Cyclone (STFI/ all AOG perils) extension
- 4) Burglary Cover including Theft
- 5) Riot, strike, malicious damage (RSMD)
- 6) Accidental external damage while at work or rest at the site due to faulty handling, impact, collapse, dropping
- 7) Cover for Plant & Machinery Mounted on Floating vessel/craft/pontoon
- 8) Additional Removal of Debris from water body - Rs. 25 Lakhs

**B. Excess shall be as per GI council guidelines.**

**C. Total Reinstatement Sum Insured is Rs. 55.81 crores.**

**D. Please confirm that you have provided the required cover without any Alteration / Deletion.**

## **ANNEXURE- A- (CH-8)**

### **Floating Dredge and Wet Up gradation Plant (DWUP- II) - Chavara**

The first operation of IREL Chavara is the mining operation which is done by DWUP (Dredging and Wet Upgradation Plant)

DWUP II plant located in an isolated artificial mobile pond approximately 20 KM away from the main plant at the seashore. The capacity of the DWUP II IS 125 ton/hr.

The dredge and Wet up gradation plant are floating on pontoon in artificial pond/back water.

DWUP has two sections (a) Dredging section (b) Up Gradation section.

#### **Dredging section**

The hydraulically movable cutter ladder is mounted on the front part of the dredge to allow the cutter to cut at any desire depth upto 8 meter under the water. Due to rotation of the cutter (swing 180<sup>0</sup>), the dredge face at the front is loosened and agitated to form a slurry mixture of sand and water.

The loosened sand is pumped to wet up gradation plant through a rotary trommel screen. +3 mm are discarded and – 3 mm are sent to spirals.

#### **Wet Up Gradation Section**

The slurry is passed through gravity separators known as spirals in which the lighter and heavy materials are separated. The slurry is passed through a number of stages (3 stages) to get the desired grade of DWUP product. The heavies are pumped to the stockyard from where stackers are trucked away to Heavy Upgradation plant located inside the main plant for further separation and the lighter minerals like quartz is pumped for back filling the mined out area. The heavies from DWUP plant contain 80-85% heavy minerals.

The make of the DWUP II is Neumann Equipment Pty Ltd, Australia, Year of mfg.- 1997, LOA-34 m, Width-13 m.

**A. CPM policy for DWUP- II (CH-8) with the above operational features should cover the following perils:**

- 1) Fire & Allied perils
- 2) Earthquake Fire and Shock Tsunami.
- 3) Storm, Tempest, Flood, Inundation, Cyclone (STFI/ all AOG perils) extension.
- 4) Burglary Cover including Theft.
- 5) Riot, strike, malicious damage (RSMD)
- 6) Accidental external damage while at work or rest at the site due to faulty handling, impact, collapse, dropping.
- 7) Cover for Plant & Machinery Mounted on Floating vessel/craft
- 8) Additional Removal of Debris from water body -Rs. 25 Lakhs.

B. Excess shall be as per GI council guidelines.

**C. Total Reinstatement Sum Insured is Rs. 2.78 Crores.**

**D. Please confirm that you have provided the required cover without any Alteration / Deletion.**



S.NO.	TYPE OF POLICY/LOCATIONS	UNITS			IRE RESEARCH CENTRE (RC), Kerala	REPM, VIZAG	RETPP, BHPAL
		OSCOM, ORISSA	CHAVARA	MK, Tamilnadu			
1	Fire Policy/Bharat Laghu/Sookshma with STFI, EQ	OS-1, OS-2, OS-12	CH-1 & CH-9	MK-1	RED-1	RC-1	REPM-1 RETTP-1
2	Fire Policy (Declaration)/Laghu for STOCK with STFI, EQ	OS-3	CH-2	MK-2	RED-2	NA	NA
3	BURGLARY POLICY:(including stocks in open) on 10% of Sum Insured on First Loss basis with theft, RSMD Extensions.	OS-4, OS-13	CH-3 & CH-10	MK-3	RED-3	RC-2	NA NA
4	BOILER POLICY	OS-5	NA	NA	NA	NA	NA
5	MARINE INLAND OPEN POLICY (Annual transit)	OS-6	CH-4	MK-4	RED-4	NA	REPM-3 RETTP-2
6	MARINE IMPORT POLICY (Annual Transit)	OS-7 A	NA	NA	NA	NA	NA
7	MARINE EXPORT POLICY (Annual Transit)	OS-7 B	NA	NA	NA	NA	NA
8	MACHINERY BREAKDOWN POLICY	OS-8	CH-5	MK-5	RED-5	RC-3	REPM-2 RETTP-3
9	CPM POLICY (Earth Moving equipment)	OS-9	CH-6	MK-6	RED-7	NA	NA
10	ELECTRONIC EQUIPMENT POLICY	OS-10	CH-7	MK-7	RED-6	RC-4	NA RETTP-4
11	CPM POLICY FOR DWUP (to be read with Annex-A)	OS-11	CH-8	NA	NA	NA	NA
12	Office Package Policy for Mumbai -HEAD OFFICE (HO)	For Mumbai based assets as per ANNEXURE B					

IREL (INDIA) LIMITED		ANNEXURE-B	
OSCOM UNIT(OS)			
SCHEDULE- OS-1		2026-27	
SCHEDULE OF STANDARD FIRE & SPECIAL PERIL POLICY ( with STFI & EQ )			
	<b>UNIT: IREL (INDIA) LTD. ORISSA SAND COMPLEX, MATIKHALO, CHATRAPUR, GANJAM, ORISSA- 761045</b>	<b>LOCATION- MATIKHALO (MSP )</b>	<b>LOCATION- MATIKHALO (REEP)</b>
	<b>DESCRIPTION OF ASSETS</b>	<b>Rs. in Lacs</b>	<b>Rs. in Lacs</b>
1	FACTORY BLDG. & CIVIL STRUCTURES INCLUDING COMPOUND WALLS, OFFICE BUILDING, TOWNSHIP, HOSPITALS, SCHOOLS, OTHER BUILDINGS, ROADS, CULVERTS, RAILWAY SIDING AND OTHER UTILITIES THEREIN	18469.91	7590.29
2	PLANT & MACHINERIES INCLUDING MATERIAL HANDLING AND EARTH MOVING EQUIPMENTS, ELECTRICAL INSTALLATIONS, DESALINATION PLANT, TDP, TECHNICAL DEPTT, LABORATORY, R & D EQUIPMENTS AND OTHER SERVICE EQUIPMENTS	48088.86	12291.21
3	FURNITURE FIXTURE FITTINGS, COMPUTERS, OFFICE EQUIPMENTS & OTHER EQUIPMENTS	2008.76	160.87
4	CAPITAL WORK IN PROGRESS	1460.12	1473.33
	<b>Total</b>	<b>70027.65</b>	<b>21515.70</b>
	<b>Total OSCOM (Rs in Lakhs)</b>	<b>91543.35</b>	

NOTE

1 Excess :- As per latest General Insurance Council Guideline.

## SCHEDULE - OS-2

2026-27

LAGHU/SOOKSHMA/GRIHA/STANDRAD FIRE & SPECIAL PERIL POLICIES FOR TOWNSHIP/GUEST HOUSE, OFFICES AT BBSR & KOLKATA (with STFI, EQ)

		BUILDING	CONTENTS	TOTAL
	LOCATION:	Rs. In Lacs	Rs. In Lacs	Rs. In Lacs
1	35-A, HAZRA RD. FIRST FLOOR. KOLKATA (office)	126.35	2.60	128.95
2	PLOT NO-M-16/A, BARAMUNDA, BHUBNESWAR (office)	168.41	137.63	306.04
3	TOWNSHIP, GUEST HOUSE (outside main plant)	3786.47	618.04	4404.51
	<b>TOTAL</b>	<b>4081.23</b>	<b>758.27</b>	<b>4839.50</b>

NOTE :- Excess :- As per latest General Insurance Council Guideline.

## SCHEDULE- OS- 3

2026-27

SCHEDULE OF STANDARD FIRE & SPECIAL PERIL POLICY ON STOCKS INCL STOCK IN OPEN with STFI, EQ.

	UNIT: IREL(INDIA) LTD. ORISSA SAND COMPLEX, MATIKHALO, CHATRAPUR, GANJAM, ORISSA- 761045 (A-I)	Rs. in Lacs
	<b>DESCRIPTION OF ASSETS</b>	
	Finished Goods at OSCOM & REEP (containing Illemnite, Rutile, Sillimanite, Garnet, RE Chloride, TSP, NGADU, Th. Nitrate	
	General Stores	
	Chemical at Stores	
	Packing Material	
	WIP	
	<b>Stores &amp; Finished Goods on Delaration basis</b>	
	<b>TOTAL STOCK (Rs)</b>	<b>12281.78</b>
<b>EXCESS: AS PER GENERAL INSURANCE COUNCIL LATEST GUIDELINE</b>		

SCHEDULE- OS- 4			
BURGLARY POLICY- FLOATER			2026-27
Burglary Policy for stocks/ stores/ spares/ Raw materials/Finished goods/ WIP/CWIP / Plant & Machineries			
/ Contents etc on 10% First Loss Basis with theft, RSMD Extensions.			
Locations: OSCOM Plant/MSP/ DAE/REEP/DWUP Township/ Kolkata/ Bhubneswar (Ref- Sch-OS-1, OS-2 & OS-3)			
Excess: 5% of Claim amount subject to minimum of Rs.5,000/-		Sum Insured (Rs in Lakhs)	
		78,523.20	

SCHEDULE- OS-5				
SCHEDULE OF BOILER TO BE COVERED UNDER BOILER INSURANCE POLICY				2026-27
UNIT	LOCATION OF UNIT			
OSCOM	UNIT: IREL(INDIA) LTD. ORISSA SAND COMPLEX, MATIKHALO, CHATRAPUR, GANJAM, ORISSA- 761045			Rs. IN LACS
	DESCRIPTION	MAKE	YEAR	TOTAL VALUE
	2 nos. of 18tph capacity, 14 Kg/Cm <sup>2</sup> solid fuel fired steam boiler system of Pressels Private Limited	PRESSELS	2014	1300.00
	1 nos. of 850kgph capacity, 10.54 Kg/Cm <sup>2</sup> HSD/LDO fuel fired steam boiler system of Pressels Private Limited		2021	10
			TOTAL (Rs)	1310.00
EXCESS: AS PER GENERAL INSURANCE COUNCIL GUIDELINE				
ADDITIONAL COVERAGE: THIRD PARTY LIABILITY (TPL):- Rs. 10 LACS.				
& SURROUNDING PROPERTY OF Rs. 10 LACS.				

SCHEDULE- OS-6			2026-27
Marine Inland Transit Policy for Oscom & REEP			
<b>Marine Inland Transit Declaration (Open) Policy (All Risk cover) with ITC- A (Rail/ Road/Air/Inland Waterways / courier, Post, Parcel)</b>			
<b>Clause- A with S.R.C.C. at CIF+10% on W/W basis covering loading &amp; unloading from Anywhwere in India to Anywhere in India including transshipment including Inter Unit Stock Transfer.</b>			
Sr. No	Particulars	Remarks	
1	Estimated Annual Transit (Rs)	Rs. 20 Crores	
2	Single Carrying Limit (Rs)	Rs. 10 Crores	
3	Per Bottom Limit (Rs)	Rs. 10 Crores	
4	Commodity Description	All types of Raw materials, Finished Goods, Equipments, Capital goods, Spares, Consumable Stores, Building materials, Project Equipment and Materials related to insured's trade/business.	
5	Mode of Journey	Rail/ Road/ Air/ Inland Waterways/courier, Post, Parcel.	
6	Excess	Not exceeding 0.25% of the Consignment Value subject to minimum of Rs. 5,000/-	
7	Mode of Packing	Customary	
8	Claim Detection Period	30 days from the date of arrival of consignment at destination.	

SCHEDULE- OS-7 A			
Marine Import Open Cover for Oscom & REEP			
<b>Marine Import Open Cover under ICC (A) with War &amp; SRCC at CIF + 10%+ Actual Custom Duty</b>			
<b>W/W basis from Anywhwere in the world to Anywhere in India including loading &amp; unloading.</b>			
2026-27			
Sr. No	Particulars	Remarks	
1	Estimated Annual Transit (Rs)	Rs. 10 Crores	
2	Single Carrying Limit (Rs)	Rs. 6 Crores	
3	Per Bottom Limit (Rs)	Rs. 6 Crores	
4	Commodity Description	Plant & Machineries/ Equipments/ Spares, etc. related to insured's trade.	
5	Mode of Journey	Ship/ Vesels/ Rail/ Road/ Air/ Water	
6	Excess	Not exceeding 0.25% of the Consignment Value	
		subject to minimum of Rs. 5,000/-	
7	Mode of Packing	Customary	
8	Claim Detection Period	30 days from the date of arrival of consignment at destination.	

## SCHEDULE- OS-7 B

2026-27

## Marine Export Open Cover for Oscom &amp; REEP

Marine Export Open Cover under ICC (A) with War &amp; SRCC at CIF + 10%

W/W basis from Anywhere in India to Anywhere in world including Loading and Unloading

Sr. No	Particulars	Remarks		
1	Estimated Annual Transit (Rs)	Rs. 9 Crores		
2	Single Carrying Limit (Rs)	Rs. 4 Crores		
3	Per Bottom Limit (Rs)	Rs. 4 Crores		
4	Commodity Description	Thorium Nitrate, Thorium Oxide, Monazite etc		
5	Mode of Journey	Ship/ Vesels/ Rail/ Road/ Air/ Inland Waterways		
6	Excess	Not exceeding 0.25% of the Consignment Value subject to minimum of Rs. 5,000/-		
7	Mode of Packing	Customary		

## SCHEDULE- OS-8

2026-27

SCHEDULE OF PLANT & MACHINERIES & EQUIPMENTS TO BE COVERED UNDER M.B.  
POLICY

				YEAR
	UNIT: IREL (INDIA) LTD. ORISSA SAND COMPLEX, MATIKHALO, CHATRAPUR, GANJAM, ORISSA- 761045		Rs. in Lacs	
	DESCRIPTION	QTY	SUM INS	
1	SF6- 132 KV/3150 AMP/4500 MVA (AREVA/ALSTOM make)	2	90.00	1986
2	132KV ,800 AMP, OUTDOOR TP, MANUALLY OPERATED DISCONNECTING SWTCH WITH INSULATORS	8	50.00	1986
3	LIGHTNING ARRESTER- 120 KV	4	5.00	1986
4	3 SEGMENT, 120 KV/ BIL PORCELINE OUTDOOR SINGLE POLE CT	2 SETS- 6 NOS	10.00	1986
5	RELAYS & CONTROL PANEL 132 KV SYSTEM	2	12.50	1986
6	CROMPTON MAKE, POWER TRANSFORMER 132/11 KV, 12.5 MVA WITH OLTC INCLUDING OIL, SR. NO: 24193 & 24194	2	200.00	1980
7	NEUTRAL EARTHING REGISTER	2	3.70	1980
8	11 KV VCB/VOCB	18	100.00	1980
9	BATTERY CHARGER	1	3.70	2001
10	VARIOUS ELECTRIC MOTORS	As per list attached	966.00	various
11	GENERATOR DIESEL 25 KVA & ACCS. MAKE-JACKSON	1	12.10	2014
12	DG set 25 kva, Alternator- G09C04295, diesel engine- 76776, 2009 year, Serial no-CIS-09036340, MSP	1	12.10	2009
13	DG set 125 kva, Alternator- N16G30081, diesel engine- 684327053, 2016 year, Serial no-CIGS16092267, MSP	1	25.50	2016
14	DG set 40 kva, Alternator- G10K33086, diesel engine- 101054805, 2011 year, Serial no-CIS-11015232	1	18.20	2011
15	DG SET 40KVA,3PH,MAKE-JACKSON	1	18.20	2010
16	TRANSFORMER 400KVA,11KV/440V APO (2010-11), OEU CUTTAK MAKE	1	7.30	2010
17	TRANSFORMER 1000 KVA	1	19.00	2006
18	DG SET 750 KVA	1	72.20	2015
19	62.5 KVA DG SET JAKSON MAKE, CUMMINS MAKE ENGINE SL No: C72037499, STAMFORD ALTERNATOR, SL NO: G17L520611, YR. OF MAKE :21/2/2018	1	20.00	2018
20	TRANSFORMER - NO: 2, LOCATED AT MSP,OEU MAKE TRANSFORMER 1600 KVA, SR. NO: 6736, YR-2019	1	31.00	2019

21	TRANSFORMER - NO: 3, LOCATED AT MSP, ITL MAKE, TRANSFORMER 1600 KVA, SR. NO: 6723,	1	31.00	1980
22	TRANSFORMER - NO: 4, LOCATED AT MSP, ETL MAKE, TRANSFORMER 1600 KVA, SR. NO: 5166 , YR-2019	1	31.00	2019
23	TRANSFORMER - NO: 1, LOCATED AT MSP, OEU CUTTAK MAKE, TRANSFORMER 1600 KVA, SR. NO: 1153	1	31.00	2015
24	location- MSP LCSS- 2500 KVA,11000-433 voltage rating, Synergy transformer pvt.ltd,serial no-STPL703	1	40.00	2020
25	location- MSP LCSS- 2500 KVA,11000-433 voltage rating, Synergy transformer pvt.ltd,serial no-STPL702	1	40.00	2020
26	location- MSP LCSS- 2500 KVA,11000-433 voltage rating, Synergy transformer pvt.ltd,serial no-STPL704	1	40.00	2020
27	location- RPA- 1600 KVA,11000-433 voltage rating, The indian transformer ltd,,serial no-8787	1	31.00	1980
28	TRANSFORMER - LOCATED AT RPA , ITL MAKE, TRANSFORMER 1600 KVA, SR. NO: 6727 ,	1	31.00	1986
29	2000 KVA ITI MAKE TRANSFORMER LOCATED AT WET UP GRADATTION PLANT , 1981,	1	35.00	1981
30	TRANSFORMER 1600 KVA , INDIAN TRANSFORMER MAKE, LOCATED AT BOILER HOUSE OF REEP, TR-1, Sr.No. 1411,	1	31.00	2011
31	TRANSFORMER 2000 KVA , OUE CUTTACK MAKE, LOCATED AT BOILER HOUSE OF REEP, TR-2, Sr. No: 727	1	35.00	2011
32	TRANSFORMER 2000 KVA , TR-3, OUE CUTTACK MAKE, S.N 726 LOCATED AT NEW TRANSFORMER ROOM OF REEP	1	35.00	2011
33	TRANSFORMER 1600 KVA , TR-4, TESLA TRANSFORMER MAKE, S.N. 12-13/1403LOCATED AT NEW SUBSTATION OF REEP	1	31.00	2011
34	HYDROCYCLONE TEST RIG MOZLEY LAB MODEL P:07- 283/30.3.96	1	25.00	1997
35	630 KVA Transformer , 11 KV/430 Volt,	1	15.00	2019
36	DWUP UPGRADATION TRANSFORMER, 1600 KVA, INDIAN TRANSFORMERS LTD. , 11KV/433V, SL.No.: 6725	1	31.00	1980
37	DWUP KIOSK TRANSFORMER, 400 KVA, HARIPRIYA TRANSFORMER, 11/0.433 KV	1	12.00	1980
38	DWUP AMBUJ DREDGE TRANSFORMER, 1000 KVA, SPECIAL TRANSFORMER SERVICE, SL. NO 35662, 11/0.433 KV	1	20.00	2007
39	DWUP AJEYA DREDGE TRANSFORMER, 1600 kVA, TRANSGIETZ ENTERPRIZES TRANSFORMER , 11kV/3.3 KV, SL.No.: YE/302	1	31.00	2017
40	DWUP AJAYA DREDGE NEW TRANSFORMER, 500 KVA, TRANSGIETZE TRANSFORMER , SL. NO TE/222, 3.3/0.433 KV	1	13.00	2018

41	DWUP BOOSTER SUBSTATION NO 17 & 18 TRANSFORMER, 630 KVA, ELECTROTHERM INDIA LTD, SL.NO 2081/I, 11/0.433 KV	1	15.00	2014
42	DWUP BOOSTER SUBSTATION NO 19 TRANSFORMER, 630 KVA, ELECTROTHERM INDIA LTD, SL.NO 2181/2, 11/0.433 KV	1	15.00	2020
43	DWUP BOOSTER SUBSTATION NO 15 & 16 TRANSFORMER, 630 KVA, ESENNE Transformer LTD, SL.NO ET2-1426, 11/0.433 KV	1	15.00	2020
44	DWUP BOOSTER SUBSTATION NO 12 & 13 TRANSFORMER, 750 KVA, TRANSGIETZE TRANSFORMER , SL.NO TE/272, 11/0.433 KV	1	18.00	2020
45	DWUP BOOSTER SUBSTATION NO 10 & 11 TRANSFORMER, 630 KVA, MAHENDRA TRANSFORMER , SL.NO 1112134, 11/0.433 KV	1	15.00	2020
46	DWUP BOOSTER SUBSTATION NO 9 TRANSFORMER, 400 KVA, THE INDIAN TRANSFORMER , SL.NO: IS- 2026/1977, 11/0.433 KV	1	12.00	1980
47	DWUP BOOSTER SUBSTATION NO 5 & 8 TRANSFORMER, 500 KVA, I P L PRODUCT , SL.NO IPL/00847, 11/0.433 KV	1	13.00	2005
48	DWUP BOOSTER SUBSTATION NO 4 & 7 TRANSFORMER, 500 KVA, I P L PRODUCT , SL.NO IPL/00849, 11/0.433 KV	1	13.00	2018
49	DWUP BOOSTER SUBSTATION NO 3 & 6 TRANSFORMER, 500 KVA, I P L PRODUCT , SL.NO IPL/00848, 11/0.433 KV	1	13.00	2018
50	SMP- 3 UPGRADATION PLANT TRANSFORMER, 1000 KVA, ESSENAR TRANSFORMER , SL NO ET2-4670, 11/0.433 KV	1	20.00	2018
51	SMP- 3 FEED BIN TRANSFORMER, 630 KVA, ESSENAR TRANSFORMER , SL NO ET2-4670, 11/0.433 KV	1	15.00	2018
52	SMP- 3 TAIL BOOSTER SUBSTATION TRANSFORMER, 1000 KVA,TRANSGIETZ TRANSFORMER , SL NO TE/217, 11/0.433 KV	1	20.00	2017
53	SMP- 3 SOUTH SIDE WATER POND SUBSTATION TRANSFORMER, 500 KVA, TRANSGIETZ TRANSFORMER , SL NO: 800174, 11/0.433 KV	1	13.00	1997
54	SMP- 4 UPGRADATION PLANT TRANSFORMER, 1000 KVA, ESSENAR TRANSFORMER , SL NO ET2-3808, 11/0.433 KV	1	20.00	2017
55	SMP- 4 FEED BIN TRANSFORMER, 630 KVA, ESSENAR TRANSFORMER , SL NO ET2-3810, 11/0.433 KV	1	15.00	2017
56	SMP-4 WATER PUMP SUBSTATION TRANSFORMER 630 KVA, ESSENAR TRANSFORMER , SL NO ET2-3809, 11/0.433 KV	1	15.00	2017
57	SMP- 1 UPGRADATION PLANT TRANSFORMER, 1000 kVA, ORISSA TRANSFORMER, SL. NO: 28523, 11/0.433 KV	1	20.00	2022
58	SMP- 1 HEAD FEEDBIN TRANSFORMER, 630 kVA, ORISSA TRANSFORMER PVT LTD. SL.NO: 28524, 11/0.433 KV	1	15.00	2022

59	SMP- 1 POND WATER SUB-STATION TRANSFORMER, 630 KVA, ORISSA TRANSFORMER PVT LTD, SL. NO:28525, 11/0.433 KV	1	15.00	2022
60	SMP 2 UPGRADATION PLANT TRANSFORMER, 630 KVA, ESENNER TRANSFORMER, SL. NO . ET-2/3708, 11/0.433 KV	1	15.00	2013
61	SMP 2 TRANSFER BIN SUBSTATION TRANSFORMER, 630 KVA, INDOTECH ELECTRIC, SL. NO . IT-16692, 11/0.433 KV	1	15.00	2013
62	SMP 2 TAILS BOOSTER SMP#3 SUBSTATION TRANSFORMER, 630 KVA, ESSENAR TRANSFORMER, SL. NO . ET 2/1974 , 11/0.433 KV	1	15.00	2013
63	SMP 2 TAILS BOOSTER 3 SUBSTATION TRANSFORMER, 630 KVA, ESSENAR TRANSFORMER, SL. NO: ET 2/2700 , 11/0.433 KV	1	15.00	2016
64	SMP 2 OUTPUT BOOSTER SUBSTATION 3 & 4 TRANSFORMERS, 400 KVA, TRANSGIETZ TRANSFORMER, SL NO B 0019174, 11/0.433 KV	1	12.00	2018
65	SMP 2 OUTPUT BOOSTER SUBSTATION 2 TRANSFORMERS, 630 KVA, ESENNAR TRANSFORMER, SL NO: ET 2/4241, 11/0.433 KV	1	15.00	2018
66	63 kVA DG SET KIRLOSKAR MAKE, KIRLOSKAR MAKE ENGINE SL No: 06.1701/1420006, KIRLOSKAR ALTERNATOR, SL NO: ES3A010H112164	1	20.00	
67	3 NO MAGNETIC SEPARATOR	3	57.00	2021
68	Nitrogen Injection fire protection system	2	30.00	2021
69	132 kv SF6 circuit breaker(incoming) siemens make	2	25.00	2021
70	11 kv panel for workshop and SMP 1/2	1	25.00	2021
71	LT panel for administation building	1	25.00	2021
72	LT panel for housing colony	1	25.00	2021
73	11kV /433v unitized substation	3	150.00	2023
74	11kV /433v 2000kVA indoor transformer.	1	39.00	2023
75	Motors various rating a. 45kW , 1500RPM, 4pole,Frame- 225M :- 5 Nos. b. 55kW , 1500RPM, 4pole,Frame-250M :- 5 Nos. c. 90kW , 1500RPM, 4pole,Frame- 280M :- 8 Nos.	18	60.00	2023
76	Motors rating a. 110kW , 1000RPM, 6pole,Frame- 315M :- 4 Nos.	4	28.00	2023
77	132/11 kv,10/12.5 MVA transformer-MRSS	1	110.00	2021
78	Transformer 10000/12500KVA, 132/11 KV power transformer	1	170.00	2021
82	25kVA DG Set	4	25.42	2025
83	5kVA DG Set	1	2.00	2025
	<b>TOTAL</b>		<b>3440.92</b>	
<b>NOTE</b>	<b>1.OIL/COOLANT IN VARIOUS EQUIPMENT TO BE COVERED IN THE ABOVE POLICY.</b> <b>2. Escalation@20%. 3.EXCESS: AS PER G.I COUNCIL'S GUIDELINES.</b>			

## SCHEDULE- OS-9

2026-27

## SCHEDULE OF ASSETS TO BE COVERED UNDER CONTRACTORS PLANT &amp; MACHINERY INSURANCE POLICY

COVER: FIRE & ALLIED PERILS, TRANSIT WHILST IN PUBLIC ROAD, THEFT & BURGLARY, EQ, STFI, OVERTURNING & ALL LOSSES OR DAMAGES DUE TO ANY EXTERNAL MEANS. ADDITIONAL TPL COVER REQUIRED RS.40 LACS (AOA:AOY)1:1, Surrounding Property Rs. 30 lacs, Escalation @20%.

UNIT	LOCATION OF UNIT	QTY	MODEL	MAKE	YEAR	Rs. IN LACS
	UNIT: IREL (INDIA) LTD. ORISSA SAND COMPLEX, MATIKHALO, CHATRAPUR, GANJAM, ORISSA- 761045					
1	FORKLIFT 3 T (FL-6, S.N-90843)	1	GX300D(FC)	GODREJ	2012	15.00
2	FORKLIFT 3 T (FL-7 & 8, S.N-90992 & 90994)	2	GX300D(FC)	GODREJ	2013	30.00
3	FORKLIFT 3 T (FL-9 & 10, S.N-91379 & 91381)	2	GX300D(FC)	GODREJ	2017	30.00
4	FORKLIFTS	1			2022	15.00
					<b>TOTAL (Rs)</b>	<b>90.00</b>
	EXCESS: AS PER GENERAL INSURANCE COUNCIL LATEST GUIDELINE					

SCHEDULE- OS-10				
SCHEDULE OF ELECTRONIC EQUIPMENT TO BE COVERED UNDER EEI POLICY with STFI, EQ , Escalation @20%.				
			2026-27	
	LOCATION OF UNIT			
	UNIT: IREL (INDIA) LTD. ORISSA SAND COMPLEX, MATIKHALO, CHATRAPUR, GANJAM, ORISSA- 761045			Rs. in Lacs
	DESCRIPTION	YEAR	VALUE	LOCATION
1	MICROSCOPE LEICA DMPL POL WITH ACCS	2005	12.00	PECTOGRAPHY LAB
2	Research Trinocular Polarising Microscope (Olympus make)	2014	7.75	MICROSCOPE LAB
3	Ultrapure Water System, (BIO-AGE make)	2018	3.21	CHEMICAL LAB
4	Inductively Coupled Plasma ( ICP-AES) , Model Plasma Quant PQ 9000, Make-Analytikjena	2019	65.00	Instrument room
5	Lab model Spray drier & Pilot model Spray drier	2019	24.00	Lab model at spray drier room 1st floor and pilot model at ZPP shed
6	Pulveriser Model : RM 200 Make : Retzch	2019	8.11	Instrument room
7	UV-Vis Spectrophotometer with reflectance measurement, make Analytikjena, Model: SPECORD 50 PLUS	2019	14.00	Instrument room
8	2 nos. Microprocessor KF Moisture Titrator, Make: ESICO, Model: 1760	2019	1.60	Instrument room
9	Portable Handheld XRF, Make: Sky ray Instruments, Model: Explorer 6000	2020	14.75	Instrument room
10	2 Nos. of Fume Hood For Laboratory	2021	4.98	Petrography Lab
11	Stack monitoring of MSP & REEP	2022	7.60	MSP Stack
12	2 Nos. Online Water analyzer for Pond 1 & Pond 2	2021	17.81	Pond-1
13	Optical Microscope	2021	10.16	Petrography Lab
14	Wall Display TV for TSD Conference hall	2021	0.75	Conference Room
15	Attritor Mill	2022	6.72	Zirconia Pilot Plant
16	Ultrasonic Bath	2022	1.30	Fuel Testing Room
17	Microwave for drying of samples	2022	8.92	Instrument room
18	Microscope for Mineral Lab	2022	11.00	Petrography Lab
19	2 Nos. Muffle Furnace	2022	3.02	Fuel Testing Room
20	2 Nos. Weighing Balance	2022	1.40	Instrument Lab
21	Water Purifier-Ultra Pure	2022	3.95	Chemical Lab
22	Pulveriser, Make: Labindia analytical instruments	2022	8.02	Instrument Lab
23	Inductively Coupled Plasma ( ICP-AES) , Model Plasma Quant PQ 9000, Make-Analytikjena	2023	63.49	Instrument room
24	Ball Mill -(TDP)	2023	66.81	
25	ETP Plant- (TDP)	2022	33.00	
26	Muffle Furnace	2022	30.30	
27	Non IBR boiler capacity 850 kg/hr(ZPP)	2021	8.2	
28	Vibro shaker	2024	5.49	
29	TDP order	2023	1561.14	
30	Additional Custom Duty		5.00	
	<b>TOTAL</b>		<b>2009.48</b>	

EXCESS: As per general Insurance Council's Guidelines.

SCHEDULE- OS-11		2026-27
SCHEDULE OF VARIOUS DWUP AND EQUIPMENT TO BE COVERED UNDER CPM POLICY		
COVER As per CPM : 1) Fire & Allied Perils, with STFI, EQ, Shock TSUNAMI, 2) Burglary cover including Theft 3) Accidental external damage while at work or rest at the site due to faulty handling, impact, collapse, dropping, 4) RSMD, 5) Cover for Plant & Machinery Mounted on Floating vessel/craft/pontoon 6) Additional Removal of debris from water body -Rs 25 lakhs.		
	UNIT: IREL(INDIA) LTD. ORISSA SAND COMPLEX, ARJIPALLY, CHATRAPUR, GANJAM, ORISSA- 761045	Rs. in Lacs
	DESCRIPTION	VALUE
<u>A.</u>	1. CUTTERS, SPIRALS, TROMMELS, VARIOUS PLANT & MACHINERIES ON BOARD AJAY DREDGER	2419.63
	2. CUTTERS, SPIRALS, TROMMELS, VARIOUS PLANT & MACHINERIES ON BOARD AMBUJ DREDGER	1790.43
	3. CUTTERS, SPIRALS, TROMMELS, VARIOUS PLANT & MACHINERIES ON BOARD COMMON FLOATING UTILITY	1370.87
	<b>TOTAL SUM INSURED AT ARJIPALLY</b>	<b>5580.93</b>
EXCESS: AS PER GENERAL INSURANCE COUNCIL LATEST GUIDELINE AND LOCATIONWISE		

SCHEDULE- OS-12		2026-27				
SCHEDULE OF STANDARD FIRE & SPECIAL PERIL POLICY with STFI, EQ						
	UNIT: IREL(INDIA) LTD. ORISSA SAND COMPLEX, NORTH SECTOR, SOUTH SECTOR, CHATRAPUR, GANJAM, ORISSA- 761045	SUM INSURED ( In lacs )				
	DESCRIPTION OF ASSETS - (SMP-I, SMP II, SMP III, SMP IV & DWUP AREA NORTH & SOUTH SECTORS)	SMP-III ( at North sector)	SMP-IV (at north sector)	SMP-I (at north sector)	SMP-II (at south sector)	DWUP AREA NORTH SECTOR, ARJIPALLY
1	FACTORY BLDG. & CIVIL STRUCTURES INCLUDING ROADS, AND OTHER UTILITIES THEREIN	48.04	74.47	856.97		146.59
2	PLANT & MACHINERIES INCLUDING ELECTRICAL INSTALLATIONS AND OTHER SERVICE EQUIPMENTS	1575.64	1559.81	3030.22	881.06	4340.23
3	FURNITURE FIXTURE FITTINGS, COMPUTERS, OFFICE EQUIPMENTS & OTHER EQUIPMENTS	26.52	10.28	28.22	11.49	9.64
	<b>TOTAL (Rs)</b>	<b>1650.2</b>	<b>1644.56</b>	<b>3915.41</b>	<b>892.55</b>	<b>4496.46</b>
Grand total (SMP-I, SMP II, SMP III, SMP IV & DWUP AREA )-Rs. Lacs						<b>12599.18</b>
EXCESS: AS PER GENERAL INSURANCE COUNCIL LATEST GUIDELINE AND LOCATIONWISE						

SCHEDULE- OS-13		2026-27					
Burglary Policy for Plant & Machineries							
/ Contents etc on 10% First Loss Basis with theft, RSMD Extensions.							
UNIT: IREL(INDIA) LTD. ORISSA SAND COMPLEX, ARJIPALLY, CHATRAPUR, GANJAM, ORISSA- 761045		SMP-III ( at North sector)	SMP-IV (at north sector)	SMP-I (at north sector)	SMP-II (at south sector)	DWUP AREA NORTH SECTOR, ARJIPALLY	
<b>DESCRIPTION OF ASSETS - (SMP-I, SMP II, SMP III , SMP IV &amp; DWUP)</b>		<b>SUM INSURED ( in lacs )</b>					
PLANT & MACHINERIES, ELECTRICAL INSTALLATIONS, FURNITURE FIXTURE FITTINGS, COMPUTERS, OFFICE EQUIPMENTS & OTHER EQUIPMENTS		1602.16	1570.09	3058.44	892.55	4349.87	
Grand total (SMP-I, SMP II, SMP III & SMP IV) -Rs. Lacs						<b>11473.11</b>	
EXCESS: 5% of the claim and subject to a minimum Rs. 5,000/-							

	<u>Plants' Locations:</u>		
A	Orissa Sand complex, Chatrapur, Dist. Gunjam, Orissa - 761045		
B	AJAY. AMBUJ, FLOTING POONTOONS AND DWUP LOCATION: ARJIPALLY; PLOT NO 61 VIA CHATRAPUR, DISTT. GANJAM- 761045		
C	SMP I - PLOT NO -, VILLAGE ARJIPALLY, P.S- ARJIPALLY, DISTT. GANJAM, ODISSA, PIN 761046. AT NORTH SECTOR APPROX. 3 KMS AWAY FROM MAIN PLANT.		
D	SMP II- PLOT NO 800, VILLAGE BADAPUTI, P.S- CHAMAKHANDI, DISTT. GANJAM, ODISSA, PIN 761045. AT SOUTH SECTOR APPROX. 5 KMS AWAY FROM MAIN PLANT.		
E	SMP III- PLOT NO 533, VILLAGE MATIKHALO, P.S- CHAMAKHANDI, DISTT. GANJAM, ODISSA, PIN 761045. AT NORTH SECTOR APPROX. 3 KMS AWAY FROM MAIN PLANT.		
F	SMP IV- PLOT NO 11, VILLAGE- ARJIPALLY, P.S- ARJIPALLY, DISTT. GANJAM, ODISSA, PIN 761046. AT NORTH SECTOR APPROX. 3 KMS AWAY FROM MAIN PLANT.		

SCHEDULE- CH-1		2026-27
SCHEDULE OF STANDARD FIRE & SPECIAL PERIL POLICY with STFI, EQ.		
	UNIT: IREL (INDIA) LTD. CHAVARA, KOLLAM, KERALA. PIN 691583	Rs. in Lacs
	ASSET DESCRIPTION	CHAVARA
1	FACTORY BLDG. & CIVIL STRUCTURES CONSISTINGC OF COMPOUND WALL, OFFICE BUILDING, TOWNSHIP, HOSPITALS, SCHOOLS, OTHER BUILDINGS, ROADS, CULVERTS AND OTHER UTILITIES THEREIN INCLUDING CIVIL STRUCTURE OF LPG INSTALLATION	5,199
2	PLANT & MACHINERIES INCLUDING MATERIAL HANDLING AND EARTH MOVING EQUIPMENTS, ELECTRICAL INSTALLATIONS, LABORATORY, R & D EQUIPMENTS AND OTHER SERVICE EQUIPMENTS, LPG INSTALLATION CONSISTING OF 12 NO 425 KG EACH SUMO GAS CYLINDER, REGULATOR, PIGTAIL, PIPING ETC	18,773
3	FURNITURE FIXTURE FITTINGS, COMPUTERS, OFFICE EQUIPMENTS & OTHER EQUIPMENTS	508
4	CAPITAL WORK IN PROGRESS	3,496
<b>TOTAL</b>		<b>27975.78</b>
<b>EXCESS: AS PER GENERAL INSURANCE COUNCIL GUIDELINE</b>		

SCHEDULE- CH-2			
SCHEDULE OF STANDARD FIRE & SPECIAL PERIL POLICY with STFI, EQ. ON STOCKS INCL STOCK IN OPEN			2026-27
with STFI, EQ.			
	UNIT: IREL (INDIA) LTD. CHAVARA, KOLLAM, KERALA. PIN 691583		
	DESCRIPTION OF ASSETS	SUM INSURED ( Rs. In lacs )	
	STOCKS (Finished Goods of different products )		8310.65
	Spares Inventory at stores warehouse, Chemicals, Oil, Paint, Packing items, LPG Gas stock, etc.		
	Work in Progress		8310.65
	<b>TOTAL STOCK (Rs)</b>		<b>8310.65</b>
<b>EXCESS: AS PER GENERAL INSURANCE COUNCIL LATEST GUIDELINE</b>			

<b>SCHEDULE- CH- 3</b>	<b>2026-27</b>	
<b>BURGLARY POLICY ON FLOATER BASIS</b>		
Burglary Policy for stocks/ stores/ spares/ Raw materials/Work in Progress/ CWIP/Finished goods/ Plant & Machineries		
/ Contents etc on 10% First Loss Basis with theft, RSMD Extensions.		
Locations: Chavara Plant /guest house/different mining sites(Ref- Sch-CH-1, CH-2)		
<b>Excess: 5% of Claim amount subject to minimum of Rs.5,000/-</b>		
<b>SUM INSURED ( Rs. IN LACS )</b>	<b>31,087.26</b>	

<b>SCHEDULE- CH- 4</b>				<b>2026-27</b>
Marine Inland Transit Policy for CHAVARA UNIT				
Marine Inland Transit Declaration (Open) Policy (All Risk cover) with ITC A (Rail/ Road/Air/Inland Waterways/ Courier/ Post Parcel)				
Clause- ITC (A )with S.R.C.C. at CIF +10% on W/W basis from Anywhwere in India to Anywhere in India, Including Transshipment and Loading & Unloading.				
including Inter Unit Stock Transfer.				
Sr. No	Particulars	Remarks		
1	Estimated Annual Transit (Rs)	<b>Rs. 10 Crores</b>		
2	Single Carrying Limit (Rs)	<b>Rs. 2 Crore</b>		
3	Per Bottom Limit (Rs)	<b>Rs. 2 Crore</b>		
4	Commodity Description	All types of Raw materials, Finished Goods, Equipments, Capital goods, Spares, and materials related to insured's trade/business.		
		Consumable Stores, Building Materials, Project Materials.		
5	Mode of Journey	Rail/ Road/ Air/ Waterways/Courier/ Post Parcel.		
6	Excess	Not exceeding 0.25% of the Consignment Value		
		subject to minimum of Rs. 5,000/-		
7	Mode of Packing	Customeary		
8	Claim Detection Period	30 days from the date of arrival of consignment at destination.		

SCHEDULE- CH-5				2026-27	
SCHEDULE OF PLANT & MACHINERIES & EQUIPMENTS TO BE COVERED UNDER M.B. POLICY					
					Rs. in Lacs
	DESCRIPTION	QTY	MAKE	YEAR	VALUE
1	TRANSFORMERS 11 KV/416 VOLTS , 500 KVA INCLUDING FOUNDATION & OTHER ACCESSORIES (TRANSFORMER NO 3)	1	GEC - SL. No. 39262 , Oil Capacity 605 lts.	1968	18.00
2	TRANSFORMERS 11 KV/416 VOLTS , 500 KVA INCLUDING FOUNDATION & OTHER ACCESSORIES (TRANSFORMER NO 2)	1	GEC - SL. No. 39263 , Oil Capacity 605 lts.	1968	18.00
3	TRANSFORMERS 11 KV/416 VOLTS , 500 KVA INCLUDING FOUNDATION & OTHER ACCESSORIES (TRANSFORMER NO 1)	1	GEC - SL. No. 39261 , Oil Capacity 605 lts.	1968	18.00
4	TRANSFORMERS 11 KV/416 VOLTS , 500 KVA INCLUDING FOUNDATION & OTHER ACCESSORIES (TRANSFORMER NO 4)	1	Indian Transformer Limited. Sl. No. 4445, Oil Capacity 620 lts	1974	18.00
5	TRANSFORMERS 11 KV/416 VOLTS , 500 KVA INCLUDING FOUNDATION & OTHER ACCESSORIES (TRANSFORMER NO 5)	1	Intrans Electro . Sl. No. T-114 , Oil Capacity : . 370 kgs.	2000	18.00
6	TRANSFORMER 1000 KVA, (installed at HUP),VOLT : 11 KV/416 KV, INCLUDING FOUNDATION & OTHER ACCESSORIES,	1	Indian Transformer Limited. Sl. No. 9814, Oil Capacity 920 lts	1989	27.00
7	WET HIGH INTENSITY MAGNETIC SEPARATOR LOCATED AT HUP	1	MODEL RW 9001, SR.NO. RW 305-0922-16-8-120	2023	650.00
8	WET HIGH INTENSITY MAGNETIC SEPARATOR LOCATED AT HUP	1	MODEL RW 9001, SR.NO. RW 305-0922-16-8-121	2023	650.00
9	KELSEY JIG		KELSEY, 40 T/HR, SR.NO-J1800-011	2006-07	420.00
10	VALUE OF ELECT. MOTOR	4	AS PER LIST ATTACHED		33.00
11	SCREW AIR COMPRESSOR - 01	1	KAESER, DSDX 305, SL NO, 1042	2021	32.00
12	SCREW AIR COMPRESSOR - 02	1	KAESER, DSDX 305, SL NO, 1043	2021	32.00
13	WET VIBRATING SCREEN -VS 01 LOCATED AT HUP	1	100 TPH WET VIBRATING SCREEN, MAKE- WEIR MINERAL CO PVT. LTD, MODEL-SD, SR.NO. 2022-201	2022	22.00
14	WET CONCENTRATOR TABLE	3	HALMAN WILFREY LTD	2021	130.00
15	WET CONCENTRATOR TABLE	3	HALMAN WILFREY LTD	2022	130.00
16	WET CONCENTRATOR TABLE	3	HALMAN WILFREY LTD	2023	130.00
17	11 KV / 415 Volts, 1000 KVA, Dry type Transformer	1	Ames Impex Electrical Pvt. Ltd, SL.NO. 5782	2021	20.00
18	250 KVA DG set, 415 volt	1	Engine-Cummins, Model 6L8.9TAA-GA, Sr. No 84512828; Alternator-Stanford Sr. N. N181384588	2018	50.00
TOTAL SUM INSURED (Rs)					2416.00
NOTE	1.OIL/COOLANT IN VARIOUS EQUIPMENTS TO BE COVERED IN THE POLICY, EXCESS: AS PER GENERAL INSURANCE COUNCIL GUIDELINE				

SCHEDULE- CH-6				2026-27
SCHEDULE OF ASSETS TO BE COVERED UNDER CONTRACTORS PLANT & MACHINERY INSURANCE POLICY				
COVER: Cover as per CPM of erstwhile Engineering Tariff clauses with add-on cover of EQ, STFI, Additional TPL COVER Rs.40 LACS (AOA:AOY)1:1, Surrounding Property Rs. 30 lacs, Escalation @20%.				
UNIT: IREL(INDIA) LTD. CHAVARA, KOLLAM, KERALA. PIN 691583				Rs. IN LACS
DESCRIPTION	QTY	MAKE		SUM INS
1 FORK LIFT , IREL SL. No. 10	1	VOLTAS, 3 Tons, Sl. No. 155018, Model No. DVX-30-FC-PD2-HVM	2009	15.00
2 FORK LIFT , IREL SL. No. 11	1	VOLTAS , 3 Tons, SL. No.155017, Model DVX30-FC-PD-2 HVM	2009	15.00
3 ELECTRIC FORKLIFT, EV -01	1	GODREJ, 3 TON, SL. NO 78081, MODEL SCV 737/30/01/21	2021	15.00
4 ELECTRIC FORKLIFT, EV -02	1	GODREJ, 3 TON, SL. NO 78082, MODEL SCV 737/30/01/22	2021	15.00
5 ELECTRIC FORKLIFT, EV -03	1	GODREJ, 3 TON, SL. NO 430087, MODEL SCV 56/31/5/22	2022	15.00
6 ELECTRIC FORKLIFT, EV -04	1	GODREJ, 3 TON, SL. NO 430088, MODEL SCV 56/31/5/23	2022	15.00
<b>TOTAL SUM INSURED (Rs)</b>				<b>90.00</b>
<b>EXCESS: AS PER GENERAL INSURANCE COUNCIL GUIDELINE</b>				

<b>SCHEDULE- CH-7</b>		<b>2026-27</b>		
<b>SCHEDULE OF ELECTRONIC EQUIPMENTS TO BE COVERED UNDER EEI POLICY</b>				
Including STFI, EQ, Escalation@20%.				
	<b>LOCATION OF UNIT</b>			
	UNIT: IREL(INDIA) LTD. CHAVARA, KOLLAM, KERALA. PIN 691583			Rs. in Lacs
	<b>DESCRIPTION</b>	<b>YEAR</b>	<b>VALUE</b>	
1	BINOCULAR POLARISING MICROSCOPE, LIECA SR NO: 551030/192223	1995	15.00	
2	1 NO MICROSCOPE TRINO, POLAR, LIECA- IMPORT JV 747/03/13,QCL & 342941-072012	2013	15.00	
3	GAMMA RAY SPECTROMETER , MODEL- SD-153F, ,MAKE NUCLEONIX SYSTEM PVT LTD.	2015	3.00	
4	SIEVE SHAKER , MAKE: VERDER SCIENTIFIC PVT LTD	2015	6.00	
5	U. V Spectrophotometer	2018	3.00	
6	MORTAR GRINDER- MODEL RM-200, MAKE: RETSCH, SR. NO. 1219050307C	2019	8.02	
7	POLARISED MICROSCOPE, MODEL-DM 750P FLORACAM C3, LEICA, SL.NO. 586643/5222260012	2023	11.98	
8	POLARISED MICROSCOPE, MODEL-DM 750P FLEXACAM E3, SL.NO. 566651/5022260007	2023	11.98	
9	MORTAR GRINDER- MODEL-HG1100, MAKE: LABINDIA, SR. NO. 21010701	2022	8.02	
10	MULTI CHANNELMGAMMA SPECTROMETER, MODEL-GSPEC, MAKE-EE(INDIA) PVT LTD	2022	6.61	
11	MICRWAVE MUFFLE FUENACE, MODEL- CEM PHOENIX BLACK, SL.NO. DT 1556	2023	15.93	
12	DOUBLE BEAM SPECTROMETER, MAKE- LASANY INTERNATIONAL, MODEL:I1-2800 Ex (8 CELL)	2023	3.25	
13	LABAQUA TYPE-1 & 2 HIGH QUALITY WATER PURIFICATION SYSTEM, MAKE- LAQUA, MODEL- LABEQUA 10LPH	2023	2.90	
14	ADDITIONAL CUSTOM DUTY		5.00	
	<b>TOTAL</b>		<b>115.69</b>	
<b>EXCESS: As per general Insurance Council's Guidelines.</b>				

SCHEDULE- CH-8		2026-27			
SCHEDULE OF VARIOUS DWUP AND EQUIPMENT TO BE COVERED UNDER CPM POLICY					
<b>COVER As per CPM :</b> 1) Fire & Allied Perils, with STFI, EQ, Shock TSUNAMI, 2) Burglary cover including Theft 3) Accidental external damage while at work or rest at the site due to faulty handling, impact, collapse, dropping, 4) RSMD, 5) Cover for Plant & Machinery Mounted on Floating vessel/craft/pontoon 6) Additional Removal of debris from water body -Rs 25 lakhs.					
	UNIT: IREL(INDIA)LTD. CHAVARA, KOLLAM, KERALA. PIN 691583		Rs. in Lacs		
	DESCRIPTION	LOCATION	VALUE		
	DWUP-II	Vellanathuruthu Mine, Village-Ponmana, Distt-Kollam;	278.00		
	<b>TOTAL in Rs. (DWUP II)</b>		<b>278.00</b>		
	Excess- AS PER GENERAL INSURANCE COUNCIL LATEST GUIDELINE				

SCHEDULE- CH- 9		2026-27				
SCHEDULE OF STANDARD FIRE & SPECIAL PERIL POLICY with STFI, EQ.						
Rs. in Lacs						
	RISK LOCATION	PORTA CABIN, ROAD, CIVIL STRUCTURES	PLANT & MACHINERIES INCLUDING MINERAL RECOVERY, SPIRAL PLANT, MATERIAL HANDLING & ELECTRICAL INSTALLATION	FURNITURE, FIXTURE, FITTINGS, COMPUTERS	TOTAL	
1	Vellanathuruthu Mine, Village- Ponmana, Distt-Kollam;	92.21	4677.58	6.97	4776.76	
2	GROYNES FIELD AT IRE MINING AREA IN VELLANATHURUTHU ALAPPAD PANCHAYAT, CTP2203036 (Civil Structure)	768.18			768.18	
3	Thottapalli, Dist-Allepyp, Kerala		125.34		125.34	
4	Kayamkulam		242.68		242.68	
	<b>TOTAL (Rs) Lacs</b>	<b>860.39</b>	<b>5045.60</b>	<b>6.97</b>	<b>5912.96</b>	
EXCESS: AS PER GENERAL INSURANCE COUNCIL LATEST GUIDELINE						

SCHEDULE- CH- 10		2026-27	
<b>BURGLARY INSURANCE INCLUDING THEFT &amp; RSMD EXTENSIONS COVER FOR PLANT &amp; MACHINERIES, FURNITURE, FIXTURES &amp; FITTINGS, COMPUTERS ETC</b>			
10% of Sum Insured on First Loss basis		SUM INSURED ( In lacs )	
1	PLANT & MACHINERIES INCLUDING MINERAL RECOVERY, SPIRAL PLANT, MATERIAL HANDLING & ELECTRICAL INSTALLATION & FFF, COMPUTERS.  Risk location: Vellanathuruthu Mine, Village- Ponmana, Distt-Kollam.	4684.55	
2	PLANT & MACHINERIES INCLUDING MINERAL RECOVERY, SPIRAL PLANT, MATERIAL HANDLING & ELECTRICAL INSTALLATION.  Risk location: Thottapalli, Dist-Allepyp, Kerala.	125.34	
3	PLANT & MACHINERIES INCLUDING MINERAL RECOVERY, SPIRAL PLANT, MATERIAL HANDLING & ELECTRICAL INSTALLATION.  Risk location: Kayamkulam.	242.68	
<b>TOTAL (Rs)</b>		<b>5052.57</b>	
<b>EXCESS: 5% of the claim and subject to a minimum Rs. 5,000/-</b>			

SCHEDULE- MK-1		2026-27
<b>SCHEDULE OF STANDARD FIRE &amp; SPECIAL PERIL POLICY</b>		
<b>WITH STFI &amp; EQ</b>		
	<b>UNIT: IREL (INDIA) LTD. MANAVALAKURICHI (MK). DIST: KANYAKUMARI. TAMIL NADU. PIN 629252</b>	<b>TOTAL SUM INSURED</b>
	<b>DESCRIPTION</b>	<b>RS IN LAKHS</b>
1	FACTORY BLDG. & CIVIL STRUCTURES CONSISTINGC OF COMPOUND WALL, OFFICE BUILDING, TOWNSHIP, HOSPITALS, SCHOOLS, OTHER BUILDINGS, ROADS, CULVERTS AND OTHER UTILITIES THEREIN INCLUDING CIVIL STRUCTURE OF LPG INSTALLATION	4270.55
2	PLANT & MACHINERIES INCLUDING MATERIAL HANDLING AND EARTH MOVING EQUIPMENTS, ELECTRICAL INSTALLATIONS, LABORATORY, R & D EQUIPMENTS AND OTHER SERVICE EQUIPMENTS, LPG INSTALLATION CONSISTING OF 12 NO 425 KG EACH SUMO GAS CYLINDER, REGULATOR, PIGTAIL, PIPING ETC	9734.50
3	FURNITURE FIXTURE FITTINGS, COMPUTERS, OFFICE EQUIPMENTS & OTHER EQUIPMENTS	574.91
	<b>TOTAL (Rs)</b>	<b>14579.96</b>
<b>EXCESS: AS PER LATEST GENERAL INSURANCE COUNCIL CIRCULAR</b>		

<b>SCHEDULE- MK-2</b>		
<b>SCHEDULE OF STANDARD FIRE &amp; SPECIAL PERIL POLICY ON STOCKS INCL STOCK IN OPEN</b>		
<b>WITH STFI &amp; EQ</b>		
		<b>2026-27</b>
	<b>UNIT: IREL(INDIA) LTD. MANAVALAKURICHI. DIST:</b>	
	<b>DESCRIPTION OF ASSETS</b>	<b>IN Rs. LAKHS</b>
	STOCK OF FINISHED GOODS (Ilmenite, Zircon, Rutile, Garnet,	
	General Stores , Chemical, LPG etc	
	Packing Materials	
	<b>TOTAL STOCK (Rs.)</b>	<b>5894.52</b>
	<b>ON DECLARATION BASIS</b>	
	<b>EXCESS: AS PER LATEST GENERAL INSURANCE COUNCIL CIRCULAR</b>	

**SCHEDULE- MK- 3**

<b>BURGLARY POLICY</b>		<b>2026-27</b>
<b>Burglary Policy for stocks/ stores/ spares/ Raw materials/Finished goods/ Plant &amp; Machineries / Contents / FFF/CWIP etc on 10% First Loss Basis with theft, RSMD.</b>		<b>SUM INSURED</b>
<b>Locations: MK PLANT/Other utilities/ Residential units (Ref- Sch-MK-1, MK-2)</b>		<b>Rs. In Lakhs</b>
<b>Excess: 5% of Claim amount subject to minimum of Rs.5,000/-</b>		
		<b>16203.93</b>

**SCHEDULE- MK- 4**

<b>Marine Inland Transit Policy for MK UNIT</b>		<b>2026-27</b>
<b>Marine Inland Transit Declaration (Open) Policy (All Risk cover) with ITC-A (Rail/ Road/Air/ Inland Waterways/ Courier/ Post Parcel)</b>		
<b>Clause- A with S.R.C.C. at CIF+10% on W/W basis covering loading &amp; unloading from Anywhhwhere in India to Anywhere in India including</b>		
<b>Sr. No</b>	<b>Particulars</b>	<b>Remarks</b>
1	<b>Estimated Annual Transit</b>	<b>Rs. 11 Crores</b>
2	<b>Single Carrying Limit</b>	<b>Rs. 5 Crores</b>
3	<b>Per Bottom Limit</b>	<b>Rs. 5 Crores</b>
4	<b>Commodity Description</b>	<b>All types of Raw materials, Finished Goods, Equipments, Capital goods, Spares, Consumable</b>
5	<b>Mode of Journey</b>	<b>Rail/ Road/ Air/ Waterways/Courier/ Post Parcel</b>
6	<b>Excess</b>	<b>Not exceeding 0.25% of the Consignment Value subject to minimum of Rs. 5,000/-</b>
7	<b>Mode of Packing</b>	<b>Customary</b>
8	<b>Claim Detection Period</b>	<b>30 days from the date of arrival of consignment at destination.</b>

SCHEDULE- MK-5					2026-27
SCHEDULE OF PLANT & MACHINERIES & EQUIPMENTS TO BE COVERED UNDER M.B. POLICY					
UNIT: IREL(INDIA) LTD. MANAVALAKURICHI. DIST: KANYAKUMARI. TAMIL NADU.					Rs. in Lacs
	DESCRIPTION	QTY	MAKE	YEAR	VALUE
1	200 KVA DIESEL GENERATOR WITH ALTERNATOR & PANEL	1	KEC MAKE : ENGINE CUMMINS MAKE ,FRAME NO : SOA749 , ALTERNATOR KIRLOSKAR MAKE M/C NO: 74410 AL-04	1984	45.00
2	1000 KVA DIESEL GENERATOR WITH ALTERNATOR & PANEL	1	Cummins engine, KEC alternator Frame: 4AB 400/8, Sl. No. 9630154-08	1997	100.00
3	TRANSFORMER INCLUDING OIL 750 KVA, TRANSFORMER NO. 83KD-034/1, OIL CAPACITY 797 LTS	1	KIRLOSKAR MAKE : Sr No : 83 kd-034/1, oil capacity- 797 ltrs.	1971	18.00
4	TRANSFORMER INCLUDING OIL 1000 KVA, TRANSFORMER NO 41886, OIL CAPACITY 640 LTS	1	KERALA ELECTRICALS & ALLIED CO, SR. NO: 41886, OIL CAPACITY- 640 LTRS	2001	42.00
5	TRANSFORMER INCLUDING OIL 750 KVA,	1	ESENNER MAKE, SR NO. ET2-3771, OIL CATACTY 570 LTRS.	2017	18.00
6	ELECTRIC MOTORS 50 HP & ABOVE INCLUDING 1 VARIABLE DRIVE MOTOR	VARIOUS	AS PER LIST ATTACHED		34.79
<b>TOTAL SUM INSURED (Rs)</b>					<b>257.79</b>
Note: 1. Oil/ Coolant in various equipment to be covered in the above policy, 2. Escalation @20%.					
EXCESS: AS PER LATEST GENERAL INSURANCE COUNCIL CIRCULAR					

SCHEDULE- MK-6						2026-27	
SCHEDULE OF ASSETS TO BE COVERED UNDER CONTRACTORS PLANT & MACHINERY INSURANCE POLICY							
COVER: Cover as per CPM of erstwhile Engineering Tariff clauses with add-on cover of EQ, STFI, Additional TPL COVER Rs.40 LACS (AOA:AOY)1:1, Surrounding Property Rs. 30 lacs, Escalation @20%.							
	UNIT: IREL(INDIA) LTD. MANAVALAKURICHI. DIST:					Rs. IN LACS	
SL. NO	DESCRIPTION	CAPACITY	MODEL	MAKE	SL.NO/ CHASIS NO	YEAR	SUM INS
1	PAY LOADER NO -9	5 TON	BL-656-I	BEML	CH .-BEML-656-110b-G-10113	2010	75.00
2	FORKLIFT NO-8	3 TON	DVX-30-FC PD-HVM	VOLTAS	SL.No. 073803	2005	15.00
3	FORKLIFT NO-9	3 TON	DVX-30-FC PD-HVM	VOLTAS	SL. No. 095744	2008	15.00
4	FORKLIFT NO 10	3 TON	DVX-30-FC PD-HVM	VOLTAS	SL No. 159623	2013	15.00
5	TRACTOR	5 TON	MODEL NO.3522	HMT	SL NO: 501051	2002	6.00
6	MOBILE CRANE	5 TON	5E	ESCORT	SL. No. 05/0733	2002	15.00
7	LOADER NO 10		BL 656-1	BEML	SL No. G-10148	2017	52.00
8	DIESEL FORKLIFT NO 11	3 TON	DVX-30-FC PD-HVM	VOLTAS	SL. NO : 167472	2018	15.00
9	TRACTOR		855-FE,	Mahindra	Chassis no: MBN BG	2024	14.70
10	Sweeper Machine		BES Ride on Sweeper ( 17300 M2 sweeping capacity )			2024	25.00
11	Sweeper Machine		Roots make			2025	33.04
12	Scissor lift	300kg	Model: MPD 1412.	Make: ONDLIFT.		2022	19.00
<b>TOTAL (Rs)</b>						<b>299.74</b>	
EXCESS: AS PER GI COUNCIL GUIDELINES							

SCHEDULE- MK-7					2026-27
SCHEDULE OF EQUIPMENT TO BE COVERED UNDER EEI POLICY with STFI, EQ, Escalation @20%.					Rs. in Lacs
UNIT: IREL (INDIA) LTD. MANAVALAKURICHI. DIST: KANYAKUMARI. TAMIL NADU. PIN 629252					
SL. NO	DESCRIPTION	QTY	MAKE	YEAR	VALUE
1	SAMPLE DIVIDER, RETCH MAKE-DR 100	1	PT 100	2002	5.00
2	POLARISED MICROSCOPE, IREL SL NO 1/LAB/MSCP/001	1	LEITZ LABORLUX	1994	11.00
3	POLARISED MICROSCOPE, IREL SL NO 1/LAB/MSCP/002	1	LEICA- DMLP	2004	11.00
4	POLARISED MICROSCOPE, IREL SL NO 1/LAB/MSCP/003	1	RADICAL	2019	10.00
5	ELECTROMAGNETIC SIEVE SHAKER WITH SIEVE SET -01 SL NO- IRE/IN/QC/ESS-01	1 SET	INM INDUSTRIES, MODEL: SS4-200, SL NO 220504	2022	1.66
6	ELECTROMAGNETIC SIEVE SHAKER WITH SIEVE SET -01 SL NO- IRE/IN/QC/ESS-02	1 SET	INM INDUSTRIES, MODEL: SS4-200, SL NO 220503	2022	1.66
7	GAMMA RAY SPECTROMETER	1 SET	TYPE GR 611M, SR.NO. MK/CAPEX-23-24-005	2023	7.44
8	POLARISED MICROSCOPE	1 SET	MAKE-LEICA, MODEL-2700P, SR.NO. MK/CAPEX-23-24/017	2023	17.00
9	UV VISIBLE SPECTROPHOTOMETER	1 SET		2024	5.80
10	ADDITIONAL CUSTOM DUTY				5.00
	<b>TOTAL (Rs)</b>				<b>75.56</b>
	EXCESS: As per general Insurance Council's Guidelines.				

SCHEDULE- RED-1		
SCHEDULE OF STANDARD FIRE & SPECIAL PERIL POLICY WITH STFI & EQ		
UNIT: IREL (INDIA) LTD. RARE EARTH DIVISION, UDYOGMANDAL, KERALA. PIN 683501		Rs. in Lacs
1	FACTORY BLDG. & CIVIL STRUCTURES INCLUDING, COMPOUND WALL, OFFICE BUILDING, TOWNSHIP, HOSPITALS, SCHOOLS, OTHER BUILDINGS, ROADS, CULVERTS AND OTHER UTILITIES THEREIN	7045.20
2	PLANT & MACHINERIES INCLUDING MATERIAL HANDLING AND EARTH MOVING EQUIPMENTS, ELECTRICAL INSTALLATIONS, LABORATORY, R & D EQUIPMENTS AND OTHER SERVICE EQUIPMENTS	11989.26
3	FURNITURE FIXTURE FITTINGS, COMPUTERS, OFFICE EQUIPMENTS & OTHER EQUIPMENTS	346.38
4	CAPITAL WORK IN PROGRESS	40.74
TOTAL (Rs)		19421.58
NOTES		
1	The above sum Insured also includes THURST, PREE & DAE ASSESTS, HPRE, IRE TDC, ERE (DAE) Plants.	
2	EXCESS : AS PER THE LATEST GENERAL INSURANCE COUNCIL	

SCHEDULE- RED- 2		2026-27	
SCHEDULE OF STANDARD FIRE & SPECIAL PERIL POLICY ON STOCKS INCL STOCK IN OPEN with STFI, EQ.			
	UNIT: IREL(INDIA) LTD. RARE EARTH DIVISION, UDYOGMANDAL, KERALA. PIN 683501	location	Rs. in Lacs
	DESCRIPTION OF ASSETS		
	STOCKS (All kinds of Finished Goods )	RED Unit	
	GENERAL STORES		
	CHEMICALS		
	PACKING ITEMS		
	ON DECLARATION BASIS -Total SI		
	STOCK IN PROCESS		
	TOTAL STOCK (Rs)		11880.52
	EXCESS : AS PER THE LATEST GENERAL INSURANCE CIRCULAR		

SCHEDULE- RED- 3		2026-27
<b>BURGLARY POLICY</b>		
Burglary Policy for stocks/ stores/ spares/ Raw materials/Finished goods/ Plant & Machineries / WIP/CWIP / Contents / FFF etc on 10% First Loss Basis with theft, RSMD.		<b>SUM INSURED</b>
Locations: RED Plant/ Township (Ref- Sch-RED-1, RED-2)		Rs. in Lacs
Excess: 5% of Claim amount subject to minimum of Rs.5,000/-		24,256.90

SCHEDULE- RED- 4		2026-27
<b>Marine Inland Transit Policy for RARE EARTH DIVISION, UDYOGMANDAL</b>		
<b>Marine Inland Transit Declaration (Open) Policy (All Risk cover) with ITC - A (Rail/ Road/Air/ Inland Waterways/ Courier/Post Parcel)</b>		
<b>Clause- A with S.R.C.C. at CIF+10% on W/W basis covering loading &amp; unloading from Anywhwere in India to Anywhere in India including</b>		
Sr. No	Particulars	Remarks
1	Estimated Annual Transit (Rs)	42 Crores
2	Single Carrying Limit (Rs)	8 Crore
3	Per Bottom Limit (Rs)	8 Crore
4	Commodity Description	All types of Raw materials, Finished Goods, Equipments, Capital goods, Spares,
5	Mode of Journey	Rail/ Road/ Air/ Waterways/Courier/Post Parcel
6	Excess	Not exceeding 0.25% of the Consignment Value
		subject to minimum of Rs. 5,000/-
7	Mode of Packing	Customary
8	Claim Detection Period	30 days from the date of arrival of consignment at destination.

SCHEDULE- RED-5				2026-27	
SCHEDULE OF PLANT & MACHINERIES & EQUIPMENTS TO BE COVERED UNDER M.B. POLICY					
UNIT: IREL(INDIA) LTD. RARE EARTH DIVISION, UDYOGMANDAL, KERALA. PIN 683501					Rs. in Lacs
	DESCRIPTION	QTY	MAKE	YEAR	VALUE
1	TRANSFORMERS 11 KV/415 VOLTS , 500 KVA INCLUDING FOUNDATION & OTHER ACCESSORIES	1	ESSENER , ETPL/2022/0009 (SR. NO. ET-2-7404)	2022	20.00
2	TRANSFORMERS 11 KV/415 VOLTS , 500 KVA INCLUDING FOUNDATION & OTHER ACCESSORIES	1	ESSENER , ETPL/2022/0010 (SR. NO. ET-2-7405)	2022	20.00
3	TRANSFORMERS 11 KV/415 VOLTS , 500 KVA INCLUDING FOUNDATION & OTHER ACCESSORIES	1	ESSENER , ETPL/2022/0322 (SR. NO. ET-2-7676)	2022	20.00
4	TRANSFORMERS 11 KV/415 VOLTS , 500 KVA INCLUDING FOUNDATION & OTHER ACCESSORIES	1	ESSENER , ETPL/2022/0323 (SR. NO. ET-2-7677)	2022	20.00
5	TRANSFORMERS 11 KV/415 VOLTS , 500 KVA INCLUDING FOUNDATION & OTHER ACCESSORIES	1	GEC ALSTHOM (sr. no. 13430)	1995	20.00
6	DISEL GENERATOR 320 KVA INCLUDING CONTROL PANEL	1	Kirloskar Oil Engine Ltd. Model No. KGL-320WSI/320 KVA, Engine No; DV8. 9101/1720032, Alternator No: GS3C0117D 213409	2017	65.00
7	AIR COMPRESSOR ALONGWITH MOTORS & CONTROL PANEL , CAPACITY-50 HP	1	Make: Chigago Pneumatic, Sr. No. : PNE- 610850, Capacity : 238.08	2016	10.00
8	ROTARY SCREW AIR COMPRESSOR ALONGWITH MOTORS & CONTROL PANEL , CAPACITY-50 HP	1	Make: Chigago Pneumatic, Sr. No. :COX031851, Model: CPMV 50 Capacity Max 1.0 Mpa	2022	12.00
9	Centrifuge			2019	62.00
10	Portable Generator	2		2021	1.50
	<b>TOTAL (Rs)</b>				<b>250.50</b>

**NOTE: 1. OIL/COOLANT IN VARIOUS EQUIPMENTS TO BE COVERED IN THE ABOVE POLICY 2. Escalation @20%.**

**EXCESS: AS PER GENERAL INSURANCE COUNCIL GUIDELINE**

SCHEDEULE- RED-6				2026-27	
SCHEDULE OF ELECTRONIC EQUIPMENTS TO BE COVERED UNDER EEI POLICY					
with STFI, EQ & Escalation @20%.					
LOCATION OF UNIT					
	UNIT: IREL(INDIA) LTD. RARE EARTH DIVISION, UDYOGMANDAL, KERALA. PIN 683501				Rs. in Lacs
DESCRIPTION	MODEL	MAKE	YEAR	VALUE	
1 ICP SPECTROMETER	ULTIMA-2 (Sr. No. POOR/1033)	JY JOBIN YVONE, HORIBA	2004	85.00	
2 ATOMIC ABSORPTION SPECTROPHOTOMETER	Sr. No A5958	GBC SCIENTIFIC, AUSTRALIA	2004	10.00	
3 SPECTRO PHOTOMETER	UV 18 (Sr. No. A11635304079)	SHIMAZDU	2013	6.00	
4 SPECTRO PHOTOMETER	UV 18 (Sr. No. A11635100630)	SHIMAZDU	2015	6.00	
5 PAC CONTROL PANEL FOR HPRE OPERATION (PAC+SCADA)		NATIONAL INSTRUMENT LAB VIEW OF AMERICA	2015	45.86	
6 SPECTRO PHOTOMETER	serial no A12425680253	SHIMAZDU	2019	5.50	
7 PERSONAL RADIATION DETECTOR			2019	4.15	
8 CONTAMINATION MONITOR	HFC S/N : W 0262	NUVIA TECH	2021	13.47	
9 SPECTRO PHOTO METER	IG-28DS	GENE LABSERVE	2021	3.54	
10 PARTICLE SIZE ANALYSER	Partica LA-960V2	HORIBA	2021	28.00	
11 ICP AES PRODIGY 7	P 70476	TELEDYNE LEEMAN LABS	2021	70.00	
12 INDUCTIVELY COUPLED PLASMA MASS SPECTROMETER-8900 TQ	SG 2247 3584	AGILENT TECHNOLOGY	2023	157.00	
13 ULTRA PURE WATER UNIT			2022	4.66	
14 THERMO GRAVIMETRIC ANALYSER			2022	37.37	
15 ICP OES & ACCESSORIES TO QC LAB			2025	48.00	
<b>TOTAL(Rs)</b>				<b>524.55</b>	
<b>EXCESS: AS PER LATEST GENERAL INSURANCE COUNCIL GUIDELINE</b>					

SCHEDULE- RED-7				2026-27	
SCHEDULE OF ASSETS TO BE COVERED UNDER CONTRACTORS PLANT & MACHINERY INSURANCE POLICY					
COVER: Cover as per CPM of erstwhile Engineering Tariff clauses with add-on cover of EQ, STFI, Additional TPL COVER Rs.40 LACS (AOA:AOY)1:1, Surrounding Property Rs. 30 lacs, Escalation @20%.					
LOCATION OF UNIT					
	UNIT: IREL(INDIA) LTD. RARE EARTH DIVISION, UDYOGMANDAL, KERALA. PIN 683501				Rs. IN LACS
DESCRIPTION	MODEL	MAKE	YEAR	VALUE	
1 FORK LIFT 3 TONNE CAP (NO-4) KL 41 R7689	GX 300D	GODREJ (CHASIS Sr.No GMH0300DAL.0941688), ENGINE NO. S4002901	2020	9.56	
2 FORK LIFT 3 T (NO-2)	DVX30FCBC HVT 2125	VOLTAS (Engine S.N 154905)	2009	20.00	
3 TRACTOR -1 NO-40 HP WITH HOOD TOP	KL 42-9710	SONALIKA (Sr.No engine-3100F72C 113461 & chasis- AZESY113094/3)	2007	7.00	
4 FORK LIFT 3 T (NO-4)	GX300D	GODREJ (Engine Sr.No 38061)	2015	20.00	
5 ELECTRIC FORKLIFT 3 T (NO-5)	MODEL NO GHHN300E0N053011 9	GODREJ(Chassis no :25181602DG00429 )	2022	20.00	
TOTAL (Rs)				76.56	
EXCESS: AS PER GI COUNCIL GUIDELINES					

SCHEDULE- RC-1		
SCHEDULE OF STANDARD FIRE & SPECIAL PERIL POLICY with STFI, EQ		
UNIT: IREL (INDIA) LTD. RESEARCH CENTRE. BEACH ROAD. KOLLAM. KERALA PIN 691001		
	ASSET DESCRIPTION	Rs. in Lacs
1	BUILDING & CIVIL STRUCTURES INCLUDING, COMPOUND WALL, OFFICE BUILDING, OTHER BUILDINGS, ROADS, AND OTHER UTILITIES THEREIN	360.40
2	PLANT & MACHINERIES , ELECTRICAL INSTALLATIONS, LABORATORY, R & D EQUIPMENT AND OTHER SERVICE EQUIPMENT	788.64
3	FURNITURE FIXTURE FITTINGS, COMPUTERS, OFFICE EQUIPMENT & OTHER EQUIPMENT	84.17
4	Nano Lanthum Phosphate Pilot Plant consisting of spray calciner, Reactors, centrifuge, tanks (T-1, T-7, T-8) Elec fittings, furnace, solar water heater, pipes & fittings, centrifugal pumps, tanks, hoses & clamps, Diaphragm pumps, Rota meter etc	77.00
5	All kinds of Chemicals for purpose of Research work & General Store / consumable	10.00
	<b>TOTAL Sum insured (Rs)</b>	<b>1320.21</b>
<b>EXCESS :- AS PER LATEST GUIDELINE CIRCULAR OF INSURANCE COUNCIL</b>		

SCHEDULE- RC-2		2026-27
BURGLARY POLICY		
Burglary Policy for Plant & Machineries, Lab Equipment, FFF etc.		
/ Contents etc on 10% First Loss Basis with theft, RSMD.		SUM INSURED
Locations: RESEARCH CENTER (Ref- Sch- RC-1)		(Rs. in LACS)
Excess: 5% of Claim amount subject to minimum of Rs.5,000/-		959.81

SCHEDULE- RC-3		2026-27		
SCHEDULE OF PLANT & MACHINERIES & EQUIPMENT TO BE COVERED UNDER M.B. POLICY				
	UNIT: IREL(INDIA) LTD. RESEARCH CENTRE. BEACH ROAD. KOLLAM. KERALA PIN 691001			Rs. in Lacs
	DESCRIPTION	MAKE	YEAR	VALUE
1	D. G. SET 62.5 KVA WITH CONTROL PANEL , ENGINE SL. NO. 4H 2454/ 300195	KIRLOSKER	2004	20.00
2	250 KVA TRANSFORMER, LOAD BREAKING SWITCH METERING PANEL, INCLUDING CONTROL PANEL, OIL CAPACITY 350 LTS. SL. NO. 111486 including accessories and oil.	INDIAN TRANSFORMER LTD	1993	10.00
	<b>TOTAL SUM INSURED (Rs)</b>			<b>30.00</b>
	<b>EXCESS: AS PER GENERAL INSURANCE COUNCIL GUIDELINE</b>			
	<b>NOTE: 1. OIL/COOLANT IN VARIOUS EQUIPMENTS TO BE COVERED IN THE ABOVE POLICY 2. ESCALATION @20%.</b>			

SCHEDULE- RC-4		2026-27		
SCHEDULE OF ELECTRONIC EQUIPMENT TO BE COVERED UNDER EEI POLICY with STFI, EQ, Escalation @20%.				
	UNIT: IREL(INDIA) LTD. RESEARCH CENTRE. BEACH ROAD. KOLLAM. KERALA PIN 691001			Rs. in Lacs
	DESCRIPTION	MAKE	YEAR	VALUE
1	Differential Scanning Calorimeter (DSC-60), DTG 60 H and its accessories sr. no C 30574600252, Sr. no. DSC- 60 , Sl. No.C30454600884	Shimadzu	2013	28.00
2	UV VISIBLE SPECTRO PHOTOMETER 1 NO SCV 1258/1-06- IMPORT	Perkin Elmer	2005	7.00
3	Nano Particle size Analyser., Model-ZSU3100, Sr. No MAL1308957	Malvern Pananalytical Ltd	2023	30.00
4	#UV VIS SPECTROPHOTOMETER		2026	9.00
5	ADDITIONAL CUSTOM DUTY FOR IMPORT			5.00
	<b>TOTAL (Rs)</b>			<b>79.00</b>
	<b>EXCESS: As per general Insurance Council's Guidelines.</b>			

FY 2026-27

ANNEXURE-B

## LIST OF MOTORS - UNDER MB POLICY OF MK-5

## IREL, MK UNIT

SL NO	HP/KW	RPM	MAKE	UNIQUE NO	POLICY PERIOD	
					(Rs. IN LAKHS)	
1	Electric motor 50 HP/37KW, 1500 rpm	1 No	Kirloskar	IE/05/K/1256		2.50
2	Electric motor 60 HP/45KW, 1500 rpm	1 No	Crompton Greaves	IE/03/CG/1566		3.00
3	Electric motor 60 HP/45KW, 1500 rpm	1 No	Crompton Greaves	IE/03/CG/1566A		3.00
4	Electric motor 75 HP/55KW, 1500 rpm	1 No	Kirloskar	IE/02/K/1485		3.85
5	Electric motor 100 HP/75KW, 1500 rpm	1 No	Crompton Greaves	IE/01/CG/1666		5.61
6	Electric motor 100 HP/75KW, 1500 rpm	1 No	Bharat Bijlee	IE/01/BB/1720		5.61
7	Electric motor 100 HP/75KW, 1500 rpm	1 No	SIEMENS	65404938		5.61
8	Electric motor 100 HP/75KW, 3000 rpm	1 No	SIEMENS	65417987		5.61
				TOTAL		34.79

## LIST OF MOTORS - UNDER MB POLICY OF CH-5

## IREL, CHAVARA UNIT

SL NO	HP/KW	RPM	MAKE	UNIQUE NO	POLICY PERIOD	
					SUM INSURED (RS IN LAKHS)	
1	250/180	1484	KEC	ID NO.250.4P.2	8.25	
2	250/180	1484	KEC	ID NO.250.4P.5	8.25	
3	250/180	1483	KEC	ID NO.250.4P.4	8.25	
4	250/180	1485	KEC	ID NO.250.4P.3	8.25	
				Total Rs.		33.00

LIST OF MOTORS - UNDER MB POLICY OF OS-8						
IREL, OSCOM UNIT						
LOCATION: DWUP & FIELD INSTALLATIONS						
SL No	Name	HP/KW	RPM	FRAME SIZE	LOCATION	Sum Insured (Rs in Lakhs)
1	Main motor (Ajeaya)	525KW	368	IK132M35	DWUP	60.50
2	Main motor (Ambuj)	315KW	1500	355L	DWUP	17.19
3	Solution Motor	55KW	1500	280M	DWUP	3.85
4	Hydraulic Power Pack (Ajeya)	75KW	1500	280S	DWUP	5.61
5	Rougher-1	110KW	1000	315L	DWUP	6.05
6	Rougher-2	110KW	1000	315L	DWUP	6.05
7	Secondary Rougher	110KW	1000	315M	DWUP	6.05
8	Cleaner	110KW	1000	315L	DWUP	6.05
9	Recleaner	55KW	1500	225M	DWUP	3.85
10	Piccolo	90KW	1500	280M	DWUP	5.83
11	Process Water	110KW	1000	315M	DWUP	6.05
12	Wash Water	110KW	1000	315M	DWUP	6.05
13	Tails-1	55KW	1000	280M	DWUP	3.85
14	Tails-2	55KW	1000	280M	DWUP	3.85
15	Tails Densifying (Tails-3)	160KW	1500	315L	DWUP	6.60
16	Output Motor No. 1	110KW	1000	315L	DWUP	6.05
17	Output Motor No. 2	110KW	1000	315L	DWUP	6.05
18	Output Booster No. 3	110KW	1000	315L	DWUP	6.05
19	Output Booster No. 4	110KW	1000	315L	DWUP	6.05
20	Output Booster No. 5	110KW	1000	315M	DWUP	6.05
21	Output Booster No. 6	110KW	1000	315L	DWUP	6.05
22	Output Booster No. 7	110KW	1000	315M	DWUP	6.05
23	Pond Make up water pump no. 1	55KW	1000	280M	DWUP	3.85
24	HYDRAULIC PUMP MOTOR(AMBUJ)	160 kw	1500	315L	DWUP	6.60
25	OUTPUT BOOSTER NO 8	110 kw	1000	315L	DWUP	6.05
26	OUTPUT BOOSTER NO 9	110 kw	1000	315M	DWUP	6.05
27	OUTPUT BOOSTER NO 10	110 kw	1000	315M	DWUP	6.05
28	OUTPUT BOOSTER NO 11	110 kw	1000	315L	DWUP	6.05
29	OUTPUT BOOSTER NO 12	110 kw	1000	315L	DWUP	6.05
30	OUTPUT BOOSTER NO 13	110 kw	1000	315M	DWUP	6.05
31	OUTPUT BOOSTER NO 14	160 kw	1500	315L	DWUP	6.60
32	OUTPUT BOOSTER NO 15	110 kw	1000	315M	DWUP	6.05
33	OUTPUT BOOSTER NO 16	110 kw	1000	315M	DWUP	6.05
34	OUTPUT BOOSTER NO 17	110 kw	1000	315M	DWUP	6.05
35	OUTPUT BOOSTER NO 18	110 kw	1000	315M	DWUP	6.05
36	OUTPUT BOOSTER NO 19	110 kw	1000	315M	DWUP	6.05
37	WINCH NO:2 MOTOR	55 kw	1500	250M	DWUP	3.85
38	WINCH NO:3 MOTOR	55 kw	1500	250M	DWUP	3.85
39	WINCH NO:5 MOTOR	55 kw	1500	250M	DWUP	3.85
40	WINCH NO:6 MOTOR	55 kw	1500	250M	DWUP	3.85
					Total Rs.	288.78

LOCATION: SMP-1						
SL.No.	Name	HP/KW	RPM	FRAME SIZE	LOCATION	Sum Insured (Rs in Lakhs)
41	FEED BIN	110KW	1000	315 L	SMP-1	6.05
42	SURGE BIN	110 KW	1000	315 M	SMP-1	6.05
43	TAILS -1	110 KW	1000	315 L	SMP-1	6.05
44	TAILS -2	110 KW	1000	315 L	SMP-1	6.05
45	Tails Booster No.1	90 KW	1500	280 M	SMP-1	5.83
46	Pond water pump no. 1	55KW	1500	250M	SMP-1	3.85
47	Pond water pump no. 2	55KW	1500	250M	SMP-1	3.85
48	Pond water pump no. 3	55KW	1500	250M	SMP-1	3.85
49	CLEANER	55 KW	1500	250M	SMP-1	3.85
50	OUTPUT	45KW	1500	225M	SMP-1	3.30
					<b>Total Rs.</b>	<b>48.73</b>

LOCATION: SMP-II						
SL.No.	Name	HP/KW	RPM	FRAME SIZE	LOCATION	Sum Insured (Rs in Lakhs)
51	Rougher	45KW	1000	280M	SMP-II	3.30
52	FEED BIN	110KW	1000	315L	SMP-II	6.05
53	Tails	90KW	1500	280M	SMP-II	5.83
54	SCAVENGER	55KW	1000	280M	SMP-II	3.85
55	OUTPUT	45KW	1500	225M	SMP-II	3.30
56	Tails booster no. 1	55KW	1000	280M	SMP-II	3.85
57	Tails booster no. 2	110KW	1000	315M	SMP-II	6.05
58	Pond Water pump no. 1	55KW	1500	250M	SMP-II	3.85
59	Pond Water pump no. 2	55KW	1500	250M	SMP-II	3.85
60	Pond Water pump no. 3	55KW	1500	250M	SMP-II	3.85
61	Pond Water pump no. 4	110KW	1000	315L	SMP-II	6.05
62	WATER PUMP	90KW	1500	280M	SMP-II	5.83
63	Output Booster No. 1	55KW	1000	280M	SMP-II	3.85
64	Output Booster No. 2	90KW	1500	280M	SMP-II	5.83
65	Output Booster No. 3	90KW	1500	280M	SMP-II	5.83
66	Output Booster No. 4	110KW	1000	315L	SMP-II	6.05
					<b>Total Rs.</b>	<b>77.22</b>

	<b>Location: SMP IV</b>					<b>(Rs in Lakhs)</b>
85	FEED BIN	110KW	1000	315L	SMP-IV	6.05
86	ROUGHER	110KW	1000	280L	SMP-IV	6.05
87	SCAVANGER	55KW	1000	280M	SMP-IV	3.85
88	CLEANER	45KW	1500	225M	SMP-IV	3.30
89	TAILS	110KW	1000	315L	SMP-IV	6.05
90	OUTPUT	45KW	1500	250M	SMP-IV	3.30
91	TAILS BOOSTER NO 1	90KW	1500	315L	SMP-IV	5.83
92	POND WATER PUMP NO 1	55KW	1500	250M	SMP-IV	3.85
93	POND WATER PUMP NO 2	55KW	1500	250M	SMP-IV	3.85
94	POND WATER PUMP NO 3	55KW	1500	250M	SMP-IV	3.85
95	POND WATER MAKE UP NO 1	55KW	1000	280M	SMP-IV	3.85
96	POND WATER MAKE UP NO 2	45KW	750	280M	SMP-IV	3.30
97	TAILS BOOSTER NO:2	90KW	1500	280M	SMP-IV	5.83
98	TAILS BOOSTER NO:3	90KW	1500	280M	SMP-IV	5.83
99	POND WATER PUMP NO 4	55KW	1500	250M	SMP-IV	3.85
100	TRANSFEER BIN MAKE UP	55KW	1500	250M	SMP-IV	3.85
117	POND MAKE UP 2	55KW	1500	250M	SMP-IV	3.85
					<b>Total .</b>	<b>76.34</b>
					<b>TOTAL Rs.</b>	<b>491.07</b>

Location: MSP							
SI No	Equipment No	MaKe	KW	HP	RPM	Frame Size	(Rs in Lakhs)
1	05C119	CG	37	50	1500	225S	3.30
2	05M102A	CG	110	150	1000	315M	6.05
3	05M102A-01	BB	110	150	1000	315M	6.05
4	05M102B	BB	110	150	1000	315M	6.05
5	05M102B01	CG	110	150	1000	315M	6.05
6	05M450-03	CG	37	50	3000	200L	3.30
7	05 P000	CG	90	120	1500	280M	3.85
8	05 P004	CG	37	50	1500	225S	3.30
9	05 P006	CG	75	100	1500	280M	3.85
10	05 P 007	CG	37	50	1000	225S	3.30
11	05 P 009	SIEMENS	37	50	1500	225S	3.30
12	05 P 010	CG	37	500	1500	225S	3.30
13	05 P 011	CG	55	75	1500	250M	3.85
14	05 P 014	CG	37	50	1500	225S	3.30
15	05 P 015	BB	37	50	1500	225S	3.30
16	05 P 023	CG	90	120	1500	280M	5.61
17	05 P 027	CG	55	75	1500	250M	3.85
18	05 P 030	CG	37	50	1500	225S	3.30
19	05 P 409	CG	55	75	1500	250M	3.85
20	05 P 418A	CG	55	75	1500	250M	3.85
21	05 P 418B	CG	55	75	1500	250M	3.85
22	05P102	CG	90	120	1500	280M	5.61
23	05P103	CG	110	150	1000	315M	6.05
24	05P104	CG	90	120	1500	280M	3.85
25	05P109	CG	55	75	1500	250M	3.85
26	05P110	CG	55	75	1500	250M	3.85
27	05P111	L&T	55	75	1500	250M	3.85
28	05P118	CG	90	120	1500	280M	5.61
29	05P113	SIEMENS	75	100	1500	280M	3.85
30	05P122	CG	110	150	3000	315M	6.05
31	05P112	CG	55	75	1500	250M	3.85
32	05P112A	CG	55	75	1500	250M	3.85
33	BC-1	ABB	37	50	1500	225S	3.00
34	BE-1	ABB	37	50	1000	225S	3.00
35	SP - 1	ABB	110	150	1000	315M	5.50
36	SP-5	ABB	55	75	1500	250M	3.50
37	SP-2	ABB	55	75	1500	250M	3.50
38	SP-3	ABB	90	120	1500	280M	5.10
39	PS-06	ABB	132	180	1500	315L	5.50
40	PS -05A	ABB	55	75	1500	250M	3.50
41	PS -02	CG	90	120	1500	280M	5.10
42	PS-05B	ABB	55	75	1500	250M	3.50
43	PW - 01B	ABB	37	50	1500	225S	3.00
44	PS - 04A	ABB	45	60	1500	225M	3.00
45	PS - 04B	ABB	45	60	1500	225M	3.00
46	PW-05	ABB	55	75	1500	250M	3.50
47	PS -01	ABB	132	180	1500	315L	5.50
48	PS - 03	ABB	132	180	1500	315L	5.50
49	PS - 12	ABB	132	180	1500	315L	5.50
50	Pw - 01A	ABB	132	180	1500	315L	5.50
51	DAB	ABB	132	180	1500	315L	5.50
52	CAB	ABB	160	215	1500	315SM	5.50
53	ID Fan	ABB	160	215	1500	315SM	5.50
54	V/S - 02	ABB	45	60	1500	225M	3.00
55	ID Blower	ABB	37	50	1500	225S	3.00
56	Dilution Fan	ABB	37	50	1500	225S	3.00
						Total Rs.	237.93

LOCATION: SMP-III						
SL.No.	Name	KW	RPM	FRAME SIZE	LOCATION	Sum Insured (Rs in Lakhs)
1	FEED BIN	110kw	1000	315L	SMP-III	6.05
2	ROUGHER	110kw	1000	315L	SMP-III	6.05
3	SCAVANGER	55 kw	1000	280 M	SMP-III	3.85
4	TAILS	110kw	1500	315M	SMP-III	6.05
5	CLEANER	45kw	1500	225M	SMP-III	3.30
6	OUTPUT	45kw	1500	225M	SMP-III	3.30
7	POND WATER PUMP NO:1	55kw	1500	250M	SMP-III	3.85
8	POND WATER PUMP NO:2	55kw	1500	250M	SMP-III	3.85
9	POND WATER PUMP NO:3	55kw	1500	250M	SMP-III	3.85
10	TAILS BOOSTER: 1	90kw	1500	280M	SMP-III	5.83
11	TAILS POND WATER BOOSTER	45kw	750	280M	SMP-III	3.30
12	AISHWARYA DREDGE MAIN MOTOR	110kw	1500	315 S	SMP-III	6.05
13	Tails Booster # 2	90kw	1500	280M	SMP-III	5.83
14	Tails Booster # 3	90kw	1500	280M	SMP-III	5.83
15	Make Up water Pump 4	55kw	1500	250M	SMP-III	3.85
16	Tails Pond water Pump-1	55kw	1500	250M	SMP-III	3.85
17	Tails Pond water Pump-2	55kw	1500	250M	SMP-III	3.85
18	Lcss make Up water pump	75kw	1500	280 S	SMP-III	5.61
19	Tails booster -4	90kw	1500	<b>280 M</b>	SMP-III	5.83
20	South-pond water -1	<b>55 kw</b>	1500	250M	SMP-III	3.85
21	South-pond water -2	<b>55 kw</b>	1500	250M	SMP-III	3.85
22	South-pond water booster	90 kw	1500	<b>280M</b>	SMP-III	5.83
23	Storm water -1	55kw	1500	250M	SMP-III	3.85
24	Storm water -2	55kw	1500	250M	SMP-III	3.85
25	Tails Booster -5	90kw	1500	280M	SMP-III	3.29
26	Storm water -3	55kw	1500	250M	SMP-III	2.26
					<b>Total Rs.</b>	<b>116.76</b>

**LIST OF MOTORS - UNDER MB POLICY OF OS-8**

**IREL, OSCOM UNIT**

Location-REEP								
SL.No.	Drive Name	KW	HP	RPM	Frame Size	Make	Location	Sum Insured (Rs in Lakhs)
1	CT pump-1	37	50	1500	225S	CG	Cooling tower	2.75
2	CT pump-2	37	50	1500	280M	CG	Cooling tower	2.75
3	Process compressor motor A	75	120	1500	280M	IR	Comp. House	4.40
4	Process compressor motor B	90	120	1500	280M	IR	Comp. House	4.40
5	Kes 75 (Compressor Motor E)	75	100	3000	280M	CG	Comp. House	5.61
6	Process Compressor Motor-C	90	120	1500	280M	IR	Comp. House	4.40
7	Process Air Compressor-D	90	120	1500	280M	IR	Comp. House	4.40
8	Process Compressor Motor-F	160	200	1500	315L	CG	Comp. House	6.60
9	Extraction Vent A	45	60	1500	250L	BB	Active plant	3.30
10	Extraction Vent B	45	60	1500	250L	BB	Active plant	3.30
11	Extraction Vent A	45	60	1500	225M	HAVELLS	Active plant	3.30
12	Extraction Vent B	45	60	1500	225M	HAVELLS	Active plant	3.30
13	Extraction Vent A	37	50	1500	225S	BB	Lean	3.30
14	Extraction Vent B	37	50	1500	225S	BB	Lean	3.30
15	ID Fan-1	110	150	1500	315M	ABB	Boiler	4.40
16	ID Fan-2	110	150	1500	315M	CG	Boiler	4.40
17	PA Fan-1	90	120	1500	280M	ABB	Boiler	4.40
18	PA Fan-2	90	120	1500	280M	ABB	Boiler	4.40
19	Ball Mill	160	200	1500	315ML	ABB	Attack-Ball Mill	6.60
20	Primary air blower	90	120	3000	280S	ABB	Attack-Ball Mill	4.40
21	Centrifuge motor-1	55	75	1500	250S	ABB	Attack-TSP	12.10
22	Centrifuge motor-2	55	75	1500	250S	ABB	Attack-TSP	3.85
23	Crusher motor	55	75	1500	250L	CG	CPP	3.85
24	ETP P401 A	37	50	1500	225S	ABB	ETP-Pond	3.03
25	New CT Pump -1	55	75	1500	250M	CG	New Cooling Tower	3.85
26	New CT Pump -2	55	75	1500	250M	CG	New Cooling Tower	3.85
27	Extraction Ventilation 1	37	50	1500	225S	BB	RE Evaporation plant	3.00
28	Extraction Ventilation 2	37	50	1500	225S	BB	RE Evaporation plant	3.00
<b>Total Rs.</b>							<b>TOTAL Rs Lakhs</b>	<b>120.24</b>
							<b>GRAND TOTAL ALL MOTORS (OS-8)</b>	<b>966.00</b>

		ANNEXURE B
REPM UNIT (REPM-1) VIZAG		POLICY PERIOD: 2026-27
SCHEDULE OF STANDARD FIRE & SPECIAL PERILS POLICY ( with STFI & EQ extensions )		
SR.NO.	DESCRIPTION OF ASSETS	LOCATION- REPM UNIT (VIZAG) Rs. in Lakhs
1	FACTORY BLDG. & CIVIL STRUCTURES INCLUDING, REPM BLOCK, CANTEEN, MRSS BLDG WITH DG SET, APEPDCL METERING YARD, UTILITY BAY, WORKSHOP & STORE, SLAG STORAGE SHED, PUMP HOUSE, FIRE & RAW WATER SUMPS & PUMP HOUSE, ADMIN BUILDING, OVERHEAD EMERGENCY TANK, SECURITY ROOM, COMPOUND WALL, ROADS, DRAINS, CULVERTS, TRENCHES, PAVEMENTS, TANKS, PUMPS, PIPING & VALVES AND ALL ASSOCIATED FACILITIES AND OTHER UTILITIES THEREIN & ANY OTHER CIVIL STRUCTURE BELONGING TO INSURED.	5,133
2	PLANT & MACHINERIES INCLUDING MATERIAL HANDLING AND EARTH MOVING EQUIPMENT, RE METAL PLANT, STP, CHILLER PLANT, DM PLANT, ELECTRICAL WORKS (PLANT ELECTRICS INCL. POWER SUPPLY & DISTRIBUTION, ILLUMINATION, LIGHTNING & EARTHING PROTECTION, CABLING WORKS, PANELS, DG SET, DBS, JBS ETC), MECHANICAL ITEMS, EQUIPMENT, CABLES, PIPING & VALVES AND ALL ASSOCIATED FACILITIES, R & D EQUIPMENT AND OTHER SERVICE EQUIPMENT, QUALITY CONTROL EQUIPMENT, VARIOUS ELECTRONIC EQUIPMENT, FURNITURE FIXTURE FITTINGS, ETC. BELONGING TO INSURED.	13,890
3	VARIOUS MATERIALS, FINISHED PRODUCTS, CONSUMABLES, ETC. BELONGING TO INSURED.	1,000
<b>Total (Rs in Lakhs)</b>		<b>20,022.81</b>

Excess :- As per latest General Insurance Council Guideline.

## SCHEDULE OF PLANT &amp; MACHINERIES &amp; EQUIPMENTS TO BE COVERED UNDER M.B. POLICY

UNIT: IREL (INDIA) LIMITED, REPM UNIT, BARC VIZAG CAMPUS, VILLAGE MADUTURU, SURVEY NO. 349P, 371P, 374P, MANDAL ATCHUTHAPURAM, DISTRICT VISAKHAPATNAM, VISAKHAPATNAM, ANDHRA PRADESH, 531011				Rs. in Lacs	Year
	DESCRIPTION	QTY	SUM INS		
1	CALCINER FURNACE WITH TRAY DRYER	1	5.00	2023	
2	Retort Furnace	1	43.00	2023	
3	Air Compressor (incl Dryer, Receiver & misc. accessories/fittings), ELGI MAKE	2	9.00	2023	
4	11kV HT VCB panel , 800A, 26.2 kA , 28 kV /75 kV, switchboard, VCB breakers, relays ETC	1	50.00	2023	
5	11kV/433 Volts, 2000 kVA , (Dry type), Transformers	2	70.00	2023	
6	415V, 50Hz, TPN, 3200A, 50kA (1sec) indoor Power Control Centre (PCC) with ACB as I/C, ACB / MCCB	1	45.00	2023	
7	415V, 50Hz, TPN, 1250A, 50kA (1sec) indoor, Power Control Centre (DG PCC) with ACB / MCCB	1	18.00	2023	
8	415V, 50Hz, TPN, 800A, indoor, Automatic Power Factor Controller (APFC) Panel with ACB / MCCB & Capacitor banks	2	18.00	2023	
9	RE MCC (MCC-1)	1	17.00	2023	
10	REPM MCC (MCC-2)	1	58.00	2023	
11	MCC FOR DM PLANT MCC-3	1	16.00	2023	
12	FIRE WATER PUMP HOUSE MCC MCC-4	1	14.00	2023	
13	PDB-1 AT MRSS	1	14.00	2023	
14	PDB-2 AT WORKSHOP	1	10	2023	
15	Supply of Generating Set model 750 KVA Silent Generating Set, 415V,	1	52.00	2023	
16	Supply & installation of Motors Local control stations & Other accessories for motors including Junction boxes etc.	1	110.00	2023	
17	Vacuum Induction Melting Furnaces	1	400.00	2023	
18	Heat Treatment Furnaces	10	3900.00	2023	
<b>TOTAL</b>			<b>4849.00</b>		
NOTE: 1. OIL/COOLANT IN VARIOUS EQUIPMENTS TO BE COVERED IN THE ABOVE POLICY 2. Escalation @20%.					
EXCESS: AS PER GENERAL INSURANCE COUNCIL GUIDELINE					

## SCHEDULE- REPM-3

2026-27

## Marine Inland Transit Policy for REPM unit

Marine Inland Transit Declaration (Open) Policy (All Risk cover) with ITC- A (Rail/ Road/Air/Inland Waterways / courier, Post, Parcel)

Clause- A with S.R.C.C. at CIF+10% on W/W basis covering loading &amp; unloading from Anywhere in India to Anywhere in India including transshipment including Inter Unit Stock Transfer.

Sr. No	Particulars	Remarks		
1	Estimated Annual Transit (Rs)	Rs. 5 Crores		
2	Single Carrying Limit (Rs)	Rs. 50 lakhs		
3	Per Bottom Limit (Rs)	Rs. 50 lakhs		
4	Commodity Description	All types of Raw materials, Finished Goods, Equipments,		
5	Mode of Journey	Rail/ Road/ Air/ Inland Waterways/courier, Post, Parcel.		
6	Excess	Not exceeding 0.25% of the Consignment Value subject to minimum of Rs. 5,000/-		
7	Mode of Packing	Customary		
8	Claim Detection Period	30 days from the date of arrival of consignment at destination.		

<b>RETTP UNIT (RETTP-1) BHOPAL</b>		<b>POLICY PERIOD: 2026-27</b>
<b>SCHEDULE OF STANDARD FIRE &amp; SPECIAL PERILS POLICY ( with STFI &amp; EQ extensions )</b>		
	<b>UNIT: IREL (INDIA) LIMITED, RARE EARTH &amp; TITANIUM THEME PARK (RETTP) ON PLOT NO. 49 INDUSTRIAL AREA AT ACHARPURA, BHOPAL, Madhya Pradesh -462030</b>	<b>LOCATION- RETTP (BHOPAL)</b>
<b>SR.NO.</b>		
<b>SR.NO.</b>	<b>DESCRIPTION OF ASSETS</b>	<b>Rs. in Lakhs</b>
1	FACTORY BUILDING & CIVIL STRUCTURES INCLUDING COMPOUND WALLS, OFFICE BUILDING, OTHER BUILDINGS, RAINWATER HARVESTING, INTERIOR WORKS, ROADS, CULVERTS AND OTHER UTILITIES THEREIN AT INSURED'S LOCATION.	2,547.13
2	PLANT & MACHINERIES INCLUDING, ELECTRICAL WORKS (PLANT ELECTRICS INCL. POWER SUPPLY & DISTRIBUTION, ILLUMINATION, LIGHTNING & EARTHING PROTECTION, CABLING WORKS, CONTROL PANELS, LT PANELS,, DG SET, SUBSTATION ETC), MECHANICAL ITEMS, EQUIPMENT, CABLES, PIPING & VALVES AND ALL ASSOCIATED FACILITIES, R & D EQUIPMENT AND OTHER SERVICE EQUIPMENT, VARIOUS ELECTRONIC EQUIPMENT, CCTVs, SOLAR PANEL, LIFT, ACs, FIRE FIGHTING SYSTEM, FURNITURE FIXTURE FITTINGS, ETC. THEREIN AT INSURED'S LOCATION.	6,215.00
3	VARIOUS MATERIALS, FINISHED PRODUCTS, CHEMICALS, CONSUMABLES, ETC. BELONGING TO INSURED.	100
<b>Total (Rs in Lakhs)</b>		<b>8,862.13</b>
<b>Excess :- As per latest General Insurance Council Guideline.</b>		

## Marine Inland Transit Policy for RETTP unit

Marine Inland Transit Declaration (Open) Policy (All Risk cover) with ITC- A (Rail/ Road/Air/Inland Waterways / courier, Post, Parcel)

Clause- A with S.R.C.C. at CIF+10% on W/W basis covering loading &amp; unloading from Anywhwere in India to Anywhere in India including transshipment including Inter Unit Stock Transfer.

Sr. No	Particulars	Remarks		
1	Estimated Annual Transit (Rs)	Rs. 20 lakhs		
2	Single Carrying Limit (Rs)	Rs. 5 lakhs		
3	Per Bottom Limit (Rs)	Rs. 5 lakhs		
4	Commodity Description	All types of Raw materials, Finished Goods, Equipments,		
5	Mode of Journey	Rail/ Road/ Air/ Inland Waterways/courier, Post, Parcel.		
6	Excess	Not exceeding 0.25% of the Consignment Value subject to minimum of Rs. 5,000/-		
7	Mode of Packing	Customary		
8	Claim Detection Period	30 days from the date of arrival of consignment at destination.		

SCHEDULE- RETTP-3 Unit Bhopal (MB)					2026-27
UNIT: IREL (INDIA) LIMITED,					
SCHEDULE OF PLANT & MACHINERIES & EQUIPMENTS TO BE COVERED UNDER M.B. POLICY					
Sr. No.	Asset Name		Quantity	Year of Purchase	Rs. in Lacs
1	Electrical furnace for melting		3	2022	50.13
2	Electrical furnace for melting		3	2022	1.20
3	4-DG Set with AMF Panel (Diesel Generator Set with AMF Panel and UPS )		1		19.50
4	CENTRIFUGES INCLUDING CENTRIFUGAL DRYERS (Air Compressor)		1	2023	9.51
5	INDUSTRIAL LABORATORY ELECTRIC FURNACES AND OVEN NES (Design Fabrication supply Installation Testing and Commissioning of Rotary Furnace 700 degree C Furnace)		1	2023	41.50
6	INDUSTRIAL LABORATORY ELECTRIC FURNACES AND OVEN NES (Design Fabrication supply Installation Testing and Commissioning of 1100 degree C Muffle Furnace)		1		1.07
7	Calcination Furnace		1	2023	57.00
8	HydroFluorination Furnace		1		59.00
9	Explosion Furnace		1		31.25
10	Calcio Thermic Reduction Furnace		1		44.00
11	DG Set with AMF panel Diesel Generator set		1		52.50
12	Annealing Furnace Firing and Annealing Furnace		1	2024	24.59
13	Industrial vacuum Oven (200 Deg)		1		4.75
14	Industrial Vacuum Oven (200 Deg) Design Fabrication Testing supply Installation and commissioning		1	2024	7.02
15	Calcination Furnace Design Fabrication Testing supply Installation and Commissioning		1		4.95
16	Annealing Furnace Design Fabrication Testing supply Installation and Commissioning		2	2025	49.18
17	Vacuum Distillation Furnace		1		48.85
18	Chlorination Furnace		1	2025	44.95
19	Vacuum Oven -Inconel 600		1		24.35
20	Transformer				25.89
21	Lift				26.80
22	DG Set				22.07
23	Sub Station				67.19
24	Electric Furance for Melting		2	2022	31.42
25	Electric Furance for Melting		2		0.80
26	5-DG Set with AMF panel (Diesel Generator Set)		1	2023	14.25
TOTAL SUM INSURED (Rs)					763.72
NOTE	1.OIL/COOLANT IN VARIOUS EQUIPMENTS TO BE COVERED IN THE POLICY,				
	2. ESCALATION @20%.				
EXCESS: AS PER GENERAL INSURANCE COUNCIL GUIDELINE					

SCHEDULE- RETTP-4 Unit, Bhopal					2026-27		
SCHEDULE OF ELECTRONIC EQUIPMENT TO BE COVERED UNDER EEI POLICY with STFI, EQ , Escalation @20%.							
Sr. No.	Asset Name		Quantity	Year of Purchase	Location of Asset		
1	8-Load Cell (Load Cell)		5	2023	CE Metal Plant		
2	9-Load Cell Mounting Assembly (Mounting Assembly)		5	2023	CE Metal Plant		
3	Load Cell Measuring or checking instrument appliances and machines		7		LA Metal Plant		
4	ICP-OES		1	2023	Laboratory		
5	ED-XRF		1				
6	ONH Analyzer		1				
7	EPABX & IT Passive Equipments						
8	Additional Custom Duty						
TOTAL -Rs.					335.28		
EXCESS: As per general Insurance Council's Guidelines.							

	SFSP/Laghu/Griha/Sookshma policy including Earthquake, STFI.		ANNEXURE-B		
<b>IREL (India) Ltd. Mumbai Corporate office- OFFICE INSURANCE - SECTION-WISE SUM INSURANCE DETAILS: 2026-27</b>					
Sl.No	Type of Cover	Assets & Location	Cost of Building (Rs.)	Cost of Content (Rs.)	Total Sum Insured (Rs.)
1	office (Bharat Laghu Udyam)	IREL (India) Ltd. -Head Office, Plot No. 1207, ECIL Bldg, Veer Savarkar Marg, Opp. Siddhivinayak Temple, Prabhadevi, Mumbai-400 028		6,10,47,387	6,10,47,387
	office (Bharat Sookshma Udyam)	IREL (India) Ltd. Project Division , 403, Manish Commercial Centre, Worli, Mumbai 400030	2,31,00,000	42,36,720	2,73,36,720
	Bharat Griha Raksha	2 nos Residential Flats at Twin Towers, Pravadevi, Mumbai-400025.	1,34,05,000	9,18,900	1,43,23,900
	Bharat Griha Raksha	2 nos. Residential Flats (42 & 43) at Atur Apartments, Colaba, Mumbai-400005	62,00,000	4,09,720	66,09,720
	Bharat Griha Raksha	14 nos. Residential Flats IRE Quarters, Damodar Park, Ghatkoper (W) , Mumbai- 400086	4,15,27,000	24,41,610	4,39,68,610
	Bharat Griha Raksha	2 nos. Residential flats B-35, A-11 manish vijay cooperative house society , vashi naka chembur mumbai -74	9,64,000	60,000	10,24,000
	Bharat Griha Raksha	ZERLINA Building, 3 B Little Gibbs Road, Malabar Hills, Mumbai-400006	60,00,000	2,37,000	62,37,000
	Bharat Griha Raksha	B-1403 & B-1903 Flats at Lodha EBOQ, Wadala	12,86,27,000	7,67,000	12,93,94,000
	Bharat Sookshma Udyam	Sewree Godown -Prakash Industrial Estate Co-op Society Ltd. Unit 0-102, Sewree , Mumbai -400015	21,00,000	50,822	21,50,822
		<b>SFSP -section sub total</b>	<b>22,19,23,000</b>	<b>7,01,69,159</b>	<b>29,20,92,159</b>
2	Burglary & Housebreaking Policy with 25% First Loss basis withTheft, RSMD, extensions	Office, Prabhadevi			6,10,47,387
		Office, Worli			42,36,720
		Sewree Godown			50,822
		Residential flats as above			48,34,230
		<b>Burglary -section sub total</b>			<b>7,01,69,159</b>
3	Electronic Equipment Insurance with STFI & EQ covers (Computers & Printers & EPABX from 2018 have been covered under this Policy)	Office-Prabhadevi			13339795
		WORLI			285000
		<b>EEI -section sub total</b>			<b>13624795</b>
4	All Risk Insurance for Laptops/mobile phones/i-pads	<b>Office-Prabhadevi - Sub total</b>			39,21,035
5	Personal Accident Insurance with Medical Extension, Table A including TTD, TPD, PPD, DEATH	<b>51 employees @ Rs. 5 Lakhs each (On 24 Hrs Basis)</b>			2,55,00,000
6	Baggage insurance for (51 nos employees) with burglary & theft				5,00,000
				<b>Total SI (Rs.)</b>	<b>40,58,07,148</b>
				<b>SI Rs. (Lacs)</b>	<b>4,058.1</b>

**ANNEXURE -C**

**Claim Position of IREL (INDIA) Ltd. - P&M AND OFFICE INSURANCE**

Claim Type	FY 2023-24 Rs. Lakhs	FY 2024-25 Rs. Lakhs	FY 2025-26 (Till January-2026) Rs. Lakhs	
	Paid (Rs lakhs)	Paid (Rs lakhs)	Paid (Rs lakhs)	O/S (Rs lakhs)
<b>Marine Transit</b>	11.75			
<b>Engineering (MB Claims)</b>	0.50	4.47	1.59	21.00
<b>Fire (Cyclonic storm loss)</b>				47.00
<b>Miscellaneous (Burglary loss)</b>				0.50
<b>Office policy</b>				
<b>TOTAL (Rs Lakhs)</b>	<b>12.25</b>	<b>4.47</b>	<b>1.59</b>	<b>68.50</b>
<b>Paid+ O/s:</b>				

## ANNEXURE D

Sr. No.	RENEWAL PROGRAM OF INSURANCE 1.4.2026-31.03.2027 <b>CHECKLIST</b>	Y/N
	T	
1	Please Confirm that you have thoroughly read and understood all the requirements detailed in Techno commercial bid and Schedules pertaining to insurance.	
2	Please Confirm that you have read and understood all the add on covers required in Standard Fire & Spl. peril cover along with clauses etc. pertaining to insurance and complied with them	
3	Please Confirm that you have read, understood and complied with requirements of Burglary cover, its extensions, deductibles and complied with it.	
4	Please Confirm that you have read, understood and complied with requirements of Marine Inland Transit policy, its clauses, and deductibles and complied with it.	
5	Please Confirm that you have read, understood and complied with requirements of Marine Import cover, Marine Export cover, its clauses, deductibles and complied with the same.	
6	Please Confirm that you have read, understood and complied with requirements of Engineering Insurance (MB, BOILER EXPLOSION & EEI) with its Add-ons/extensions, its clauses, deductibles.	
7	Please Confirm that you have read, understood and complied with requirements of CPM Policy (for Heavy equipment and other Mobile Equipment) its Add-ons/extensions.	
8	Please Confirm that you have read, understood and complied with requirements of CPM Policy for DWUP Plants, its Add-ons/extensions are complied with it.	
9	Please Confirm that you have read understood and complied with requirements of Office Insurance Policy, its clauses, deductibles.	
10	Please confirm that your premium quote complies with all IRDA/Statutory guidelines and General Insurance Council of India agreement.	

### AUTHORIZED SIGNATORY OF THE INSURANCE COMPANY.

**DATE**

**FORMAT-1**

**STATEMENT FROM BIDDER**

(In compliance to PQ -2 criteria)

(Details of Industries having >Rs800Cr turnover and Sum insured value as per PQ only to be indicated)

Sr. No.	Name of the Insured with address	Avg turnover of the insured company FY2023-24 and FY 2024-25	Main business	Total Sum Insured / Asset value (on 100% basis) (Rs. Cr.)	Annual premium (Rs in lakhs)	Insurance coverage period.
1						
2						
3						

Note: This is to certify that the aforementioned information is correct and if found contrary, our bid will be liable for rejection by IREL.

Name of the Bidder:

Authorized Signatory

**FORMAT-2 (in compliance to PQ -3 criteria)**

**Our (name of the bidder) Net-worth as per last financial year (2024-25) audited financial statement is  
Rs..... (in figure and words)**

Bidders Signature with seal

To be endorsed by practicing chartered accountant

Name, Membership no. Seal

UDIN No.

Signature  
Authorized signatory by bidder

**FORMAT 3 – (to be executed on a stamp paper of Rs 100/-)**

**Power of Attorney for signing of Bid**

Know all men by these presents, We, \_\_\_\_\_ (name of the Bidder and address of the registered office) do hereby irrevocably constitute, nominate, appoint and authorize Mr. / Ms (Name), son/daughter/wife of \_\_\_\_\_ and presently residing at \_\_\_\_\_, who is [presently employed with us and holding the position of \_\_\_\_\_], as our true and lawful attorney (hereinafter referred to as the "Attorney") to do in our name and on our behalf, all such acts, deeds and things as are necessary or required in connection with or incidental to submission of our bid for the "Renewal of Insurance policies for Property/Assets for units and offices for FY2026-27 of IREL (India) Ltd. including but not limited to signing and submission of all bids and other documents and writings, and providing information / responses to IREL, representing us in all matters before IREL, signing and execution of all contracts, undertakings, SLA consequent to acceptance of our Bid, and generally dealing with IREL in all matters in connection with or relating to or arising out of our Bid for the said insurance renewal and/or upon award thereof to us and/or till the entering into of the Agreement with IREL.

AND we hereby agree to ratify and confirm and do hereby ratify and confirm all acts, deeds and things lawfully done or caused to be done by our said Attorney pursuant to and in exercise of the powers conferred by this Power of Attorney and that all acts, deeds and things done by our said Attorney in exercise of the powers hereby conferred shall and shall always be deemed to have been done by us.

IN WITNESS WHEREOF WE, \_\_\_\_\_, THE ABOVE NAMED PRINCIPAL HAVE EXECUTED THIS POWER OF ATTORNEY ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 2026.

For \_\_\_\_\_

(Signature)

(Name, Title and Address)

Witnesses:

1.

2.

Accepted

[Notarised]

(Signature)

(Name, Title and Address of the Attorney)

*Notes:*

- The mode of execution of the Power of Attorney should be in accordance with the procedure, if any, laid down by the applicable law and the charter documents of the executant(s) and when it is so required, the same should be under common seal affixed in accordance with the required procedure.

## **FORMAT-4**

### **Undertaking on Ethics by the Bidder (on letter head of Bidder)**

Date: To,  
M/s. IREL (India) Limited,  
1207, V.S. Marg, Prabhadevi, Mumbai 400028.

I / We ..... am / are a Vendor / Customer of IREL  
(now onwards to be referred as Company).

I/ We agree and undertake:

Not to provide any gift and / or inducement to any employee of the Company in connection with securing / being granted favour (s) in my / our dealings with the Corporate office of the company and / or its any field units namely OSCOM, MK, Chavara, RED, IRERC, REPM & RETTP.

To immediately report any gift and/or inducement sought by any employee of the Company granting favour(s) to me / us in my / our dealings with the Company and / or its field units.

Signature.....

Name.....

Title.....

Name of the Company and Address (with Seal).....

## **FORMAT-5**

### **General Checklist for bidder (To be submitted by Bidder)**

<b>Sr. No.</b>	<b>Bidder to submit the following</b>	<b>Reference</b>	<b>Remark</b>
<b>1</b>	<b>Pre-Qualification documents</b>		
1.1	Documents related to eligibility criteria (PQ) along with a duly completed & signed format and meeting the PQ criteria		Yes/No
	The bidder must have an IRDAI license as on bid due date response for carrying out General Insurance business in India.		Yes/No
	2/3 underwriting experience as per clause no. <b>2.2</b>	Format-1	Yes/No
	Positive net worth certificate from CA under clause no <b>2.3</b>	Format -2	Yes/No
	Non-Blacklisting Declaration under clause no. <b>2.4</b>	as per Annexure-2	Yes/No
1.2	Power of Attorney	Format -3	Yes/No
<b>2.</b>	<b>Bidder is Meeting all the requirements as per the tender document and agreeing to the terms and conditions of RFP</b>		Yes/No
2.1	Instruction to bidder	Duly signed	Yes/No
2.2	Signed & stamped copy of RFP including all Annexures and formats	Duly signed & Stamped	
2.3	Undertaking on Ethics by the Bidder	Format -4	Yes/No
2.4	Techno-commercial bid	Annexure A	Yes/No
2.5	Un-priced price Bid -confirming that bidder has quoted for all the line items as per Annexure E.	Annexure E	Yes/No
	No physical copy of filled in price bid is submitted along with Part I (techno commercial bid).		
2.6	Coverage Checklist as per clause no. 1.1.6	Annexure D	Yes/No
2.7	Bidder Details	Format 6	Yes/No
2.8	Declaration of Technical Bid	As per format	Yes/No
2.9	No Deviation Certificate	Annexure 1	Yes/No
<b>3.</b>	<b>Price Bid (Part II)-online submission</b>		
3.1	Price bid (summary and breakup as per format through online only)	Annexure E	Yes/No

Name of the Bidder:

Authorized Signatory

## **FORMAT-6**

### **Bidder Details**

Name of the Insurance Company & address	
Corporate Office Address	
IRDA registration detail	
Details of contact person along with designation, contact no and email address	
Bank account details: Bank Name, Bank Address, Account No, IFSC Code	
GST Details of the Bidder	
PAN no.	
Branch office details: Mumbai/Odisha/Kerala/Tamil Nadu (if any)	

Name of the Bidder:

Authorized Signatory

### **Declaration of Technical Bid**

**The technical bid should be submitted on the Company's letter head and should bear the company's seal and the name, designation and signature of the Authorized Signatory of the Company**

Date:

GM (Technical)  
IREL (India) Limited  
Plot No 1207, Veer Savarkar Marg, Near Siddhi Vinayak  
Temple, Prabhadevi, Mumbai – 400 028

Dear Sir,

This is with reference to the Request for proposal for renewal of Insurance policies covering Property/Assets of units and offices for the period FY 2026-27

After going through the Bid Documents, the receipt whereof is hereby duly acknowledged, I/we undertake to offer my/our services in conformity with your requirements and the terms and conditions stated in the RFP issued by **IREL**.

Dated\_\_\_\_ day of\_\_\_\_ 2026.

.....  
(Signature of the authorized person of the bidders)

.....  
(Name and address of the bidders)

.....  
(Seal of the bidders)

## **Annexure 1**

### **NO DEVIATION CERTIFICATE**

(To be typed submitted in the Letter Head of Bidder)

To

GM (Technical)  
IREL (India)Limited  
Plot No 1207, Veer Savarkar Marg, Near Siddhi Vinayak  
Temple,Prabhadevi, Mumbai – 400 028

Dear Sir,

Sub: Declaration by Authorized Signatory

Ref: i) Title of the RFP and No.....,

ii) All other pertinent issues till date

I/We hereby confirm that I/we have not changed/modified/materially altered any of the tender documents as issued by IREL and in case of such observance at any stage, it shall be treated as null and void and my/our tender shall deemed to be withdrawn.

I/We also hereby confirm that I/we have neither set any Terms and Conditions and nor I/we have taken any deviation from the Tender conditions together with other references applicable for the above referred NIT/Tender Specification.

I/We further confirm our unqualified acceptance to all Terms and conditions, unqualified compliance to Tender Conditions, Integrity Pact and acceptance to bidding process.

I/We confirm to have submitted offer in accordance with tender instructions and as per aforesaid reference.

Yours faithfully,

(Signature, Date & Seal of Authorized Signatory of the Bidder)

Date :-

Place :-

**Annexure 2**  
**DECLARATION – NON-BLACKLISTING (Part of PQ no. 2.4)**

(On bidder's letter head)

To,  
GM (Technical)  
IREL (India) Limited,  
Corporate Office Mumbai  
PLOT NO. 1207, VEER  
SAVARKAR MARG NEAR  
SIDDHIVINAYAK TEMPLE  
PRABHADEVI, MUMBAI-400028

Sir,

In response to the RFP Ref No.: \_\_\_\_\_ dated \_\_\_\_\_ 2026, I/We hereby declare that presently our company has not been declared ineligible or blacklisted for corrupt & fraudulent practices either indefinitely or for a particular period of time by any State Govt./ Central Govt./PSU/Government of India Society on the date of bid submission.

If this declaration is found to be incorrect then without prejudice to any other action that may be taken, my/ our RFP if any, to the extent accepted may be cancelled.

Thanking you

Yours faithfully,

Name of the agency: -

Authorized Signatory: -

Seal of the organization

Date:

Place:

S.NO.	TYPE OF POLICY/LOCATION	SCH.NO.	SUM INSURED (Rs.LAC) FY26-27	Net Premium - (A)	GST @ 18% -(B)	Gross Premium- (A+B)	Quoted
<b>A1</b>	<b>UNIT: OSCOM , Orissa</b>						
1	FIRE POLICY	OS-1	91,543				Yes/No
2	LAGHU POLICY FOR OFFICE AT BBSR & KOKATA	OS-2	4,840				Yes/No
3	FIRE POLICY (DECLARATION) FOR STOCK	OS-3	12,282				Yes/No
4	BURGLARY POLICY	OS-4	78,523				Yes/No
5	BOILER POLICY	OS-5	1,310				Yes/No
6	MARINE INLAND OPEN POLICY (Annual Transit)	OS-6	2,000				Yes/No
7	MARINE IMPORT POLICY (Annual Transit)	OS-7A	1,000				Yes/No
8	MARINE EXPORT POLICY (Annual Transit)	OS-7B	900				Yes/No
9	MACHINERY BREAKDOWN POLICY	OS-8	3,441				Yes/No
10	CPM POLICY (CRITICAL EQUIPT)	OS-9	90				Yes/No
11	ELECTRONIC EQUIPMENT POLICY	OS-10	2,009				Yes/No
12	CPM POLICY FOR DWUPs	OS-11	5,581				Yes/No
13	FIRE POLICY (SMP-I,II,III,IV)	OS-12	12,599				Yes/No
14	BURGLARY POLICY (SMP-I,II,III,IV)	OS-13	11,473				Yes/No
		<b>T O T A L (A1)</b>	<b>2,27,591</b>				
<b>B1</b>	<b>UNIT: CHAVARA, Kollam</b>						
1	FIRE POLICY	CH-1	27,976				Yes/No
2	FIRE POLICY (DECLARATION) FOR STOCK	CH-2	8,311				Yes/No
3	BURGLARY POLICY	CH-3	31,087				Yes/No
4	MARINE INLAND OPEN POLICY (Annual transit)	CH-4	1,000				Yes/No
5	MACHINERY BREAKDOWN POLICY	CH-5	2,416				Yes/No
6	CPM POLICY (CRITICAL EQUIPT)	CH-6	90				Yes/No
7	ELECTRONIC EQUIPMENT POLICY	CH-7	116				Yes/No
8	CPM POLICY FOR DWUP -II	CH-8	278				Yes/No
9	FIRE POLICY (SPIRAL PLANT)	CH-9	5,913				Yes/No
10	BURGLARY POLICY (SPIRAL PLANT)	CH-10	5,053				Yes/No
		<b>T O T A L (B1)</b>	<b>82,239</b>				
<b>C1</b>	<b>UNIT: IRE RC (Research Centre), Kollam</b>						Yes/No
1	LAGHU POLICY	RC-1	1,320				Yes/No
2	BURGLARY POLICY	RC-2	960				Yes/No
3	MACHINERY BREAKDOWN POLICY	RC-3	30				Yes/No
4	ELECTRONIC EQUIPMENT POLICY	RC-4	79				Yes/No
		<b>T O T A L (C1)</b>	<b>2,389</b>				
<b>D1</b>	<b>UNIT: MK,Tamilnadu</b>						
1	FIRE POLICY	MK-1	14580				Yes/No
2	FIRE POLICY (DECLARATION) FOR STOCK	MK-2	5895				Yes/No
3	BURGLARY POLICY	MK-3	16204				Yes/No
4	MARINE INLAND OPEN POLICY (Annual transit)	MK-4	1100				Yes/No
5	MACHINERY BREAKDOWN POLICY	MK-5	258				Yes/No
6	CPM POLICY (CRITICAL EQUIPT)	MK-6	300				Yes/No
7	ELECTRONIC EQUIPMENT POLICY	MK-7	76				Yes/No
		<b>T O T A L (D1)</b>	<b>38412</b>				
<b>E1</b>	<b>UNIT: RED, Udyogmandal, Kerala</b>						
1	FIRE POLICY	RED-1	19,422				Yes/No
2	FIRE POLICY (DECLARATION) FOR STOCK	RED-2	11,881				Yes/No
3	BURGLARY POLICY	RED-3	24,257				Yes/No
4	MARINE INLAND OPEN POLICY (Annual transit)	RED-4	4,200				Yes/No
5	MACHINERY BREAKDOWN POLICY	RED-5	251				Yes/No
6	ELECTRONIC EQUIPMENT POLICY	RED-6	525				Yes/No
7	CPM POLICY (CRITICAL EQUIPT)	RED-7	77				Yes/No
		<b>T O T A L (E1)</b>	<b>60,611</b>				

<b>F1</b>	<b>UNIT: REPM, Vizag, Andhra Pradesh</b>						
1	FIRE POLICY	REPM-1	20,023				Yes/No
2	MACHINERY BREAKDOWN POLICY	REPM-2	4,849				Yes/No
3	MARINE INLAND OPEN POLICY (Annual Transit)	REPM-3	500				Yes/No
	<b>TOTAL (F1)</b>		<b>25,372</b>				
<b>G1</b>	<b>UNIT: RETTP, Bhopal, Madhya Pradesh</b>						
1	FIRE POLICY	RETPP-1	8,862				Yes/No
2	MARINE INLAND OPEN POLICY (Annual transit)	RETPP-2	20				Yes/No
3	MACHINERY BREAKDOWN POLICY	RETPP-3	764				Yes/No
4	ELECTRONIC EQUIPMENT POLICY	RETPP-4	335				Yes/No
	<b>TOTAL (G1)</b>		<b>9,981</b>				
<b>H1</b>	<b>Unit : HO(Office Package) ( H1)</b>						
1	Office Insurance Policy, Mumbai- II (Ref Sch B1 Annexure)	Sch B1	<b>4058</b>				Yes/No
	<b>All unit TOTAL: (A1+B1+C1+D1+E1+F1+G1+H1)</b>		<b>4,50,653</b>				
	<b>Total Premium incl. GST (Rs)</b>						
	TOTAL PREMIUM INCL. GST @18% (Rs)		(To be indicated both in figure and words)				
			# Include STFI, EQ WHERE EVER APPLICABLE.				
			<i>In case of any discrepancy between figures and words, the amount described in words shall prevail.</i>				
	<b>Signature</b>		<i>Total of A1,B1,C1,D1,E 1 ,F1, G1, H1 should also be quoted in figure .</i>				
	<b>Name of Insurance Company</b>	<b>Date</b>					

**Note: No price bid is to be submitted here otherwise bid will be considered void. Bidder only to mark Yes/No. Bidder to submit the price break up statement in Part II along with the summary/main price format online. (Price quoted in summary sheet should match with the breakup statement total).**

**Bidder has to submit complete price bid as per format provided in price break up. Non submission of complete price bid will lead to rejection of bid.**