

Royal Sundaram General Insurance Co. Limited (Formerly known as Royal Sundaram Alliance Insurance Company Limited) Corporate Office:Vishranti Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097.

Service Branch Address:

NANDED - 431602, MAHARASHTRA

2nd Floor, "Sakar", CTS No.18030, Above Axis Bank, Adalat Road, Kranti Chowk,, M8-Aurangabad , AURANGABAD - 431	001.
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Nov 26, 2021

Telephone : Mobile : 96xxxxx08

M/s.SHREE BALAJI AGROTECH AP1-1-16-905, MANDHANI NIWAS NEAR HANUMANA TEMPLE GUKUL NAGAR , NANDED

NEXT RENEWAL IS ON 26/11/2022

Certificate of Insurance and Policy No.	Policy Period:Period of insurance
VOC0588988000101	From 00:00:00 hours on 27/11/2021 To Midnight of 26/11/2022

Dear Customer,

Thank you for choosing Royal Sundaram as the Insurer of your vehicle. We are delighted to have you as our customer. Please find enclosed Miscellaneous Vehicle Policy No. VOC0588988000101 which has been issued based on the details mentioned below:

Name of the Insured: M/s.SHREE BALAJI AGROTECH	1	
Mobile No.: 96xxxxx08	Email ID: DMA*****@GMAIL.COM	
Make of the Vehicle: Jcb India	Model Description: JCB Excavator 4 DX Loader	
Engine No.: H00198497	Chassis No.: HAR5DB5MA01918034	
Premium Amount (Rs.) 13,197.12	Add-on Covers Opted : Yes	
Previous Policy No.	VOC0588988000100	
Previous Policy Insurance Co.	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED	
Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in		

your policy (<mark>35 %)</mark>

Does the vehicle have valid Pollution Under Control (PUC) Certificate: Yes

Pollution Certificate Number (PUC) :

PUC expiry date :

*In line with the Central Motor Vehicle Act, 1989 and as per the directive of Hon'ble Supreme Court of India, it is mandated that insured must produce a valid "Pollution Under control" Certificate as and when asked by the insurer and it is the responsibility of the insured to renew the same before expiry of the validity of the PUC certificate. Absence of Valid certificate may lead to cancellation of insurance

CPA Status

Waived off -Waiver details-

The policy is processed based on the information declared by you. While the information regarding the vehicle, insured (yourselves), detail of covers and terms/conditions could be ascertained from the Certificate of Insurance and Policy Schedule (Enclosed), some of the very critical ones like No Claim Bonus extended, KYC Details, status of Compulsory Personal Accident (CPA) Cover and details regarding Vehicle Inspection if any etc. are furnished above.

Coverage of risk is subject to realization of the full premium, post which, insurance coverage under the policy would commence. In-case the premium is not received by us due to cheque dishonor or any other reason or misrepresentation of any information, the insurance cover shall be void ab-initio.

Please check all the information printed in these pages for its correctness and should there be a discrepancy, reach us (Contact details provided below) for suitable rectification. In case there is no response within 15 days of policy inception, it will be deemed that all information provided are correct and all future transactions would be based on such information only.

The above information is to be read in conjunction with the policy certificate of issuance and policy schedule and shall be considered null and void without the same.

To read the "policy" & "add on" terms, conditions, exceptions and applicable endorsement, please log on to our website www.royalsundaram.in. Should you have any queries, please contact our Customer Service helpline number 1860-425-0000, 1860-258-0000. You may also write to customer.services@royalsundaram.in

Assuring you of our best services at all times.

Yours sincerely,

Authorized Signatory 5f7bc225ff7868e3383f8c87b5de6de3 Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in



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Service Branch Address:

2nd Floor, "Sakar", CTS No.18030, Above Axis Bank, Adalat Road, Kranti Chowk,, M8-Aurangabad , AURANGABAD - 431001.

Nov 26, 2021		
M/s.SHREE BALAJI AGROTECH	Intermediary	BR500066
AP-MANDHANI NIWAS NEAR HANUMANA TEMPLE GUKUL NAGAR NANDED	Code:	
NANDED MAHARASHTRA	Intermediary	Jainuine Insurance
431602 Telephone:	Name:	Brokers Pvt. Ltd
Mobile: 96xxxxx08	Contact:	-

CERTIFICATE OF INSURANCE & POLICY SCHEDULE

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988 Miscellaneous and Special Type of Vehicle Policy

Certificate of Insurance and Policy No. VOC0588988000101		Policy Period: Period of insurance From 00:00:00 hours on 27/11/2021 To Midnight of 26/11/2022					
INSURED DETAILS							
Name of Insured Insured Oate of Birth		Geographical Area	Business/Profession	Registration Authority	Registration Date		
M/s.SH	M/s.SHREE BALAJI AGROTECH			India		NANDED	14/08/2019
		INSUR	ED'S DECLARE	D VALUE (I	DV) (in Rs.)		
For the Vehicle	For Trailers	Non Electrical	Accessories	Electrical / Electronic Accessories		Value of CNG Kit	Total IDV
1,900,784	0		0		0	0	1,900,784
			VEHICLE	DETAILS			
Type of Vehicle		Excavators		Type of Body		EXCAVATOR	
Registration Nur	nber	MH26BQ0981		Cubic Capacity		2523	
Engine Number		H00198497		Year of Manufacture		2018	
Chassis Number	r	HAR5DB5MA0197	18034	Gross Vehicle Weight(Kgs) 2,523			
Make of the Veh	icle	Jcb India		Licensed carrying capacity including driver 2			
Model Description	Model Description JCB Excavator 4 DX Loader		Public Carrier / Private Carrier				
	Total Premium (in Rs.		Total Premium (in Rs.)	13,197.12			
LIMITATIONS AS TO USE: The Policy covers use only under a Permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act, 1988. Use in connection with the insured's business. The Policy does not cover: a) Use for hire or reward or for racing, pace making, reliability trial or speed testing b) Use for the carriage of passengers for hire or reward. c) Use whilst drawing a trailer expect the towing (other than for reward) of any one disabled mechanically propelled vehicle.			 Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 1989. 				
LIMITS OF LIABILITY:							
Under Section II-1 (i) of the Policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. Under Section II-1 (ii) of the Policy - Damage to Third Party Property - Rs 750000 (as per IMT 20) - In respect of any one claim or series of claims arising out of one event. Personal Accident cover for Owner - Driver under section IV: Capital Sum Insured (CSI) - Rs.0 Deductible under Section L-De 0.504/ is proceeded and and any other any other and any other any other and any other any other and any other any other and any other any other and any other and any other and any other any other and any other any other any other and any other any other and any other any other any other and any other any							

luctible under Section -I : Rs. 9,504/- in respect of each and every claim. (Compulsory Deductible [Rs.9,504] and Imposed Deductible [Rs. 0])

Document Code:

Certificate of insurance & policy schedule continued in Page 2

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SMS:type <MOTORCLAIMS> and send to 567675

www.royalsundaram.in



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CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988 Miscellaneous and Special Type of Vehicle Policy [Reprint]

Policy No.VOC0588988000101

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
Basic Premium on Vehicle and Accessories		Basic Premium including premium for TPPD	
1.a) Vehicle	5,654.83	1. Vehicle	6,847.00
b) Non-Electrical Accessories	0.00	2. TPPD restricted to statutory limit of Rs.6000/-	
2. Electrical & Electronic Accessories @ 4% (IMT 24)	0.00	(Endt.IMT.20)	0.00
3. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	0.00	3. Trailers (IMT 48)	0.00
		4. Bi-fuel Kit (CNG/LPG) Endt. IMT-25	0.00
ADD:		ADD::	
4. Trailer	0.00	Personal Accident Benefits	
5. Overturning risk (IMT 47)	0.00	5. Under Section IV- Rs.0	0.00
6. Geographical Area Extn.Endt.IMT-1	0.00	6. Geographical Area Extn. Endt.IMT-1	0.00
7. Cover for Lamps, Bumpers etc. Endt. IMT – 23	848.22	7. PA to Paid Driver/ Cleaners Endt. IMT-17	60.00
8. Fibre Glass Tanks	0.00	8. Enhanced PA cover , Owner Driver, CSI Rs.0	0.00
		9. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00
9. 60% on OD premium for Driving Tution	0.00	Legal Liability:	
10. For any other extra	0.00	10. To Paid Driver/ Cleaner (IMT 28)	50.00
11. Implements Accessories (IMT-48)	0.00	11. To Coolies (IMT 39)	0.00
12. Hire or Reward (IMT-44)		12. Legal Liability to employees (IMT 39A	0.00
13.Additional Towing Charges. Rs.0	0.00	13. NFPP - Employees Endt. IMT-37	0.00
LESS:		14. NFPP Other than Employees Endt. IMT-37A	0.00
14. 50% Discount for Vehicles specially designed/modified		15. To Passengers in Ambulance (IMT 46)	0.00
for blind, handicapped and mentally challenged persons.(IMT 12)	0.00	16. Hire or Reward (IMT-44)	0.00
15. Voluntary Deduction Discount	0.00		
16. Usage within Insured Premises (IMT 13)	0.00		
17. Discount for Anti-theft Devices Endt. IMT-10	0.00		
18. 35% NCB	-2,276.07	17. TOTAL LIABILITY PREMIUM (B)	6,957.00
19. ADD: Discount moderation	0.00	18. ADD: %Underwriting Loading	0.00
		19. NET PREMIUM (A+B)	11,184.00
Add: Additional Cover for Package Policies			
20. Depreciation Waiver Clause (IRDAN102A0001V01201011)	0.00	ADD:SGST	1,006.56
21. Windshield Glass (IRDAN102A0002V01201011)	0.00	ADD:CGST	1,006.56
22. EMI Protector Clause (IRDAN102A0007V01202021) Limit. Rs.0.00	0.00		
23. Loss of Income Cover (IRDAN102A0008V01202021)	0.00		
Limit in Rs.0.00 Duration: 0 months			
TOTAL OWN DAMAGE PREMIUM (A)	4,227.00	20. TOTAL PREMIUM PAYABLE	13,197.12

No Claim Bonus:

a) No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous year, b) The insured is entitled for a No Claim Bonus (NCB) on the Own Damage Section of the policy, if no claim is made or pending during the preceding year(s), as per the details given below:

Period of Insurance	% of NCB on OD Premium	Subject to IMT Endt. Nos. & Memorandum 17,23,28,7,21 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with HDFC BANK LTD		
The preceding year	20			
Describer the second discourse	05	Nominee Name	Nominee Age	Relationship with
Preceding two consecutive years	25		0	
Preceding three consecutive years	35	Guardian Name	Guardian Age	Guardian Relation
			0	
Preceding four consecutive years	45	Date and Signature of Proposal/Renewal notice 26/11/2021		
Preceding five consecutive years	50			

In Witness whereof this Policy has been signed at Chennai on 26/11/2021 in lieu of Cover note No. dated Receipt No. CBCMOR8039020. Subject to IMT Endt. Nos & Memorandum 17,23,28,7,21. I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of the Motor Vehicles Act, 1988.

IMPORTANT NOTICE: The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY" under Policy Terms and Conditions.

For Royal Sundaram General Insurance Co. Limited

Consolidated Stamp Duty Paid to Govt of TamilNadu

GSTIN: 27AABCR7106G1ZJ

Base Product UIN: IRDAN102P0006V02201617 Enhanced PA Cover Clause UIN: A0016V01201920 Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required. PAN Number : AABCR7106G

SMS:type <MOTORCLAIMS> and send to 567675

For Legal interpretation, English version will hold good.

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GST Invoice

Royal Sundaram General Insurance Co. Limited M8:M8-Aurangabad Address: 2nd Floor, "Sakar", CTS No.18030,Above Axis Bank, Adalat Road, Kranti Chowk,,M8-Aurangabad ,AURANGABAD -431001. GSTIN: 27AABCR7106G1ZJ

Policy Number : VOC0588988000101 GST Invoice Number : VOC058898801000 Invoice Date : 27/11/2021

Address of insured: Insured Name: M/s.SHREE BALAJI AGROTECH AP1-1-16-905, MANDHANI NIWAS NEAR HANUMANA TEMPLE GUKUL NAGAR , NANDED

NANDED State:MAHARASHTRA Pincode: 431602 GSTIN : 27ACNFS8869E1ZC

Accounting code of service : 997134 Description of service: Motor vehicle insurance services

Taxable Premium		11,184.00
SGST	9.00%	1,006.56
CGST	9.00%	1,006.56
Gross Premium		13,197.12

Indication if tax payable under reverse charge - No

Note:"This document is digitally signed"

"This document is electronically generated. This document should be issued along with the Policy document. This document stands invalid, if issued separately"

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