

ATTACHING TO AND FORMING PART OF POLICY NO. 240/KB-1/3100157/01-02 INSURED:
M/S. NEPAL BANK OF CEYLON LTD., A/C. M/S. MAHALAXMI GARMENTS INDUSTRIES.
TAHACHAL, KATHMANDU, NEPAL.

ITEM NO.	NAME OF THE MACHINERIES	MACHINERY INSTALLED LOCATIONS			TOTAL NO. OF MACHINE RIES	SUM INSURED IN NRS.
		MAIN BUILDING	BRANCH HALL	NEW BUILDING		
1	Single Needle Machine	127	103	320	550	17,002,700.00
2	Single Needle lock stitch with trimmer	0	0	16	16	1,810,806.40
3	Flat bed Sigle needles DLM-5200 ND	0	8	0	8	743,142.40
4	Double Needle Machine	1	16	0	17	1,202,328.40
5	5 Thread Over lock	9	7	50	66	5,474,040.00
6	3 Thread Over lock	7	5	0	12	707,553.60
7	2-Needle Feed of the Arm	1	0	16	17	5,621,974.80
8	3-Needle feed of the Arm	0	0	6	6	2,124,922.80
9	Velcro Machine	0	0	4	4	2,809,404.00
10	Automatica Pocket welting	0	0	1	1	2,035,800.00
11	Belt Attaching Machine	0	0	4	4	1,375,296.00
12	Kansai Elastic Machine	10	0	0	10	4,976,400.00
13	Belt Loop machine	1	0	1	2	705,744.00
14	Flat Lock machine	7	0	0	7	592,719.40
15	Kaj Machine	7	0	2	9	2,290,275.00
16	Eyelet Stich Hole Machine AMF REEC	2	0	0	2	1,138,238.40
17	Eyelet Kaj Machine	1	0	0	1	1,266,720.00
18	Button Stitching Machine	5	0	2	7	2,837,980.60
19	Automatic Button pressing M/C	2	0	0	2	1,737,216.00
20	Snap Button Machine	6	0	0	6	282,750.00
21	Bartack Machine	4	0	8	12	3,317,901.60
22	Hook Machine	2	0	0	2	1,696,500.00
23	Thread Sucking Machine	2	0	0	2	1,701,024.00
24	Pressing Machine	24	0	0	24	3,908,736.00
25	Cutting Machine	3	0	2	5	622,427.00
26	End Cutter	0	0	2	2	99,075.60
27	Cloth Spreader	0	0	2	2	228,009.60
28	Fusing Machine	1	0	0	1	1,085,760.00
29	Fabric Checking Machine	0	0	1	1	542,880.00
30	Carton Strapping Machine	2	0	2	4	535,038.40
31	Auto Sporting Machine	2	0	0	2	18,850.00
32	Sporting Gun	3	0	0	3	13,119.60
33	Steam Boiler	2	0	0	2	354,380.00
34	Indian Overlock machine	3	0	0	3	72,384.00
	Total	234	139	439	812	70,932,097.60

for, National Insurance Co. Ltd.

[Signature]
Branch In-charge

Kathmandu Branch - I
Date: 5th September, 2001





नेशनल इन्स्योरेन्स कम्पनी लिमिटेड

(भारतीय साधारण बीमा निगमका अनुषंगी)

पो.ब.नं. ३७६, के.के.एम., बिल्डींग त्रिपरेश्वर, काठमाण्डौ, नेपाल।

अग्नी बीमालेख

यो बीमालेख अनुसार नाम उल्लेख गरिएको बीमितले नेशनल इन्स्योरेन्स कं.लि. यसपछि कम्पनी भनिएकोलाई उक्त अनुसूचिमा उल्लेखित बीमा शुल्क भुक्तान गर्ने छ । कम्पनि बीमितसंग यस बीमा लेखको एउटा अंगको रूपमा रहने यसको पछिल्लि उल्लेखित शर्त अपवादको अधीनमा रही बीमा शुल्क भुक्तान गरेपछि उक्त अनुसूचिमा उल्लेखित सम्पत्ति वा त्यसको कुनै भाग बीमा अवधिभित्र आगा वा चट्याङ्गद्वारा हानि नोक्सानी भएमा वा बीमा अवधि पछि पनि बीमितले बीमा शुल्क भुक्तान गरे वापत कम्पनीले बीमालेख नोंदणको लागि बीमा शुल्क स्वीकार गर्नेछ भन्ने कुरा मन्जूर गर्दछ

कम्पनीले अनुसूचिमा लेखिएका प्रत्येक विषयको कितान गरिएको रकममा नबढ्ने गरी बीमा गरिएको पूरा रकम वा पछि सम्पत्तिद्वारा थपघट गरिएको कुनै रकम वा कम्पनीको विधिवत अख्तियार प्राप्त अधिकृतद्वारा हस्ताक्षर गरिएको प्रबन्ध पत्रमा उल्लेखित रकममा नबढ्ने गरी हानि नोक्सानी भएकोमा बनाइ दिने वा सोको रकम भुक्तान गरी दिनेछ ।

बीमित M/S Nepal Bank of Ceylon Ltd. A/c. M/s. Mahalaxmi Garments Industries, Tahachal, Kathmandu, Nepal.	बीमालेख नं. 240/KB.1/3100157/01-02 अधिकृतः २४० 633 प्रदान गरिएको स्थान : काठमाण्डौ मिति : 29.08.2001
समावेश गरिएको जोखिम कर बीमा शुल्क बीमाशुल्क रु. 256,197.00 विक्रीकर रु. - टिकट दस्तुर रु. 5.00 जम्मा रु. 256,202.00	बीमांक रु. 70,932,097.00 बीमा अवधि 12 Months 05.09.2001 देखि 05.09.2002 चार बजे अपरान्ह सम्म ।
<p align="center">बीमा गरिएको सम्पत्ति</p> <p><u>TO THE EXTENT OF RUPEES SEVEN CRORE NINE LAKH THIRTYTWO THOUSAND NINETYSEVEN ONLY IN NEPALESE CURRENCY.</u></p> <p>On various kinds of Garments Machineries as fully described in the attaching to and forming part of this policy whilst kept/installed in the 3 nos of first class constructed building in one compound owned by Mr. Brij Gopal Inani occupaid by M/s. Mahalaxmi Garment Industries and situated at Tahachal, Kathmandu, Nepal.</p> <p>The above all are the properties of the insured their own and/or held by them in trust and/or pleaded by Bank and/or on commission and/or belongings to others for which they are responsible in the event of loss or damaged by fire.</p> <p>Subject to annexed printed agreed Bank Clauses.</p> <p>Additional Risk cover: RSD, MD and Terrorism Risk only.</p>	

तल हस्ताक्षरिले कम्पनीको संचालन समितिद्वारा विधिवत अख्तियार प्राप्त गरी कम्पनीको तर्फबाट हस्ताक्षर गरिएको छ ।

नेशनल इन्स्योरेन्स कं. लि.

For : National Insurance Company Ltd.

हस्ताक्षर

Branch Incharge



मिति :

रु. 256202



नेशनल इन्स्योरेन्स कम्पनि लि.

(भारतीय साधारण बीमा नियमको एक अनुषर्गी)

पो.ब.न. ३७६, के.के.एम. बिल्डींग त्रिपुरेश्वर, काठमाडौं ।

संघमारी बिरुद्ध बीमा

विविध दुर्घटना विभाग

अनुसूचि

बीमालेख संख्या :	240/KB1/7500058/01-02		
प्रस्ताव र घोषणाको मिति	05.09.2001		
एजेन्सी कोड संख्या :	240/633/032		
देखि	05.09.2001		
सम्म	04.09.2002		
बीमाकृतको नाम :	M/s. Nepal Bank of Ceylon Ltd. A/c M/s. Mahalaxmi Garment Industries		
ठेगाना:	Tahachal, Kathmandu, Nepal.		
व्यवसाय	Garment Industries.		
प्रीमियम	रु. 159597.00	+ रु. 5.00	(टिकट दस्तुर) : रु. 159,602.00
त्यस परिसरको विवरण तथा स्थिति जहाँ बीमित सम्पत्ति राखिएको छ ।	On Various kinds of Garments Industries Machineries as fully described in the attaching to and forming part of the policy which are installed in 3 nos of Garments Industries and situated and Tahachal, Kathmandu, Nepal.		
बीमित सम्पत्ति अथवा सामानको विशेष विवरण	बीमित राशि		
On various kinds of Machineries as per enclosed list	रु. ७०,९३२,०९७।००		
जम्मा बीमित राशि			रु. ७०,९३२,०९७।००

को साक्षीको रोहवरमा यस बीमालेखमा काठमाडौं

स्थान

05.09.2001

मितीमा हस्ताक्षर गरियो ।

जाच्ने

निमित्त

नेशनल इन्स्योरेन्स कम्पनी लिमिटेड

For : National Insurance Company Ltd.

दिनांक

अधिकृत हस्ताक्षर

रसिद नं.

मिती 05.09.2001 रकम रु. 159602

Branch Incharge



नेशनल इन्स्योरेन्स कम्पनी लिमिटेड National Insurance Company Ltd.

(KKM Building, P.O. Box 376, Tripureshwor, Kathmandu, Nepal)

मंडल / शाखा

विभाग

DIVISION/BRANCH Kathmandu Branch-I DEPT. Fire

Name of Insured: M/s. Nepal Bank & Ceylon Ltd.

बिल सं. M/s. Mahalaxmi Garments Industries
Tachal, Kathmandu, Nepal.

Bill No. F-240/KB-1/057/01-02

पॉलिसी सं. POLICY No.	विवरण PARTICULARS	रकम / AMOUNT	
		रु. Rs.	पै. Ps.
	<u>240/KB-1/3100157/01-02</u>		
	<u>As per policy for Sum Insured</u>		
	<u>at Rs. 7,09,32,097/- MC</u>		
	<u>From 5.9.2001</u>		
	<u>TO 5.9.2002.</u>		
	Premium	2,56,197.00	
	Stamp	5.00	
	कुल रु. Total Rs.	2,56,202.00	

Date: 5th September, 2001.

For : National Insurance Company Ltd.

निरीक्षित

प्रपत्र एफ. 64 Form F64

Signature of Authorised Officer

Branch Incharge

Note: Policy will be effective only after the premium is received in case of "CHEQUE AFTER CLEARANCE" from the Bank.

नेशनल इन्स्योरेन्स कम्पनी लिमिटेड National Insurance Company Ltd.

(KKM Building, P.O. Box 376, Tripureshwor, Kathmandu, Nepal)

मंडल / शाखा

विभाग

DIVISION/BRANCH Kathmandu Branch-I DEPT. misc (Burglary)

Name of Insured: M/s. Nepal Bank of Ceylon Ltd;

विल सं. M/s. Mahalaxmi Garments Industries
Tahachal, Kathmandu, Nepal

Bill No. A-240/KB-I/067/01-02

पॉलिसी सं. POLICY No.	विवरण PARTICULARS	रकम / AMOUNT	
		रु. Rs.	पै. Ps.
	<p>240/KB-I/7500058/01-02</p> <p>As per policy for sum insured</p> <p>at Rs. 7,09,32,097/- NC</p> <p>From 5.9.2001.</p> <p>TO 4.9.2002.</p> <p>Premium</p> <p>Stamp</p>	<p>1,59,597.00</p> <p>5.00</p>	
	कुल रु. Total Rs.	1,59,602.00	

Date: 15 September 2001

For: National Insurance Company Ltd.

निरीक्षित KATHMANDU

BRANCH-I

फ. 64 Form F64

Signature of Authorised Officer
Branch Incharge

Note: Policy will be effective only after the premium is received in case of "CHEQUE AFTER CLEARANCE" from the Bank.

SUPPLEMENTARY AGREEMENT

TO: Nepal - Bank of Ceylon Ltd.

Branch Bagbazar

Date 05.09.2001

This supplement refers to and is an integral part of the*

Loan deed executed by us on _____ superceding any other Supplement(s) executed in this respect by us.

In terms of the* Loan deed we confirm the following:

(a) Credit facility(ies) amounting to Rs. 100000000/- (say Ten crore only) extended to us by you.

(b) Description of the securities* _____ in consideration thereof:

- Fabrics & readymade goods
1. Hypothecation of Stocks Imported under LCS
opened from Nepal Bank of Ceylon Ltd
 2. Garment Machineries as per attached list

Witness: 1. [Signature]

2. _____

[Signature]
Authorised Signature

For: MAHALAXMI GARMENTS INDUSTRIES

* Relates to legal Forms,

NBC 96 : GBA : 42

नोट : महालक्ष्मी गार्मेन्ट इण्डस्ट्रिजको NBOC (NCC Bank) सित भएको
SUPPLEMENTARY AGREEMENT.



नेपाल-बैंक अफ सिलोन लि.
Nepal - Bank of Ceylon Ltd.

2077/2/20

GENERAL INDEMNITY FORM

Date: 05.09.2001

The Manager
Nepal - Bank of Ceylon Ltd.

Dear Sir,

In consideration of your giving either alone or jointly an Indemnity/Guarantee to Mahalaxmi Garment Industry in the form endorsed hereon/annexed hereto (and signed by me/us for identification), I/We jointly and severally hereby agree to indemnify you against all claims which may be made upon you in consequence thereof and pay to you all payments, losses, costs and expenses made, suffered or incurred by you in consequence thereof or arising thereout and I/We hereby irrevocably authorise you to debit to my/our account all such payments, losses, costs and expenses.

I/We irrevocably authorise you to make any payments and comply with any demands which may be claimed from or made upon you under the said Indemnity/Guarantee without any reference to or further authority from me/us and agree that any payment which you shall make accordingly or purporting to be in accordance with the Indemnity/Guarantee shall be binding upon me/us and shall be accepted by me/us as conclusive evidence that you were liable to make such payment or comply with such demand and further that you may at any time determine or give notice to determine your Indemnity/Guarantee.

I/We also agree to pay you now as remuneration for your services the sum of Rs 70932097-60 and

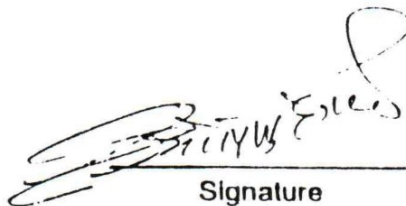
I/We further agree to pay you on demand any further charges and interest which may arise in the event of any claim being made upon you under the Indemnity/Guarantee.

Signed at Bagbazar this _____
day of 5th Sept. 192001

at the Bank's Office,

situated at Bagbazar

-----, Nepal


Signature

MAHALAXMI GARMENTS INC

NBC 96 : GBL : 55

नोट : महालक्ष्मी गार्मेन्ट इण्डस्ट्रिजले NBOC (NCC Bank) लाई दिएको GENERAL INDEMNITY FORM OF MACHINERIES .