

Date:

Dispatch Advice Letter

Dear Sir/Madam,

We value your relationship with ICICI Lombard and thank you for your continued support. We understand that you have different choices available, and appreciate the fact that you have placed your trust in us.

Please find attached herewith 1010/340361725/00/000 which has been issued based on the details furnished to us on as per attached format by the following insured:

FORUM PROJECT HOLDINGS PVT. LTD
4/1, RED CROSS PLACE, KOLKATA 700001
.
KOLKATA
WEST BENGAL - 700001

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/variations, please write to us immediately for the necessary changes/rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your proposal.

Your original policy will be handed over to you shortly by your Relationship Manager/ Agent/ Broker. In case you don't receive it within 10 days then please mail us on info@icicilombard.com stating the endorsement number.

Thank you once again and look forward to a lasting relationship.

Yours sincerely

Gaurav Arora

Authorized signatory
ICICI Lombard General Insurance Company Ltd

ICICI Lombard General Insurance

Ref. No: W306503778

Date: 23/04/2024

FORUM PROJECT HOLDINGS PVT. LTD
4/1, RED CROSS PLACE, KOLKATA 700001

KOLKATA
WEST BENGAL - 700001

Risk Assumption Letter

Dear Sir/Madam,

Thank you for choosing ICICI Lombard as your preferred General Insurance service provider. We understand that you have different choices available, and appreciate the fact that you have placed your trust in us.

Please find attached herewith Policy No 1010/340361725/00/000 which has been issued based on the details furnished to us on .

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/ variations, please write to us immediately for the necessary changes/ rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your proposal.

Thank you once again and look forward to a lasting relationship.

Yours sincerely

Gaurav Anora

Authorised Signatory
ICICI Lombard General Insurance Company Ltd

SYSESBB00172313744

Business Shield Policy

PART I - POLICY SCHEDULE

Name of the Insured	FORUM PROJECT HOLDINGS PVT. LTD	Policy No	1010/340361725/00/000
Mailing Address of the Insured	4/1, RED CROSS PLACE, KOLKATA 700001, ., KOLKATA, WEST BENGAL - 700001	Period of Insurance	From: 00:00 Hours of 17/04/2024 To: Midnight of 16/04/2025
Business of the Insured	Data Processing / Call centers / Business Process Outsourcing Centres	Issued at	KOLKATA J.K MILLENIUM CENTRE
Premises to be Insured	TECHNOPOLIS BUILDING, SALT LAKE, BLOCK BP-4, SECTOR - V, BIDHANNAGAR, KOLKATA, 700091 WEST BENGAL--.....WEST BENGAL--24 PARAGANA (N)--700091	Premium (₹) (Including GST)	(₹) 15,04,500.00
Hypothecation Details	As per Annexure I	Bank Employee Name	NA
SP Code	NA	SP Name	NA
Loan Account No	NA		

Politically Exposed Person (PEP)/close relative of PEP:	No
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Intermediary Details

Agency/Broker Code	Agency/Broker Name	Agency/Broker Mobile No	Agency/Broker Email-ID
200671999210	SALASAR SERVICES INSURANCE BROKERS PVT LTD	7948949433	suajata@salasarservices.in

Section wise details:

Sr. No.	Sections	Sum insured/ Limit of Liability
1	Standard Fire & Special Perils - Contents	(₹) 45,75,00,000.00
2	Standard Fire & Special Perils - Building	(₹) 1,43,00,00,000.00
3	Burglary	(₹) 45,75,00,000.00
4	All Risk Insurance	(₹) 5,00,000.00
5	Public Liability (Non- Industrial Risks)	(₹) 1,00,00,000.00

Section Level:

Section 1 - Standard Fire & Special Perils - Contents

Subject to Clause(s)/ Endorsement(s) as attached herewith

- 1 Agreed Bank Clause
- 2 Architects, Surveyors and Consulting Engineers Fees (upto 3% of the claim amount)
- 3 Designation of Property Clause
- 4 Earthquake & STFI Extension
- 5 Local Authorities Clause
- 6 Removal of Debris Clause (upto 1% of the claim amount)

Subject to Conditions as mentioned below:

- 1 Addons, Clauses, conditions, warranties, deductible specified above are applicable over entire - SFSP section
- 2 Deductible/Excess: Policies having Sum Insured up to INR 10 Cr per location - 5% of claim amount subject to a minimum of INR 10,000 for each and every claimPolicies having Sum Insured above INR 10 Cr per location up to INR 100 Cr per location - 5% of claim amount subject to a minimum of INR 25,000 for each and every claimPolicies having Sum Insured above INR 100 Cr and up to INR 1500 Cr per location - 5% of claim amount subject to a minimum of INR 5 lakhs for each and every claimPolicies having Sum Insured above INR 1500 Cr and up to INR 2500 Cr per location - 5% of claim amount subject to a minimum of INR 25 lakhs for each and every claimPolicies having Sum Insured above INR 2500 Cr per location-5% of claim amount subject to a minimum of INR 50 lakhs for each and every claim
- 3 Policy is subject to Reinstatement Value Clause (excluding stocks)
- 4 Terrorism Clause

Section 2 - Standard Fire & Special Perils - Building

Section 3 - Burglary

Subject to Conditions as mentioned below:

- 1 Burglary Excess- 5% of claim amount subject to minimum of 5000
- 2 Burglary First loss Limit- 25%
- 3 Subject to Endorsement BP2 (RSMD Cover inclusion) attached herewith
- 4 Subject to condition that any loss due to mysterious disappearance and unexplained losses are not covered

Subject to Warranties as mentioned below

- 1 Warranted that goods held in trust or commission are not covered under the policy

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,

New Linking Road, Malad (West)

Mumbai - 400 064

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414 Veer Savarkar

Marg, Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai - 400 025.

UIN - IRDAN115CP0005V01201819

Toll free no. : 1800 2666

Alternate No. : 86552 22666 (chargeable)

Email : customersupport@icicilombard.com

Website : www.icicilombard.com

Business Shield Policy

Subject to Warranties as mentioned below

- 2 Warranted that the premises are guarded round the clock

Section 4 - All Risk Insurance

Subject to Conditions as mentioned below:

- 1 Coverage: Worldwide
- 2 Loss of software/data/Consequential loss of any kinds is not covered

Section 5 - Public Liability (Non- Industrial Risks)

Subject to Conditions as mentioned below:

- 1 AOA:AOY: 1:1
- 2 Absolute Pollution Exclusion
- 3 Act of God perils Extension
- 4 Defense Cost Inclusive Endorsement
- 5 Designated Premises Endorsement - Addresses of the risk location to be declared at the time of confirmation of business
- 6 Fines, Penalties, Punitive and Exemplary Damages Exclusion
- 7 Jurisdiction and territory : within India
- 8 No cover for losses arising out of Pyrotechnics
- 9 Products and Completed Operations Liability Exclusion.
- 10 Professional Liability Exclusion
- 11 Property under Care, Custody and Control Exclusion
- 12 Public Liability Non Industrial Excess- 5% of claim amount subject to minimum of 10000
- 13 Pure Financial Loss Exclusion
- 14 War, Sabotage and Terrorism Exclusion
- 15 Workmens Compensation Exclusion

Special Conditions:

- 1 Burglary Excess- 5% of claim amount subject to minimum of 5000
- 2 Public Liability Non Industrial Excess- 5% of claim amount subject to minimum of 10000
- 3 Addons, Clauses, conditions, warranties, deductible specified above are applicable over entire - SFSP section
- 4 Terrorism Clause
- 5 Deductible/Excess: Policies having Sum Insured up to INR 10 Cr per location - 5% of claim amount subject to a minimum of INR 10,000 for each and every claim Policies having Sum Insured above INR 10 Cr per location up to INR 100 Cr per location - 5% of claim amount subject to a minimum of INR 25,000 for each and every claim Policies having Sum Insured above INR 100 Cr and up to INR 1500 Cr per location - 5% of claim amount subject to a minimum of INR 5 lakhs for each and every claim Policies having Sum Insured above INR 1500 Cr and up to INR 2500 Cr per location - 5% of claim amount subject to a minimum of INR 25 lakhs for each and every claim Policies having Sum Insured above INR 2500 Cr per location-5% of claim amount subject to a minimum of INR 50 lakhs for each and every claim
- 6 Subject to Endorsement BP2 (RSMD Cover inclusion) attached herewith
- 7 Loss of software/data/Consequential loss of any kinds is not covered
- 8 Subject to condition that any loss due to mysterious disappearance and unexplained losses are not covered
- 9 Burglary First loss Limit- 25%
- 10 Act of God perils Extension
- 11 Property under Care, Custody and Control Exclusion
- 12 War, Sabotage and Terrorism Exclusion
- 13 Fines, Penalties, Punitive and Exemplary Damages Exclusion
- 14 Absolute Pollution Exclusion
- 15 AOA:AOY: 1:1
- 16 Pure Financial Loss Exclusion
- 17 Jurisdiction and territory : within India
- 18 Professional Liability Exclusion
- 19 Defense Cost Inclusive Endorsement
- 20 No cover for losses arising out of Pyrotechnics
- 21 Designated Premises Endorsement - Addresses of the risk location to be declared at the time of confirmation of business
- 22 Products and Completed Operations Liability Exclusion.
- 23 Workmens Compensation Exclusion
- 24 Coverage: Worldwide
- 25 Policy is subject to Reinstatement Value Clause (excluding stocks)
- 26 Communicable Disease Exclusion
- 27 Sum Insured Description- Building Including Boundary Walls , Doors , Windows - 1430000000 Lift With Accessories -60000000 Electrical Installation Including DG , Transformer , Panels Etc - 1700000000 Air Conditioning System Including Ducting - 1300000000 Fire Fighting & Fire Detection System - 300000000 Other Miscellaneous Items - 200000000 Building Automation System - 470000000 Neon Sign-500000
- 28 SFSP- Warranted no cover for Kutchha Construction Warranted any contents in basement are excluded from the scope of cover under this policy
- 29 Escalation Covered up to 5% of BMA SI Omission to Insure Covered up to 5% of BMA SI
- 30 Impact Damage by Own Vehicle Covered INR 5 Crs in Aggregate Fire Fighting Expenses Covered INR 5 Crs in Aggregate
- 31 Expediting Cost Covered INR 5 Crs in Aggregate Removal of Debris Covered INR 5 Crs in Aggregate
- 32 Loss of rent Indemnity Period 12 Months Covered Sum Insured 40,00,00,000
- 33 Architects, Surveyors and Consulting Engineers Fees Covered INR 5 Crs in Aggregate Sprinkler Up-Grading Costs Covered INR 5 Crs in Aggregate
- 34 Smoke Damage Covered INR 5 Crs in Aggregate Loss Minimization Expenses Covered INR 5 Crs in Aggregate

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Website : www.icicilombard.com

Business Shield Policy

Special Conditions:

- 35 Minor Works Covered INR 5 Crs in Aggregate Personal Effects Covered INR 5 Crs in Aggregate
- 36 Accidental Damage Covered INR 5 Crs in Aggregate Computer Systems Records Covered INR 5 Crs in Aggregate
- 37 Obsolete Equipment Covered INR 5 Crs in Aggregate Destruction Of Sound Property Covered INR 5 Crs in Aggregate
- 38 Temporary Protection Covered INR 5 Crs in Aggregate Alterations and Repairs Clause Covered INR 5 Crs in Aggregate
- 39 Workmen Clause Covered INR 5 Crs in Aggregate Automatic Hold Cover Properties In New Locations Covered INR 5 Crs in Aggregate
- 40 72 hours Clause Archives Covered INR 5 Crs in Aggregate
- 41 Repairs to combustion engines e.g diesel, gas engines Covered INR 5 Crs in Aggregate Submerged and deep-well pumps Covered INR 5 Crs in Aggregate
- 42 Exhibition, Exposition, Fair or Trade Show Covered INR 5 Crs in Aggregate Fine Arts Covered INR 5 Crs in Aggregate
- 43 Internal Removal clause Covered INR 5 Crs in Aggregate Inhibition Costs Covered INR 5 Crs in Aggregate
- 44 Keys & Locks Covered INR 5 Crs in Aggregate Lawns, Plants, Shrubs or Trees Covered INR 5 Crs in Aggregate
- 45 Metered Water Covered INR 5 Crs in Aggregate Plan and Specification clause Covered INR 5 Crs in Aggregate
- 46 Preventive maintenance Covered INR 5 Crs in Aggregate Precautionary measures Covered INR 5 Crs in Aggregate
- 47 Refrigerant and lubricating oil Covered INR 5 Crs in Aggregate Refrigerated Stocks Covered INR 5 Crs in Aggregate
- 48 Cost of Demolition Covered INR 5 Crs in Aggregate Reasonable precautions Covered INR 5 Crs in Aggregate
- 49 Serial loss clause Windblown Debris of Others Covered INR 5 Crs in Aggregate
- 50 Works of Art Covered INR 5 Crs in Aggregate Land and water Contaminant Clean Up, Removal and Disposal Covered INR 5 Crs in Aggregate
- 51 Miscellaneous Personal Property Covered INR 5 Crs in Aggregate Master Key Covered INR 5 Crs in Aggregate
- 52 Burglary Excess- 2 5% of claim amount subject to minimum of 1000 for each and every claim
- 53 Burglary - First loss Limit- 25%
- 54 Burglary- No theft cover for items kept in open
- 55 Burglary-Warranted 24 7 watch & ward facility
- 56 Larceny is excluded under the policy
- 57 Insured should maintain proper books of accounts to enable assessment in event of claim
- 58 Neon Sign of TSI 500000 is covered under All Risk Section
- 59 All Risk Excess- 2 5% of claim amount subject to minimum of 1000 for each and every claim
- 60 All Risk- Electrical and mechanical breakdown extension
- 61 All Risk- Loss of software data Consequential loss of any kinds is not covered
- 62 All Risk- Warranted equipments not working underground
- 63 All Risk- Warranted Equipments are not used and stored in open
- 64 All Risk- Warranted coverage for Repairs in India only Jurisdiction will be in India only
- 65 All Risk- Warranted that the equipment is not left unattended
- 66 All Risk- Warranted that any mysterious & unexplained losses are not covered
- 67 All Risk- Warranted that any shortage discovered during stock taking is not covered
- 68 All Risk- Falling or dropping down of objects is excluded under the policy
- 69 All Risk- Consumables, glass items, theft, and infidelity of insured employess and known persons would be excluded from the policy
- 70 All Risk- Accidental damage including water damage cover Riot, Strike, and Malicious damage is covered
- 71 All Risk- Warranted that the property insured should be always kept under care & custody of the authorized person or employees

GSTIN Reg. No	Place of Business	
19AADCP4295L2ZS	Seventh Apeejay House 15 Park Street Kolkata West Bengal 700016	The stamp duty of ₹ 0.50 paid vide deface no. CSD4520241123 dated Jan 30, 2024

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Annexure - I

HYPOTHECATION DETAILS

Sr. No.	Name of the Bank	Type of charge
1	INDIAN BANK	Hypothecation

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Business Shield Policy

Annexure - II

Annexure - A

DETAILS OF PROPERTY INSURED

Risk Location – : TECHNOLIS BUILDING, SALT LAKE, BLOCK BP-4, SECTOR - V, BIDHANNAGAR, KOLKATA, 700091 WEST BENGAL-------WEST BENGAL--24 PARAGANA (N)--700091

Description of Block : Data Processing / Call centers / Business Process Outsourcing Centres

Perils Covered	Sum Insured (₹)
All Risk Insurance	
Basic Cover	(₹) 5,00,000.00
Burglary	
Burglary Basic Cover	(₹) 45,75,00,000.00
Public Liability (Non- Industrial Risks)	
Basic Cover	(₹) 1,00,00,000.00
Standard Fire & Special Perils - Building	
Terrorism	(₹) 1,43,00,00,000.00
Fire Basic Covers	(₹) 1,43,00,00,000.00
Earthquake	(₹) 1,43,00,00,000.00
Standard Fire & Special Perils - Contents	
Terrorism	(₹) 45,75,00,000.00
Fire Basic Covers	(₹) 45,75,00,000.00
Earthquake	(₹) 45,75,00,000.00

"Detailed policy copy alongwith schedule and wordings shall be made available in 4 hrs. after the policy issuance on email id of the intermediary / customer, as RAHULS@SALASARSERVICES.COM"

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Business Shield Policy

TAX INVOICE

(ORIGINAL FOR RECIPIENT)

Name of the Customer : FORUM PROJECT HOLDINGS PVT. LTD

Address of the Customer : 4/1, RED CROSS PLACE, KOLKATA 700001 . INDIA WEST BENGAL KOLKATA PIN - 700001 - 700001

GSTIN/ Unique Id of registered recipient : 19AADCP4295L2ZS

Invoice Number	1004242245166	ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	
Policy Number	1010/340361725/00/000	Bill from Address (IL GSTIN Address)	3RD FLOOR, BLOCK B, J K MILLENNIUM CENTRE, 46 D CHOWRINGHEE ROAD, KOLKATA 700071, West Bengal, 700071
Invoice Date	17/04/2024	GSTIN	19AAACI7904G1ZK

Sr. No	Particulars	PAN	SAC Code of service	Amount (₹)
1	GENERAL INSURANCE SERVICES	AAACI7904G	997137	1275000

Total value of services (Premium Value without Tax) (₹)	1275000
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Sr No.	Applicable taxes	Rate of applicable taxes (%)	Tax Amount (₹)
1	CGST	9	114750
2	SGST	9	114750
3	IGST	0	0
4	UTGST	0	0
Total Tax Amount (₹)			229500
Whether tax payable under reverse charge?			No
Tax payable by the receiver (₹)			0
Total Premium inclusive Tax (₹)			1504500

Place of Supply: WEST BENGAL

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

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