



In consideration of the insured named herein paying to Cholamandalam MS General Insurance Company Ltd. (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

Policy No	2457/00100913/000/00
Name of the Assured / Insured	MS RADHE RADHE FIBERS
Address of the Assured	GAT NO 711 713/2 713/3 VEERWADA ROAD CHOPDA CHOPDA S.O JALGAON MAHARASHTRA PIN - 425107
Aadhar No.:	-
PAN No.:	-
Period of Insurance	From 00:01 hrs on 28/09/2022 To 23:59 hrs on 27/09/2023
Transit Details	Domestic Sales - Any Where in India to anywhere in India
Sum Insured on Estimated Sales Turnover	₹ 735,000,000.00
Limit Per Sending	Turnover - Inland ₹ 4,900,000.00 The Per Sending and Per Location Limit represent the maximum amount that the insurer shall pay in respect of any one accident or series of event. In circumstances where this policy extends to cover duty under Imports, Per sending limit with respect to Imports shall include the amount of such duty. In respect of any Limit per sending and / or Limit per location exceeding the above mentioned limits the insurer should be informed prior to inception of the risk and written agreement taken as to rate and terms.
Limit Per Location	Turnover - Inland ₹ 73,500,000.00 The Per Sending and Per Location Limit represent the maximum amount that the insurer shall pay in respect of any one accident or series of event. In circumstances where this policy extends to cover duty under Imports, Per sending limit with respect to Imports shall include the amount of such duty. In respect of any Limit per sending and / or Limit per location exceeding the above mentioned limits the insurer should be informed prior to inception of the risk and written agreement taken as to rate and terms.
Subject Matter Insured	Cotton FP Bales, Cotton Seed Wash Oil, Cotton Seed, Cotton Cake, Gaad, Makka, Wheate (Gehu), Channa, and All types of Pulses and Grains.
Packing	Standard and customary and Various types of Packaging and Tanker.
Mode of Conveyance	Inland- Air, Rail, Road
Basis of valuation (Cargo)	Domestic Purchases- CIF + 10% Domestic Sales- CIF + 10% InterDepot/InterUnit/StockTransfers- Tail End transit-
Deductible/Franchise	Inland- Cargo : Excess 0.05% of claim amount for each and every claim
Basis of Declaration	The turnover achieved during the previous quarter should be declared within 10th of the first month of the succeeding quarter. The Insured shall submit within 3 months from the expiry of the policy period Annual Report or a certified statement of auditors confirming the turnover achieved during the policy period. Any declaration made to the company which does not fall within the terms and conditions of the policy would be considered to be null & void ab initio and the company would in no way be held liable for any consequence arising out of the declaration.

Net Premium	₹ 110,250.49
CGST (9%)	₹ NA
SGST (9%)	₹ NA
Kerala Flood Cess	₹ 0.00
IGST (0%)	₹ NA
Stamp Duty	₹ NA
Gross Premium	₹ 110,250.49

Coinsurance

Name of the Company	Share%
The New India Assurance Company Ltd.	51%(Policy No: 16040121220500000001)
Cholamandalam MS General Insurance Company Ltd.	49%

Note: The Certificate of Insurance / Policy Schedule is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date of Issue : 30/09/2022

Authorised Signatory

Service Tax Registration No.: AABCC6633KST001

PAN: AABCC6633K

Policy Issuing Office : AURANGABAD BRANCH OFFICE

Agent / broker : 201208127508

Client Code : 1008555041910001

POSP Name:

POSP PAN No.:

POSP Aadhaar No.:

Amount :

Receipt No :

Date :

Terms of coverage

OTHER TERMS AND CONDITIONS

All Clauses, Warranties, Exclusions, Other terms and conditions are as per Leader Policy 16040121220500000001.

The list of Ombudsman details are available on our website www.cholainsurance.com.

SURVEY AGENT

Import / Inland

Cholamandalam MS General Insurance Company Ltd
Aurangabad Branch Office
Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony,
Opp. Lms Jeweller Jaina Road, Aurangabad - 431005
Maharashtra - 431001

Exports

As applicable under each certificate of Insurance

SETTLING AGENT

Import / Inland

Cholamandalam MS General Insurance Company Ltd
Dare House', 2 nd floor, No. 2, NSC Bose Road, Chennai - 600001
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

Exports

As applicable under each certificate of Insurance

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date of Issue : 30/09/2022

Authorised Signatory