

Singhi & Co.

Chartered Accountants

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SDP & ASSOCIATES

Chartered Accountants

46C, Chowringhee Road, Flat No. 14A & 14G

Everest House, Kolkata- 700 071

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To,

The Board of Directors,

Lumino Industries Limited

Unit No- 12/4, Merlin Acropolis 1858/1

Rajdanga Main Road, Kolkata- 700107,

West Bengal, India

AND

Motilal Oswal Investment Advisors Limited

Motilal Oswal Tower,

Rahimtullah Sayani Road,

Opposite Parel ST Depot, Prabhadevi,

Mumbai- 400025,

Maharashtra, India

JM Financial Limited

7th Floor, Cnergy,

Appasaheb Marathe Marg

Prabhadevi, Mumbai -400 025

Maharashtra, India

Monarch Network Capital Limited

4th Floor, B Wing, Laxmi Tower, G Block,

Bandra Kurla Complex, Bandra (E),

Mumbai- 400051,

Maharashtra, India

(Motilal Oswal Investment Advisors Limited, JM Financial Limited and Monarch Network Capital Limited are appointed and referred to as the **"Book Running Lead Managers"** or **"BRLMs"** in relation to the Offer)

Re: Proposed initial public offering of equity shares of face value of Rs. [5] each ("Equity Shares" and such offering, the "Offer") of 'Lumino Industries Limited' ("Company" or "Offeror"), comprising a fresh offer of up to [●] Equity Shares, aggregating up to ₹ [5,000] million, by the Company ("Fresh Issue") and an offer for sale ("Offer for Sale") of up to [●] Equity Shares, aggregating up to ₹ [2,000] million, by [Devendra Goel & Jay Goel] ("Selling Shareholders") ("Offer for Sale", and together with the Fresh Offer, the "Offer" and such Equity Shares, the "Offered Shares")

Subject: Certificate on Insurance Coverage

Dear Sirs/ Madam,

We, Singhi & Co., Chartered Accountants (FRN: 302049E) and SDP & Associates, Chartered Accountants (FRN: 322176E), the present joint statutory auditors of the Company, have been requested by the Company that it proposes to undertake the proposed Offer in accordance with the provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("**SEBI ICDR Regulations**") and the Companies Act, 2013, as amended ("**Companies Act**").

In connection with the Offer, we have received a request from the Company to provide certain confirmations in relation to the insurance coverage of the Company in respect of Property, Plant & Equipment and Inventories of the Company (on a consolidated basis).

Singhi & Co.

Offices: Kolkata, Delhi NCR, Mumbai, Chennai, Bengaluru, Pune & Raipur



SDP & ASSOCIATES

Offices: Kolkata, Mumbai, Bengaluru, Delhi NCR & Varanasi

Management Responsibility

The preparation of details of Insurance Coverage ('statement' as per **Annexure - A & B**) based on the Insurance policy taken by the Company and maintenance of all accounting and other relevant supporting records and documents is the responsibility of the Management of the Company. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

The Management is also responsible for providing us the documents as would be required by us for this certificate.

Auditors' Responsibility

We conducted our examination in accordance with the "Guidance Note on Reports or Certificates for Special Purposes (Revised 2016)" ("**Guidance Note**") issued by the Institute of Chartered Accountants of India ("**ICAI**"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC)-1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements issued by the ICAI.

We have reviewed the Restated Consolidated Financial Information of the Company, for the financial years ended 31 March 2026, 31 March 2025, and 31 March 2024 (the "**Review Period**"), prepared in accordance with the Companies Act, 2013, as amended and the rules framed thereunder, the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 and other accounting principles generally accepted in India, the Guidance Note on Reports in Company Prospectuses (Revised 2019) issued by the Institute of Chartered Accountants of India ("**ICAI**") and Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended (the "**Restated Consolidated Financial Information**") and the examination report dated **08 August.2026** in respect of the Restated Consolidated Financial Information ("**Examination Report**") for the review period.

We have also obtained and reviewed the following:

- i. The MIS for insurance policies, including those related to property, plant & equipment (excluding land) and inventory (excluding stock in transit). This review covered the verification of policy validity and relevant amounts with the insurance policy documents on sample basis (including renewals thereof as provided by the management), the MIS of which is enclosed in **Annexure B**;
- ii. The company's books of accounts, insurance claims, fixed assets register, and other records for the financial years ended 31 March 2026, 31 March 2025, and 31 March 2024, along with all other relevant documents made available for our review.
- iii. Traced the figures of net block of tangible fixed assets (excluding land and intangible assets) from the Restated Consolidated Financial Information and verified the arithmetical accuracy of the figures in Annexure - A & B.

Conclusion

Based on our review of the documents as mentioned above and as per information and explanation given to us, we hereby confirm that the details in connection with the insurance coverage of the Company as on 31 March 2026, 31 March 2025, and 31 March 2024, as set out in **Annexure A** is true and correct.

We confirm that the information above is true and correct and there is no untrue statement or omission which would render the contents of this letter misleading in its form or context.



Singhi & Co.

Offices: Kolkata, Delhi NCR, Mumbai, Chennai, Bengaluru, Pune & Raipur



SDP & ASSOCIATES

Offices: Kolkata, Mumbai, Bengaluru, Delhi NCR & Varanasi

Restriction on use & other clauses

This certificate is for information and for inclusion (in part or full) in the red herring prospectus ("RHP") and the prospectus ("Prospectus") which the Company intends to file with the Registrar of Companies, West Bengal at (Kolkata-I at Kolkata) ("RoC") and thereafter file with the SEBI and the Stock Exchanges and in any other document in relation to the Offer (collectively, the "Offer Documents") or any other Offer related material, and may be relied upon by the Company, the BRLMs and the legal counsels to the Offer. We hereby consent to the submission of this certificate as may be necessary to the SEBI, the RoC, the Stock Exchanges and any other regulatory authority and/or for the records to be maintained by the BRLMs and in accordance with applicable law.

This certificate may be relied on by the BRLMs, their affiliates and legal counsels in relation to the Offer.

We confirm that we will immediately communicate any changes in writing in the above information to the Book Running Lead Managers until the date when the Equity Shares commence trading on the relevant stock exchanges. In the absence of any such communication from us, the Book Running Lead Managers and the legal advisors, each to the Company and the Book Running Lead Managers, can assume that there is no change to the above information until the Equity Shares commence trading on the relevant stock exchanges pursuant to the Offer.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Offer Documents.

Yours faithfully,

For and on behalf of M/s Singhi & Co.
Chartered Accountants
Firm Registration No.302049E



Navindra Kumar Surana
Partner
Membership No.: 053816
UDIN: 26053816SFIPIZ7211
Place: Kolkata
Date: August 20, 2026



For and on behalf of SDP & Associates
Chartered Accountants
Firm Registration No.322176E



Pranita Dalmia
Partner
Membership No.: 062175
UDIN: 26062175EHAPDJ9374
Place: Kolkata
Date: August 20, 2026



Encl: Annexure A & B

CC:

Legal Counsel to the Company

Trilegal

18th and 19th Floor Godrej,
Golf Course Road, Sector 42,
Gurugram 122009, Haryana India

Legal Counsel to the BRLMs

M/s. Crawford Bayley & Co.

State Bank Buildings
N.G. N. Vaidya Marg
Fort, Mumbai 400 023
Maharashtra, India

ANNEXURE A

- I. Details of the amount and percentage of coverage insurance vis-à-vis the total assets [Property, Plant & Equipment (Excluding Land) and Inventory including Finished Goods (Excluding Stock in Transit)] of the Company based on Restated Consolidated Financial Information:

Particulars	Amount of Assets as at (in millions)		
	March 31, 2026	March 31, 2025	March 31, 2024
Insured Assets	3,110.74	2,641.03	1,935.80
Uninsured Assets	8.82	5.53	8.41
Total Assets	3,119.56	2,646.56	1,944.21
% of Total Assets	99.72%	99.79%	99.57%
% of Insurance Coverage	129.76%	128.12%	131.58%

Coverage of insurance vis-à-vis the total assets					
Particulars	Net Block of Property, Plant & Equipment (excluding Land)	Inventory including Finished Goods (Excluding Stock in Transit), Traded Goods, Work in Progress and Raw material	Total Assets	Insurance Coverage	Percentage of insurance coverage to net value of assets (in %)
As at 31 March 2026	432.07	2,687.50	3,119.56	4,048.08	129.76%
As at 31 March 2025	372.21	2274.35	2646.56	3,390.69	128.12%
As at 31 March 2024	357.19	1,587.02	1,944.21	2,558.23	131.58%

- II. Details of the amount and percentage of coverage insurance vis-à-vis the Property, Plant & Equipment (Excluding Land) of the Company based on Restated Consolidated Financial Information:

(Rs. In million unless specified otherwise)

Particulars	Net Block of Property, Plant & Equipment (excluding Land)		
	31 March 2026	31 March 2025	31 March 2024
Net value of Assets (A)	432.07	372.21	357.19
Insurance Coverage on Assets (B)	1,357.13	1,091.94	873.21
Percentage of Insurance Coverage (C) [B/A]	314.10%	293.36%	244.47%



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III. Details of the amount and percentage of coverage of insurance vis-à-vis Inventory of the Company based on Restated Consolidated Financial Information:

(Rs. In million unless specified otherwise)

Particulars	Inventory including Finished Goods (Excluding Stock in Transit), Traded Goods, Work in Progress and Raw materials ^(#)		
	31 March 2026	31 March 2025	31 March 2024
Net value of Assets (A)	2,687.50	2,274.35	1,587.01
Insurance Coverage on Assets (B)	2,690.95	2,298.75	1,685.02
Percentage of Insurance Coverage (C) [B/A]	100.13%	101.07%	106.18%

The insurance policies relating to inventory lying at factories and project sites of Lumino Industries Limited consists of Fire policy, Burglary policy and Erection All Risk (EAR) Policy. The sum insured against IAR (Insured All Risk), fire and burglary policy of inventory is stated below (a) and total inventory lying on project sites (as stated below-b) are considered to be insured as the same are covered by EAR policy taken by the company as on the reporting date.

a. Summary of IAR, fire and burglary policy for inventory:

Particulars	Sum insured/ coverage under the policy (Rs. in millions)
31 March 2024	1,400.00
31 March 2025	2,204.00
31 March 2026	2,530.00

b. Summary of EAR Policy for project:

Particulars	Sum insured/ coverage under the policy (Rs. in millions)	Value of Inventory Insured
31 March 2024	35,948.01	285.02
31 March 2025	41,913.23	94.75
31 March 2026	59,521.96	160.96



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ANNEXURE B

1. MIS OF INSURANCE POLICIES of M/s Lumino Industries Limited ('the Company') as at 31 March 2026

Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
1	Oriental Insurance	EAR	Lumino Industries Ltd	17-02-2029	2,191.89	8.15
2	Oriental Insurance	EAR	Lumino Industries Ltd	17-04-2027	2,502.56	2.60
3	Oriental Insurance	EAR	Lumino Industries Ltd	10-03-2027	400.67	0.43
4	Oriental Insurance	EAR	Lumino Industries Ltd	30-06-2027	865.34	1.38
5	Oriental Insurance	EAR	Lumino Industries Ltd	29-03-2027	829.52	0.90
6	Oriental Insurance	EAR	Lumino Industries Ltd	29-06-2026	798.61	0.70
7	Oriental Insurance	EAR	Lumino Industries Ltd	18-05-2026	162.40	0.12
8	Oriental Insurance	EAR	Lumino Industries Ltd	21-06-2026	4,237.05	1.03



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
9	Oriental Insurance	EAR	Lumino Industries Ltd	12-10-2026	2,201.57	3.90
10	Oriental Insurance	EAR	Lumino Industries Ltd	12-04-2026	1,340.42	1.98
11	Oriental Insurance	EAR	Lumino Industries Ltd	30-12-2026	2,951.78	3.27
12	Oriental Insurance	EAR	Lumino Industries Ltd	10-03-2027	472.59	0.56
13	Oriental Insurance	EAR	Lumino Industries Ltd	18-11-2026	1,234.15	1.42
14	Oriental Insurance	EAR	Lumino Industries Ltd	20-04-2026	513.87	0.39
15	Oriental Insurance	EAR	Lumino Industries Ltd	10-03-2027	648.83	0.69
16	Oriental Insurance	EAR	Lumino Industries Ltd	11-04-2026	2,058.56	5.47
17	Oriental Insurance	EAR	Lumino Industries Ltd	10-03-2027	552.72	0.59



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
18	Oriental Insurance	EAR	Lumino Industries Ltd	26-09-2027	2,841.23	5.03
19	ICICI Lombard	EAR	Lumino Industries Ltd	20-07-2026	668.62	0.39
20	Oriental Insurance	EAR	Lumino Industries Ltd	10-03-2027	599.21	0.71
21	Oriental Insurance	EAR	Lumino Industries Ltd	10-03-2027	409.09	0.48
22	Oriental Insurance	EAR	Lumino Industries Ltd	31-05-2026	7,255.78	3.00
23	Oriental Insurance	EAR	Lumino Industries Ltd	19-12-2027	598.51	0.71
24	Oriental Insurance	EAR	Lumino Industries Ltd	12-04-2026	1,226.02	1.81
25	Oriental Insurance	EAR	Lumino Industries Ltd	30-11-2027	1,031.83	1.58
26	Oriental Insurance	EAR	Lumino Industries Ltd	30-11-2027	1,100.04	1.30



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
27	Oriental Insurance	EAR	Lumino Industries Ltd	30-11-2027	1,603.69	3.41
28	Oriental Insurance	EAR	Lumino Industries Ltd	22-05-2026	102.64	0.11
29	Oriental Insurance	EAR	Lumino Industries Ltd	18-05-2026	37.55	0.03
30	ICICI Lombard	EAR	Lumino Industries Ltd	30-09-2027	158.30	0.45
31	Oriental Insurance	EAR	Lumino Industries Ltd	31-03-2027	1,511.64	1.74
32	Oriental Insurance	EAR	Lumino Industries Ltd	21-02-2027	1,102.03	1.27
33	Bajaj	EAR	Lumino Industries Ltd	02-07-2026	905.63	0.19
34	Bajaj	EAR	Lumino Industries Ltd	27-01-2027	786.45	0.70
35	Oriental Insurance	EAR	Lumino Industries Ltd	02-09-2026	7,423.27	5.12



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
36	New India	EAR	Lumino Industries Ltd	14-01-2027	361.18	1.92
37	Oriental Insurance	EAR	Lumino Industries Ltd	12-04-2026	1,613.81	2.38
38	Oriental Insurance	EAR	Lumino Industries Ltd	14-08-2028	938.82	1.25
39	ICICI Lombard	EAR	Lumino Industries Ltd	02-07-2027	1,426.90	0.31
40	Oriental Insurance	EAR	Lumino Industries Ltd	10-03-2027	513.84	0.55
41	Oriental Insurance	EAR	Lumino Industries Ltd	12-06-2027	1,343.33	1.43
42	Godigit	Motor	Lumino Industries Ltd	30-01-2027	0.50	0.01
43	Godigit	Motor	Lumino Industries Ltd	28-04-2026	0.01	0.00
44	Godigit	Motor	Lumino Industries Ltd	06-09-2026	0.01	0.00



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
45	Godigit	Motor	Lumino Industries Ltd	06-09-2026	0.01	0.00
46	Godigit	Motor	Lumino Industries Ltd	04-04-2026	0.02	0.00
47	Godigit	Motor	Lumino Industries Ltd	04-04-2026	0.02	0.00
48	TATA AIG	Motor	Lumino Industries Ltd	29-03-2027	0.30	0.01
49	Bajaj	Motor	Lumino Industries Ltd	30-03-2027	0.30	0.02
50	Godigit	Motor	Lumino Industries Ltd	21-01-2027	0.02	0.00
51	Godigit	Motor	Lumino Industries Ltd	04-04-2026	0.02	0.00
52	Godigit	Motor	Lumino Industries Ltd	06-09-2026	0.01	0.00
53	Godigit	Motor	Lumino Industries Ltd	06-09-2026	0.01	0.00



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
54	Godigit	Motor	Lumino Industries Ltd	16-05-2026	6.64	0.11
55	Bajaj	Motor	Lumino Industries Ltd	12-07-2026	1.48	0.04
56	Godigit	Motor	Lumino Industries Ltd	21-08-2026	12.10	0.16
57	ICICI Lombard	Motor	Lumino Industries Ltd	17-12-2026	11.37	0.24
58	TATA AIG	Motor	Lumino Industries Ltd	17-03-2027	0.81	0.01
59	Bajaj	Motor	Lumino Industries Ltd	30-03-2027	3.24	0.08
60	Godigit	Motor	Lumino Industries Ltd	12-10-2026	1.60	0.02
61	Godigit	Motor	Lumino Industries Ltd	06-09-2026	0.01	0.00
62	Godigit	Motor	Lumino Industries Ltd	21-02-2027	0.75	0.02



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
63	Godigit	Motor	Lumino Industries Ltd	04-03-2027	0.30	0.01
64	TATA AIG	Motor	Lumino Industries Ltd	13-05-2026	0.80	0.02
65	HDFC ERGO	Motor	Lumino Industries Ltd	23-03-2027	1.14	0.03
66	Bajaj	Motor	Lumino Industries Ltd	22-06-2026	0.46	0.02
67	Bajaj	Motor	Lumino Industries Ltd	09-03-2027	0.12	0.01
68	Godigit	Motor	Lumino Industries Ltd	09-12-2026	0.01	0.00
69	Godigit	Motor	Lumino Industries Ltd	31-10-2026	0.02	0.00
70	Godigit	Motor	Lumino Industries Ltd	03-04-2026	0.02	0.00
71	Godigit	Motor	Lumino Industries Ltd	06-09-2026	0.01	0.00



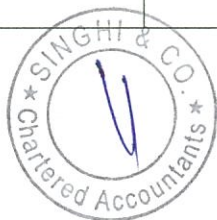
Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
72	Godigit	Motor	Lumino Industries Ltd	09-12-2026	0.01	0.00
73	Godigit	Motor	Lumino Industries Ltd	18-01-2027	0.02	0.00
74	Godigit	Motor	Lumino Industries Ltd	05-04-2026	0.02	0.00
75	Godigit	Motor	Lumino Industries Ltd	04-04-2026	0.02	0.00
76	Godigit	Motor	Lumino Industries Ltd	04-04-2026	0.02	0.00
77	Godigit	Motor	Lumino Industries Ltd	04-04-2026	0.02	0.00
78	Godigit	Motor	Lumino Industries Ltd	04-04-2026	0.02	0.00
79	Godigit	Motor	Lumino Industries Ltd	09-12-2026	0.01	0.00
80	Godigit	Motor	Lumino Industries Ltd	25-03-2027	0.02	0.00



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
81	Godigit	Motor	Lumino Industries Ltd	06-09-2026	0.01	0.00
82	Godigit	Motor	Lumino Industries Ltd	29-06-2026	0.01	0.00
83	Godigit	Motor	Lumino Industries Ltd	04-04-2026	0.02	0.00
84	Godigit	Motor	Lumino Industries Ltd	25-03-2027	0.02	0.00
85	Godigit	Motor	Lumino Industries Ltd	25-03-2027	0.02	0.00
86	Godigit	Motor	Lumino Industries Ltd	13-05-2026	0.02	0.00
87	Godigit	Motor	Lumino Industries Ltd	03-04-2026	0.02	0.00
88	Godigit	Motor	Lumino Industries Ltd	28-04-2026	0.01	0.00
89	Godigit	Motor	Lumino Industries Ltd	05-04-2026	0.02	0.00



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
90	Godigit	Motor	Lumino Industries Ltd	10-12-2026	0.01	0.00
91	Godigit	Motor	Lumino Industries Ltd	26-03-2027	0.01	0.00
92	United	Motor	Lumino Industries Ltd	04-03-2027	0.09	0.00
93	Godigit	Motor	Lumino Industries Ltd	04-04-2026	0.02	0.00
94	Godigit	Motor	Lumino Industries Ltd	17-07-2026	0.02	0.00
95	Godigit	Motor	Lumino Industries Ltd	04-04-2026	0.02	0.00
96	HDFC ERGO	Motor	Lumino Industries Ltd	02-01-2027	6.71	0.06
97	Godigit	Motor	Lumino Industries Ltd	13-05-2026	0.02	0.00
98	Oriental Insurance	MBD	Lumino Industries Ltd	17-08-2026	80.00	0.24



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
99	National Insurance	MBD	Lumino Industries Ltd	05-12-2026	80.00	0.02
100	Oriental Insurance	MBD	Lumino Industries Ltd	08-07-2026	80.00	0.02
101	Oriental Insurance	MBD	Lumino Industries Ltd	08-07-2026	80.00	0.02
102	SBI General	Building	Lumino Industries Ltd	14-12-2026	150.00	1.64
103	SBI General	Plant & Machinery	Lumino Industries Ltd	14-12-2026	415.00	
104	SBI General	Furniture & Fixtures	Lumino Industries Ltd	14-12-2026	30.00	
105	SBI General	Inventory Policy	Lumino Industries Ltd	14-12-2026	900.00	
106	SBI General	Building	Lumino Industries Ltd	14-12-2026	30.00	
107	SBI General	Plant & Machinery	Lumino Industries Ltd	14-12-2026	100.00	



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
108	SBI General	Furniture & Fixtures	Lumino Industries Ltd	14-12-2026	0.50	
109	SBI General	Inventory Policy	Lumino Industries Ltd	14-12-2026	400.00	
110	SBI General	Factory Building	Lumino Industries Ltd	14-12-2026	10.00	
111	SBI General	Plant & Machinery	Lumino Industries Ltd	14-12-2026	150.50	
112	SBI General	Furniture & Fixtures	Lumino Industries Ltd	14-12-2026	0.25	
113	SBI General	Inventory Policy	Lumino Industries Ltd	14-12-2026	400.00	
114	SBI General	Factory Building	Lumino Industries Ltd	14-12-2026	0.50	0.06
115	SBI General	Inventory Policy	Lumino Industries Ltd	14-12-2026	10.00	
116	SBI General	Plant & Machinery	Lumino Industries Ltd	14-12-2026	100.00	



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
117	SBI General	Inventory Policy	Lumino Industries Ltd	14-12-2026	200.00	0.15
118	SBI General	Inventory Policy	Lumino Industries Ltd	14-12-2026	20.00	0.01
119	SBI General	Furniture & Fixtures	Lumino Industries Ltd	14-12-2026	1.00	
120	SBI General	Inventory Policy	Lumino Industries Ltd	14-12-2026	600.00	0.44

Note: Rs. 0.00 represents amount below rounding norms of the Company.

**2. MIS OF INSURANCE POLICIES of M/s Lumino Industries Limited ('the Company')
as at 31 March 2025**

Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
1	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	29-06-2025	798.61	0.23
2	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	29-06-2025	1,180.20	0.33
3	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	29-06-2025	965.14	0.27
4	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	29-12-2025	890.71	2.53
5	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	28-02-2026	7,255.78	10.28
6	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	02-03-2026	7,423.27	9.20



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Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
7	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	21-03-2026	4,237.05	8.04
8	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	30-03-2026	2,423.29	8.25
9	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	29-03-2026	829.52	2.20
10	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	12-10-2026	2,201.57	3.90
11	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	12-04-2026	1,340.42	1.98
12	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	11-04-2026	2,058.56	5.47
13	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	12-04-2026	1,226.02	1.81
14	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	12-04-2026	1,613.81	2.38
15	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	26-09-2027	2,841.23	5.03
16	OLD Mutual Insurance	EAR Policy	Lumino Industries Ltd	17-08-2025	125.46	0.14
17	Bajaj Allianz General Insurance Co. Ltd.	EAR Policy	Lumino Industries Ltd	02-07-2026	905.63	0.19
18	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	10-03-2027	472.59	0.56
19	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	10-03-2027	648.83	0.69
20	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	10-03-2027	400.67	0.43
21	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	10-03-2027	552.72	0.59
22	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	10-03-2027	513.84	0.55
23	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	10-03-2027	599.21	0.71
24	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	10-03-2027	409.09	0.48
25	The Oriental Insurance Company Limited	Inventory Policy	Lumino Industries Ltd	02-06-2025	30.00	0.04
26	The Oriental Insurance Company Limited	Plant & Machinery	Lumino Industries Ltd	08-07-2025	80.00	0.02
27	The Oriental Insurance Company Limited	Plant & Machinery	Lumino Industries Ltd	08-07-2025	80.00	0.02
28	The Oriental Insurance Company Limited	Plant & Machinery	Lumino Industries Ltd	16-08-2025	80.00	0.02



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Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
29	SBI General Insurance Company Limited	Building	Lumino Industries Ltd	14-12-2025	150.00	0.86
30	SBI General Insurance Company Limited	Plant & Machinery	Lumino Industries Ltd	14-12-2025	436.10	
31	SBI General Insurance Company Limited	Furniture & Fixtures	Lumino Industries Ltd	14-12-2025	30.00	
32	SBI General Insurance Company Limited	Inventory Policy	Lumino Industries Ltd	14-12-2025	1,004.00	
33	SBI General Insurance Company Limited	Building	Lumino Industries Ltd	14-12-2025	30.00	0.05
34	SBI General Insurance Company Limited	Plant & Machinery	Lumino Industries Ltd	14-12-2025	100.00	
35	SBI General Insurance Company Limited	Furniture & Fixtures	Lumino Industries Ltd	14-12-2025	5.00	
36	SBI General Insurance Company Limited	Inventory Policy	Lumino Industries Ltd	14-12-2025	300.00	
37	SBI General Insurance Company Limited	Plant & Machinery	Lumino Industries Ltd	14-12-2025	5.00	
38	SBI General Insurance Company Limited	Inventory Policy	Lumino Industries Ltd	14-12-2025	550.00	0.31
39	SBI General Insurance Company Limited	Plant & Machinery	Lumino Industries Ltd	14-12-2025	5.00	
40	SBI General Insurance Company Limited	Inventory Policy	Lumino Industries Ltd	14-12-2025	100.00	0.01
41	SBI General Insurance Company Limited	Inventory Policy	Lumino Industries Ltd	14-12-2025	200.00	0.02
42	SBI General Insurance Company Limited	Inventory Policy	Lumino Industries Ltd	14-12-2025	20.00	0.01
43	SBI General Insurance Company Limited	Furniture & Fixtures	Lumino Industries Ltd	14-12-2025	1.00	
44	Tata AIG General Insurance Company Limited	Furniture & Fixtures	Lumino Industries Ltd	29-03-2025	86.00	0.07
45	Tata AIG General Insurance Company Limited	Motor	Lumino Industries Ltd	13-05-2025	0.88	0.03
46	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	30-01-2026	0.55	0.02
47	Tata AIG General Insurance Company Limited	Motor	Lumino Industries Ltd	21-02-2026	0.84	0.01
48	Tata AIG General Insurance Company Limited	Motor	Lumino Industries Ltd	21-02-2026	0.84	0.02



Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
49	The New India Assurance Co. Ltd.	Motor	Lumino Industries Ltd	30-03-2026	0.20	0.02
50	The New India Assurance Co. Ltd.	Motor	Lumino Industries Ltd	30-03-2026	0.20	0.02
51	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	25-03-2026	0.02	0.00
52	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	10-12-2025	0.01	0.00
53	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	09-12-2025	0.01	0.00
54	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	09-12-2025	0.01	0.00
55	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	09-12-2025	0.01	0.00
56	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	26-03-2026	0.01	0.00
57	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	26-03-2026	0.02	0.00
58	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	26-03-2026	0.02	0.00
59	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	13-05-2025	0.02	0.00
60	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	13-05-2025	0.02	0.00
61	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	17-07-2025	0.02	0.00
62	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	06-09-2025	0.02	0.00
63	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	06-09-2025	0.02	0.00
64	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	06-09-2025	0.02	0.00
65	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	06-09-2025	0.02	0.00
66	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	06-09-2025	0.02	0.00
67	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	06-09-2025	0.02	0.00
68	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	06-09-2025	0.02	0.00
69	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	29-06-2025	0.02	0.00
70	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	21-01-2026	0.02	0.00



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Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
71	Go Digit General Insurance Ltd.	Motor	Lumino Industries Ltd	18-01-2026	0.02	0.00

Note: Rs. 0.00 represents amount below rounding norms of the Company.



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**3. MIS OF INSURANCE POLICIES of M/s Lumino Industries Limited ('the Company')
for the Year Ended 31 March 2024**

Sl. No.	Name of the insurance company	Description of the insurance policy	Name of the person/ entity insured under the policy	Policy end date	Sum insured/ coverage under the policy (Rs. in millions)	Total Premium (Rs. in millions)
1	ICICI Lombard General Insurance Company LTD	EAR Policy	Lumino Industries Ltd	25-05-2024	80.24	0.31
2	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	12-05-2024	644.04	0.84
3	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	29-06-2024	798.61	1.14
4	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	29-12-2024	1,180.20	2.24
5	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	29-12-2025	890.71	2.53
6	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	28-02-2026	7,255.78	10.28
7	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	02-03-2026	7,423.27	9.20
8	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	21-03-2026	4,237.05	8.04
9	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	30-03-2026	2,423.29	8.25
10	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	29-03-2026	829.52	2.20
11	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	12-10-2026	2,201.57	3.90



12	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	12-04-2026	1,340.42	1.98
13	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	12-04-2026	2,058.56	5.47
14	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	12-04-2026	1,226.02	1.81
15	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	12-04-2026	1,613.81	2.38
16	OLD Mutual Insurance	EAR Policy	Lumino Industries Ltd	17-08-2025	964.40	2.39
17	HDFC ERGO General Insurance Company Limited	EAR Policy	Lumino Industries Ltd	11-08-2025	761.23	3.73
18	The Oriental Insurance Company Limited	EAR Policy	Lumino Industries Ltd	02-05-2024	19.29	0.01
19	SBI General Insurance Company Limited	Building	Lumino Industries Ltd	14-12-2024	150.00	1.95
20	SBI General Insurance Company Limited	Plant & Machinery	Lumino Industries Ltd	14-12-2024	400.00	1.95
21	SBI General Insurance Company Limited	Furniture & Fixtures	Lumino Industries Ltd	14-12-2024	30.00	1.95
22	SBI General Insurance Company Limited	Inventory	Lumino Industries Ltd	14-12-2024	600.00	1.95
23	SBI General Insurance Company Limited	Lab Equipment	Lumino Industries Ltd	14-12-2024	15.00	1.95
24	The Oriental Insurance Company Limited	Inventory	Lumino Industries Ltd	02-06-2024	50.00	0.10
25	SBI General Insurance Company Limited	Building	Lumino Industries Ltd	14-12-2024	30.00	0.03



26	SBI General Insurance Company Limited	Plant & Machinery	Lumino Industries Ltd	14-12-2024	100.00	0.03
27	SBI General Insurance Company Limited	Furniture & Fixtures	Lumino Industries Ltd	14-12-2024	5.00	0.03
28	SBI General Insurance Company Limited	Inventory	Lumino Industries Ltd	14-12-2024	250.00	0.03
29	SBI General Insurance Company Limited	Lab Equipment	Lumino Industries Ltd	14-12-2024	5.00	0.03
30	SBI General Insurance Company Limited	Plant & Machinery	Lumino Industries Ltd	14-12-2024	5.00	0.02
31	SBI General Insurance Company Limited	Inventory	Lumino Industries Ltd	14-12-2024	550.00	0.02
32	Tata AIG General Insurance Company Limited	Furniture & Fixtures	Lumino Industries Ltd	30-03-2025	86.00	0.03
33	Bajaj Allianz General Insurance Co. Ltd.	Motor Car	Lumino Industries Ltd	16-05-2023	9.04	0.18
34	Tata AIG General Insurance Company Limited	Motor Car	Lumino Industries Ltd	16-05-2024	8.14	0.12
35	Cholamadam MS General Insurance Co. Ltd.	Motor Car	Lumino Industries Ltd	16-04-2024	0.57	0.02
36	Bajaj Allianz General Insurance Co. Ltd.	Motor Car	Lumino Industries Ltd	12-07-2024	2.06	0.05
37	Go Digit General Insurance Ltd.	Motor Car	Lumino Industries Ltd	12-10-2024	1.94	0.02
38	Go Digit General Insurance Ltd.	Motor Car	Lumino Industries Ltd	17-12-2024	14.04	0.23
39	Go Digit General Insurance Ltd.	Motor Car	Lumino Industries Ltd	30-01-2025	0.61	0.02
40	Go Digit General Insurance Ltd.	Motor Car	Lumino Industries Ltd	21-02-2025	0.93	0.01
41	Go Digit General Insurance Ltd.	Motor Car	Lumino Industries Ltd	23-02-2025	0.93	0.02



42	Royal Sundaram General Insurance Co. Limited	Motor Car	Lumino Industries Ltd	04-03-2025	0.38	0.01
43	Go Digit General Insurance Ltd.	Motor Car	Lumino Industries Ltd	17-03-2025	1.00	0.02
44	Go Digit General Insurance Ltd.	Motor Car	Lumino Industries Ltd	23-03-2025	1.38	0.04
45	Go Digit General Insurance Ltd.	Motor Car	Lumino Industries Ltd	29-03-2025	0.28	0.01
46	The New India Assurance Co. Ltd	Motor Car	Lumino Industries Ltd	30-03-2025	0.22	0.02
47	The New India Assurance Co. Ltd	Motor Car	Lumino Industries Ltd	30-03-2025	0.22	0.02
48	Tata AIG General Insurance Company Limited	Motor Car	Lumino Industries Ltd	30-03-2025	4.00	0.12
49	Bajaj Allianz General Insurance Co. Ltd.	Motor Car	Lumino Industries Ltd	28-06-2024	0.49	0.02
50	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	25-03-2025	0.02	0.00
51	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	10-12-2024	0.02	0.00
52	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	09-12-2024	0.02	0.00
53	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	09-12-2024	0.02	0.00
54	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	09-12-2024	0.01	0.00
55	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	26-03-2025	0.01	0.00
56	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	28-04-2024	0.01	0.00
57	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	26-03-2025	0.01	0.00
58	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	28-04-2024	0.01	0.00
59	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	25-03-2025	0.02	0.00
60	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	25-03-2025	0.02	0.00
61	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	13-05-2024	0.02	0.00



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62	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	13-05-2024	0.02	0.00
63	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	13-05-2024	0.02	0.00
64	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	13-05-2024	0.02	0.00
65	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	17-07-2024	0.02	0.00
66	The New India Assurance Co. Ltd	Motor Bike	Lumino Industries Ltd	06-09-2024	0.02	0.00
67	The New India Assurance Co. Ltd	Motor Bike	Lumino Industries Ltd	06-09-2024	0.02	0.00
68	The New India Assurance Co. Ltd	Motor Bike	Lumino Industries Ltd	06-09-2024	0.02	0.00
69	The New India Assurance Co. Ltd	Motor Bike	Lumino Industries Ltd	06-09-2024	0.02	0.00
70	The New India Assurance Co. Ltd	Motor Bike	Lumino Industries Ltd	06-09-2024	0.02	0.00
71	The New India Assurance Co. Ltd	Motor Bike	Lumino Industries Ltd	06-09-2024	0.02	0.00
72	The New India Assurance Co. Ltd	Motor Bike	Lumino Industries Ltd	06-09-2024	0.02	0.00
73	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	29-06-2024	0.02	0.00
74	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	29-06-2024	0.02	0.00
75	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	21-01-2025	0.02	0.00
76	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	18-01-2025	0.02	0.00
77	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	04-04-2024	0.03	0.00
78	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	04-04-2024	0.03	0.00
79	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	04-04-2024	0.03	0.00
80	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	04-04-2024	0.03	0.00
81	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	03-04-2024	0.03	0.00
82	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	04-04-2024	0.03	0.00



83	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	04-04-2024	0.03	0.00
84	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	04-04-2024	0.03	0.00
85	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	04-04-2024	0.03	0.00
86	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	04-04-2024	0.03	0.00
87	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	03-04-2024	0.03	0.00
88	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	05-04-2024	0.03	0.00
89	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	04-04-2024	0.03	0.00
90	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	05-04-2024	0.03	0.00
91	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	25-03-2025	0.02	0.00
92	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	10-12-2024	0.02	0.00
93	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	09-12-2024	0.02	0.00
94	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	09-12-2024	0.02	0.00
95	United India Insurance Co. Ltd	Motor Bike	Lumino Industries Ltd	09-12-2024	0.01	0.00
96	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	26-03-2025	0.01	0.00
97	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	26-03-2025	0.01	0.00
98	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	25-03-2025	0.02	0.00
99	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	25-03-2025	0.02	0.00
100	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	21-01-2025	0.02	0.00
101	Go Digit General Insurance Ltd.	Motor Bike	Lumino Industries Ltd	18-01-2025	0.02	0.00

Note: Rs. 0.00 represents amount below rounding norms of the Company.

