

Office Package Policy

Sr No	Description	Total Sum Insured
1	FIRE + Earthquake + Terrorism+STFI	
	Building , Plinth & Foundation, associated structure, walls , parking sheds	
A)	SIDBI Tower, Head Office, 15 Ashok Marg, Lucknow	141216933
B)	SIDBI Officers' Quarters at Chitrashila Appartment, Indira Nagar, Lucknow	233661377
C)	SIDBI Officers' Residential Flats at Kings Appart, Indira Nagar, Lucknow	109767570
D)	SIDBI Staff Quarters at Indira Nagar Lucknow	22894570
E)	SIDBI Senior Executives Flat at 16 MM Marg, Lucknow	109499543
	Contents	10,57,78,462
	Dead Stock	4,67,02,000
	Façade glass	1,50,00,000
	Plate Glass	35,00,000
	Diaphragm Wall	-
	Lifts	1,70,91,949
	Total Sum insured under Fire Section	80,51,12,403
	Coverages	
	Earhtquake	
	Terrorism	
	Designation of property clause	
	Local authority clause	
	Reinstatement value clause	
	Insurance for addition of expenses of rent	
	Omission to insure clause @5% of TSI	
	Excess: As Applicable	
	Removal of debris in excess of 1 percent of claim amount	
	Architect's and surveyors fee	
	Including basement exposure	
	Goods held in trust/commission	
	STFI	
	Omission of insured (Building+ contents+Dead stock) 5%	3,84,76,023
	Removal of debris	10,00,000
	Start up Expenses	25,00,000
	Rent for alterative accomodation (50 Lacs For 12 Months)	6,00,00,000
	PLATE GLASS (STRUCTURAL GLAZING DGU GLASS AND UPVC WINDOW GLASS INCLUDED	1,85,00,000
2	Burglary Insurance with theft extension	
	Contents such as Furniture, Fixtures, Fittings & other equipment & other contents etc	
	Total Sum insured under Burglary Section	15,24,80,462
	Coverage	
	Theft Extension	
	RSMD, SRCC	
	Terrorism	
	100% First Loss Basis	
	Excess: 10000	
3	Public Liability AOA:AOY-1:4	
	includes lift liability of 26000000,	
	AOA:AOY ::1:4 (Details as per annexure) 4000000 : 16000000	
	Coverage	
	Coverage as per public liability	
	Lift Liability extension	
4	Machinery Breakdown Section	
	Total Sum Insured under Machinery Breakdown Section	8,02,82,441
	Coverage	
	Excess: As per Erstwhile MBD tariff	

SIDBI, HO, Luckow			Annexure-I(a)
Building Valuation of all Premises			
Sr. No	Location	Super Built Up Area	Revised value for 2020-2021 with 20% escalation over latest valuation report dated 07.02.2018
1	SIDBI Tower, Head Office, 15 Ashok Marg, Lucknow	50000 Sq. Ft.	141216933
2	SIDBI Officers' Quarters at Chitrashila Appartment, Indira Nagar, Lucknow	63800 Sq. Ft.	233661377
3	SIDBI Officers' Residential Flats at Kings Appartment, Lucknow	31200 Sq. Ft.	109767570
4	SIDBI Staff Quarters Indira Nagar Lucknow	14000 Sq. Ft.	22894570
5	SIDBI Senior Executives Flat at 16 MM Marg, Lucknow	Total 16 flats, 8 no. 3BHK & 8 no. 4 BHK, total construction area 53,000 sft.	109499543
Total Sum Insured			61,70,39,993

SIDBI, HO, Luckow		Annexure-I(b)	
List of Dead Stock Items as on 28/01/2021			
		(Amt. in Rs.)	
Sr. No.	Locations	Value for 2020-2021	Value for 2021-2022
1	SIDBI Tower, 15 Ashok Marg, Lucknow. (ofice)	28971797	30628707
2	16, MMM Marg Building, Lucknow (Bldg)	1086754	1254385
3	Kings Apartment, Mall Avenue, Lucknow. (Bldg)	2469966	2605118
4	Chitrashila Apartment, Indira Nagar, Lucknow. (Bldg)	2897183	5433563
5	Staff Quarter, Indira Nagar, Lucknow. (Bldg)	1007494	1007494
6	Flat No. 701- VOF - MMM Marg, Lucknow	899786	899786
7	Flat No. 702- VOF - MMM Marg, Lucknow	425936	425936
8	Flat No. 603 & 604- VOF - Kings Apartment, Lucknow. (Since closed and inventories transferred to Guest Houses at 16 MMM Marg)	496088	496088
9	Flat No.201 -Dormitory -16 MMM Marg, Lucknow (Since closed and inventories transferred to Guest Houses at 16 MMM Marg)	241200	241200
10	Flat No.601-Dormitory - Kings Apartment, Lucknow.	511900	511900
11	Flat No. 601- Guest House for Training, MMM Marg, Lucknow (Since closed and inventories transferred to Guest Houses at 16 MMM Marg)	353072	353072
12	Flat No. 801- VoF, 16 MMM Marg, Lucknow.	242634	242634
13	Flat No. 802- VoF, 16 MMM Marg, Lucknow.	132117	132117
A	Total	39735927	44232000
B	Dead Stock at Kings Apartment provided by builder	2420000	2420000
C	Provision for purchasing during March 10-31, 2018	100000	50000
D	Grand Total for Fire Insurance (A+B+C)	42255927	46702000
	Items purchased during 01/04/2019 to 08/03/2019 included to each locations		

SIDBI, HO, Luckow		Annexure-I(c)	
Fire Contents			
Sr. No.	Risk Description / Asset Details	Value for 2021-2022 (Sum Insured)	Location
Machineries & Interiors			
1	Interiors - Rs.1,79,00,000/-	48820710	SIDBI Tower, Ashok Marg, Lucknow
2	Transformer and panels - Rs.8,40,000/-	1406268.05	SIDBI Tower, Ashok Marg, Lucknow
3	2 nos. DG sets - Rs.41,60,000/-	6963991.65	SIDBI Tower, Ashok Marg, Lucknow
4	HVAC plant - 3 units - Rs.1,50,00,000/-	22827315.5	SIDBI Tower, Ashok Marg, Lucknow
5	Fire fighting equipment - Rs.60,00,000/-	10043872.41	SIDBI Tower, Ashok Marg, Lucknow
6	Hot Water Generator (250 kw) - 1 no.	771980	SIDBI Tower, Ashok Marg, Lucknow
7	X Ray Baggage Machine	1980246.84	SIDBI Tower, Ashok Marg, Lucknow
8	DG set (125 kva) - 1 no. - market rate	1000000	Chitrashila Appartment, Indira Nagar, Lucknow
9	D.G. SET (40 KVA 3 phase silent mode) with AMF panel	905080	Kings Appartment, Mall Avenue, Lucknow
10	Water Softner Plant	260024.16	Kings Appartment, Mall Avenue, Lucknow
11	D.G.SET (25 KVA) - market rate	349187.85	Staff Qtr Indira Nagar, Lucknow
12	Transformer and panel - Rs.21,35,000/-	3272263.5	16 MMM Marg Building, Lucknow.
13	1 No. DG set (62.5 KVA), YOM - 2013, Make - Kiloskar Green, with AMF panel	907742	16 MMM Marg Building, Lucknow.
14	1 set of Solar water heater system	1171280	16 MMM Marg Building, Lucknow.
Wood work & Fixtures			
15	Installation of Wardrobes	2293500	16 MMM Marg Building, Lucknow.
16	Installation of Modular Kitchen	2805000	16 MMM Marg Building, Lucknow.
Sub Total - A		105778462	
Lifts at all locations			
1	3 Nos. lifts & 1 dumbwaiter - Rs.40,00,000/-	6087328.5	SIDBI Tower, Ashok Marg, Lucknow
2	Passenger lifts - 2 nos.- New Lifts	2750000	Chitrashila Appartment, Indira Nagar, Lucknow
3	Luggage lifts - 2 nos.- market rate	1107150	Chitrashila Appartment, Indira Nagar, Lucknow
4	Lift - 1 no.	2178000	Kings Appartment, Mall Avenue, Lucknow
5	2 Nos. Lift , YOM- 2013, Make - ThyssenKrupp Elevator (India) Pvt. Ltd., 10 Pax Lift - 1 No. & 13 Pax Lift -1 no.	4969470	16 MMM Marg Building, Lucknow.
Sub Total -B		17091948.5	
Dead Stock at all Premises as Grand Total of Annexure -II		46702000	
Building all locations at Lucknow as Grand Total of Annexure -I		617039993	
TOTAL (A+B+C+D)		78,66,12,403	

	SIDBI, HO, Luckow	Annexure-I(d)	
	Burglary Contents		
Sr. No.	Risk Description	Value for 2021-22 Sum Insured	
	Dead Stock items:(As per Annexure -II)		
1	SIDBI Tower, 15 Ashok Marg, Lucknow.	30628707	
2	16, MMM Marg Building, Lucknow	1254385	
3	Kings Apartment, Mall Avnue, Lucknow.	2605118	
4	Chitrashila Apartment, Indira Nagar, Lucknow.	5433563	
5	Staff Quarter, Indira Nagar, Lucknow.	1007494	
6	Flat No. 701- VOF - MMM Marg, Lucknow	899786	
7	Flat No. 702- VOF - MMM Marg, Lucknow	425936	
8	Flat No. 603 & 604- VOF - Kings Apartment, Lucknow.	496088	
9	Flat No. 201 -Dormitory -16 MMM Marg, Lucknow	241200	
10	Flat No.601-Dormitory - Kings Apartment, Lucknow.	511900	
11	Flat No. 601- Guest House for Training, MMM Marg, Lucknow.	353072	
12	Flat No. 801- Guest House for Training, MMM Marg, Lucknow.	242634	
13	Flat No. 802- Guest House for Training, MMM Marg, Lucknow.	132117	
A	Total	44232000	
B	Dead Stock at Kings Apartment provided by builder	2420000	
C	Provision for purchasing during March 03-31, 2017	50000	
D	Grand Total for Fire Insurance (A+B+C)	46702000	

Items purchased during 01/03/2017 to 07/03/2018 included to each locations			
Sr. No.	Risk Description	Sum Insured	Location
Interiors & Machineries (As per Annexure-III)			
1	Interiors - Rs.1,79,00,000/-	48820710	SIDBI Tower, Ashok Marg, Lucknow
2	Transformer and panel - Rs.8,40,000/-	1406268	SIDBI Tower, Ashok Marg, Lucknow
3	2 nos. DG sets - Rs.41,60,000/-	6963992	SIDBI Tower, Ashok Marg, Lucknow
4	HVAC plant - 3 units - Rs.1,50,00,000/-	22827316	SIDBI Tower, Ashok Marg, Lucknow
5	X Ray Baggage Scanner	1980247	SIDBI Tower, Ashok Marg, Lucknow
6	Fire fighting equipment - Rs.60,00,000/-	10043872	Chitrashila Appartment, Indira Nagar, Lucknow
7	Hot Water Generator (250 kw) - 1 no.	771980	Kings Appartment, Mall Avenue, Lucknow
8	DG set (125 kva) - 1 no. - market rate	1000000	Kings Appartment, Mall Avenue, Lucknow
9	D.G. SET (40 KVA 3 phase silent mode)	905080	Staff Qtr Indira Nagar, Lucknow
10	Water Softner Plant	260024	16 MMM Marg Building, Lucknow.
11	D.G.SET (25 KVA) - market rate	349188	16 MMM Marg Building, Lucknow.
12	Transformer and panel - Rs.21,35,000/-	3272264	16 MMM Marg Building, Lucknow.
13	1 No. DG set (62.5 KVA), YOM - 2013, Make - Kiloskar Green,	907742	16 MMM Marg Building, Lucknow.
14	1 set of Solar water heater system	1171280	16 MMM Marg Building, Lucknow.
Wood work & Fixtures			
15	Installation of Wardrobes	2293500	16 MMM Marg Building, Lucknow.
16	Installation of Modular Kitchen	2805000	16 MMM Marg Building, Lucknow.
Total - E		10,57,78,462	
Total = D+E		15,24,80,462	

SIDBI: HO: Lucknow.					Annexure I(e)		
Machinery Breakdown List							
					(Amt. in Rs.)		
Sr. No.	Location	Machinery & Accessories	Item Nos.	Year of purchase / Installation	Replacement Cost as on March 2021		
1	SIDBI Tower, Head Office Building, 15 Ashok Marg, Lucknow.	Transformer and Panels	3	2002	1406268.05		
		HVAC System	1	2002	25110047.05		
		Fire Equipments System	1	2002	10043872.41		
		DG set	2	2002	6963991.65		
		Hot Water Generator (250 kva)	1	2002	849178		
		Voltas Split AC	2	2010	81903		
		Submersible Pumpset (KSB Make)	1	2010	41280.30		
		Samsung Refrigerator (Model - RT26FCTR1/CTL)	1	2011	22693.55		
		Tower AC 7.5 TR (Bluestar)	1	2012	102384.513		
		Godrej Frame Metal Detector	1	2015	408923.13		
		Paper Shedder (Model - Kores Easy Cut 871)	1	2014	30586		
		Digital Photocopier (Konika Mintola Bizhub 250)	2	2015	261407.7		
		Volta AC - Window - 2.0 ton	1	2016	42458.9		
		Volta AC - Split - 1.5 ton	1	2016	92637.6		
		Pump for Chiller & Condensor - Sl.no. Kirloskar -KDI-1030 & KDI -1537+MOC CI MS	2	2016	96204.68		
		Bluestar Deep freezer	1	2017	21484		
		Voltas 1.5Tr AC	1	2018	41800		
		HVAC system sidbi tower	1	2019	882803		
		Eureka Forbes 80 PSS RO machine	3	2018	240000		
		SUBTOTAL ELECTRICAL					46739923.35
				Paper Shedder	1	2010	28284.95
				Digital Photocopier (Kyocera Mita 180)	1	2011	102487
				Digital Photocopier (Canon - Model - Ir 3245)	1	2011	382755.27
				Digital Photocopier (Canon - Model - Ir 2422)	1	2013	118499.72
				Digital Photocopier (Kyocera 220)	1	2013	102018.488
				Digital Photocopier (Ricoh, Model - MP2001L)	3	2013	220307.5193
				40" Full HD LED (1 nos Videocon make)	1	2015	48315.3

		LED Sony TV (Model - HD LED 40")	1	2016	78768.58
		TV for VC - VU model 55" - LED55K160GAU	1	2017	57000
		TV & VC - LED 55" - Samsung (DB55E)	1	2017	102695
		CCTV Cameras - Hikvision	5	2017	54432
		Paper Shredder - Kores 871	1	2017	29656
		Digital Photocopier (Canon - Model - Ir 4245)	1	2017	265535
		X-Ray Baggage Scanner - Bharat Electronics Ltd. Innervision 6040	1	2017	1500187
		TV for VC - VU model 75"- Professional TV	2	2018	530000
		Photocopier Kyocera Brand Taskalfa	1	2018	72688
		CCTV IP Camera at Board Room	1	2018	25063
		Paper shedder	1	2019	31500
		LED VU 75*	1	2019	115000
		SUBTOTAL ELECTRONICS			3865192.82
2	Officers' Residential Flat at Chitrashila Apartment, Indira Nagar, Lucknow.	DG set (125 KVA)	1	2002	1000000
		SUBTOTAL ELECTRICAL			1000000
		RO Water Purifiers	58	2017	684864
		1 set of CCTV Camera	1	2017	104610
		SUBTOTAL ELECTRONICS			789474
3	Officers' Residential Flat at Kings Apartment, Mall Avenue, Lucknow.	DG set (40 KVA)	1	2014	995588
		Samsung Washing Machine	1	2011	15000
		Water Treatment Plant	1	2011	260024.16
		Split AC	1	2012	37900
		Split AC	1	2012	34400
		Split AC	1	2012	37900
		Split AC	1	2012	39500
		Voltas Window AC	2	2015	56000
		Submersible Pump (5 HP KSB Make)	1	2015	33639
		SUBTOTAL ELECTRICAL			1509951.16
		LCD	1	2012	30000
		RO Machine (Eureka Forbes make)	2	2010	24100
		1 set of CCTV Camera - Hikvision	1	2017	83818
		SUBTOTAL ELECTRONICS			137918.00
		DG Set (25 kva)	1	1998	349187.85
		SUBTOTAL ELECTRICAL			349187.85

4	Staff Quarter at Indira Nagar, Lucknow.	1 set of CCTV Camera - Hikvision	1	2017	79130
		Water purifier	12	2017	85860
		SUBTOTAL ELECTRONICS			164990
5	SIDBI Officers Apt., 16 MMM Marg, Lucknow	Transformer & panels	1	2011	3599489.85
		DG Set (62.5 KVA)	2	2013	907742
		Solar Water Heater system	1	2013	800000
		Voltas Window AC	3	2015	96000
		Voltas Window AC	1	2015	32000
		Voltas Window AC	1	2015	32000
		Voltas Window AC 1.5 ton	1	2016	31500
		Volta AC Window - 1.5 ton	4	2016	78884
		Washing Machine - Samsung	1	2016	21005
		Volta AC Window - 1.5 ton	3	2016	59162
		Volta AC Window - 1.5 ton	4	2016	78884
		Volta AC Window - 1.5 ton	4	2016	123960
		Washing Machine - Samsung	1	2016	21005
		Voltas AC Split - 1.5 ton	1	2017	34500
		Voltas 2 TR Split AC	1	2018	52740
		SUBTOTAL ELECTRICAL			5968871.85
		CCTV set	1	2016	300000
		32" LCD (Panasonic make)	1	2011	32400
		LCD (Panasonic make)	3	2011	89700
		32" LED (Videocon make)	2	2015	43800
		32" LED (Videocon make)	4	2016	86000
		CCTV - Samsung	1	2016	287452
		Samsung Microwave - Sl.no.OAF27WEGB00615	1	2016	12800
		TV- Videocon	4	2016	79980
		TV- Vedeocon	3	2016	59970
		55" Samsung Brand LED TV	1	2018	116900
SUBTOTAL ELECTRONICS			1109002.00		
TOTAL ELECTRICAL			55567934.21		

		TOTAL ELECTRONICS	6066576.821
		GRNAD TOTAL	61634511.03

	B. Lift at all locations				
1	SIDBI Tower, Head Office Building, 15 Ashok Marg, Lucknow.	3 Nos. lifts & 1 dumbwaiter - Rs.40,00,000/-	4		6696061.35
2	Chitrashila Appartment, Indira Nagar, Lucknow	Passenger lifts - 2 nos.- New Lifts	2		2750000
		Luggage lifts - 2 nos.- market rate	2		1339651.5
4	Kings Appartment, Mall Avenue, Lucknow	Lift - 1 no.	1		2395800
5	16, Flat MMM Marg Building, Lucknow.	2 Nos. Lift , YOM- 2013, Make - ThyssenKrupp Elevator (India) Pvt. Ltd., 10 Pax Lift - 1 No. & 13 Pax Lift -1 no.	2		5466417
		Total B			18647929.85
		Total = A + B			80282441

SIDBI, HO, Lucknow

Annexure I(f)

**Lift Insurance (Cost of Lifts taken as per market value)
(Covering breakdown & Insured legal Liabilities) - | FY 21-22**

(Amt. in Rs.)

		No. of Lifts	Public Liability for each Lift	Total Public Liability
1	SIDBI Tower, 15 Ashok Marg, Lucknow.			
	(a). Passenger Lift - 3 nos.	3	4000000	12000000
	(b). Luggage Lift - 1 no.	1		
2	Chitrashila Apartment, Indira Nagar, Lucknow.			
	(a). Passenger Lift - 2 nos.	2	2000000	4000000
	(b). Luggage Lift - 2 nos.	2		
3	Kings Apartment< Mall Avenue, Lucknow.	1	2000000	2000000
4	Senior Executives Flat at 16, MMM Marg, Lucknow	2	4000000	8000000
	TOTAL			26000000

Public Liability Insurance

A separate policy for ' Public Liability Insurance' is advised for SIDBI Tower to cover Insured legal Liability for which following details may be considered.

(Amt. in Rs.)

1	Any One Accident (AOA)	4000000
2	Limit for One Year (AOY)	16000000
	Ratio Considered - (AOA):(AOY)	1:4

SIDBI, HO, Lucknow		Annexure I(g)
Misc Insurance		
	Details	Sum Insured
1	Money in office in locked safe	15000
2	Money in Transit	50000
3	Fidelity Guarantee for 3 sub staff	50000
	Total	115000

SIDBI, HO, Lucknow		Annexure I(h)
Terrorism cover for SIDBI Tower and all residential buildings and contents & Public Liability Insurance		
	Details	(Amt. in Rs.)
1	FIRE	80,51,12,403
	Grand Total	805112403.5