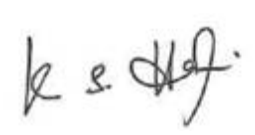


In consideration of the insured named herein paying to Cholamandalam MS General Insurance Company Ltd. (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder, the Insurer agrees to provide insurance against loss damage liability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

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD. ADDRESS: Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony, Opp. LMS Jeweller Jalna road, Aurangabad - 431005 GSTIN: 27AABCC6633K1ZJ				GST Invoice No.: 2454000657530000 DATE: 10/11/2022 PAN: Not Applicable SAC Code: 997135 SAC Description: Marine, aviation, and other transport insurance services			
Policy No	2454/00065753/000/00			Name of Insured	VAIBHAV SPINTEX PVT LTD		
Address of Assured	GUT NO 243, MOHARIL TAH WANI DIST YAVATMAL, WANI S.O, YAVATMAL, MAHARASHTRA, 445304, INDIA GST NO : 27AAHCV5855E1Z1			Date of Journey / Expected Date of Journey	On or after 10/11/2022		
Aadhar No.	Not Applicable			PAN No.	Not Applicable		
Subject Matter Insured	Cotton/Textiles/garments/Yarn GINNED COTTON - F P COTTON BAKES			Packing	Cotton/Textiles/garments/Yarn : Standard and Customary		
Commodity Age	Cotton/Textiles/garments/Yarn : New						
Invoice No & Date	68 & 10/11/2022	Quantity	AS PER INVOICE	Marks & Numbers	MP13H1236		
Transit From	KUKSHI			Transit To	WANI YAVATMAL		
Load Port and Country of Load Port	Not Applicable			Unload Port and Country of Unload Port	Not Applicable	HSN Code Not Applicable	
Sum Insured (Cargo)	INR 5,163,885		Exchange Rate	INR 1 = INR 1		Equivalent value of Sum Insured (Cargo) in INR 5163885	
Duty Sum Insured	INR 0	Net Premium	INR 2,562.00	CGST (9%)	INR 231	SGST (9%) INR 231	
IGST (18%)	INR 0	Kerala Cess(0%)	INR 0	Stamp Duty	INR 1	Gross Premium INR 3024 BL/AWB/LR/RR/CN/NI 210 & J 44875 NO & Date	
Mode of Transit / Conveyance	Air and Road/Rail		Basis of valuation	Invoice +10%	Deductible	1% of Consignment Value	
No of Container	Not Applicable		Container Serial No	Not Applicable	Vessel Name	Not Applicable	
LC No. & Date	Not Applicable		LC Condition / Other Information	Not Applicable	Basis Of Valuation Duty	Not Applicable	
Others	INR.						

Terms & Conditions								
Clauses	1. Inland Transit (Rail / Road) Clause (A) 2. Strikes, Riot And Civil Commotion Clause 3. Institute Cargo Clause (Air) 4. Institute Strike Clause (Air Cargo) 5. Institute War Clause (Air Cargo) 6. Institute Radioactive Contamination Exclusion, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusions Clause 7. Joint Excess Loss Cyber Losses Clause (JX2020-007) 8. Termination Of Transit Clause (Terrorism) 9. Cargo Termination Of Storage In Transit Clause(Amended) 10. Important Note Clause 11. SANCTIONS LIMITATIONS & EXCLUSIONS CLAUSE 12. Cutting Clause 13. JELC Communicable Disease Exclusion (JC 2020-011) 14. Pair & Set Clause 15. Private Carrier Limitation Of Liability Clause			Warranties	1. Warranted That In The Absence Of Recovery Rights Claim If Any Will Be Settled At 75% Of Assessed Loss 2. Warranted That Goods Are Transported In Closed Wagons And/Or Trucks To Be Covered With Tarpaulin Or Any Other Water Proof Material To Avoid Ingress Of Water During The Inland Leg Of Journey 3. Warranted The Load Carried By The Subject Carrying Vehicle Is Within The Permissible Carrying Capacity As Per Section 113, Subsection 3 Of MV Act 1988 And As Per Notification S.O.3467(E) Dated 16.07.18. 4. Reject>Returns Shall Be Covered Under ITC B + SRCC Clauses 5. Glass/Fragile Items Shall Be Covered Under ITC B + SRCC Clauses 6. Intentional Storage Is Not Covered, Incidental Storage To Transit Is Covered			
Exclusions	1. Excluding Hook Damage 2. Excluding Shortages From Parcels / Packages Delivered In Extremely Sound Condition 3. Excluding Quality/Manufacturing Defects/Rejection Risk/Unexplained Shortage			Other terms & conditions				
Survey Agent	Cholamandalam MS General Insurance Company Ltd Chennai Head Office, Dare House, 2nd Floor, No 2, N.S.C Bose Road, Tamil Nadu - 600001			Settling Agent	Cholamandalam MS General Insurance Company Ltd Chennai Head Office, Dare House, 2nd Floor, No 2, N.S.C Bose Road, Tamil Nadu - 600001			
Consignee name and Address				The list of Ombudsman details are available on our website www.cholainsurance.com				
Policy Issuing Office	AURANGABAD BRANCH OFFICE	Client Code	QINSADP2454000010427	Intermediary Name	JAINUINE INSURANCE BROKER PRIVATE LIMITED	Intermediary Code	201208127508	
Receipt No	PINSADP2454000007390	Receipt Date	10/11/2022	Receipt Amount	INR 3024	Intermediary Contact No	9850049400	
Specified Person Name	Not Applicable			SP Certificate No	Not Applicable			
Consolidated Stamp Duty Paid Vide G.O. Rt No.157, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 4/28/2021.								
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 Date: 10/11/2022				For CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED				
 Authorised Signatory								
Regd.&Head Office:Dare House, 2nd Floor, No.2, N.S.C Bose Road, Chennai-600 001, India CIN: U66030TN2001PLC047977 IRDAI Reg. No. 123								

Schedule - Marine Cargo Specific Voyage Policy - Inland [UIN:IRDAN123RP0063V01200203]

ANNEXURE TO SCHEDULE

CLAUSES WORDINGS

1. Inland Transit (Rail / Road) Clause (A) As Attached

2. Strikes Riots And Civil Commotion Clause (Inland Transit Not In Conjunction With Ocean Going Voyage) Risks Covered: 1. Subject Otherwise To The Terms, Conditions And Warranties Of The Policy On Goods Against Transit Risks, This Insurance Covers, Except As Provided In Clause 2 Below Loss Of Or Damage To The Subject Matter Insured Caused By 1.1 Strikers, Locked-Out Workmen Or Persons Taking Part In Labour Disturbances, Riots Or Civil Commotions 1.2 Any Terrorist Or Any Persons Acting From A Political Motive. Exclusions : 2. In No Case Shall This Insurance Cover 2.1 Loss Damage Or Expense Proximately Caused By Delay, Inherent Vice Or Nature Of The Subject Matter Insured 2.2 Loss Damage Or Expense Proximately Caused By The Absence Shortage Or Withholding Of Labour Of Any Description Whatsoever During Any Strike, Lockout Labour Disturbance, Riot Or Civil Commotion. 2.3 Any Claim For Expenses Arising From Delay Or Other Consequential Or Indirect Loss Or Damage Of Any Kind 2.4 Loss Damage Or Expenses Caused By War, Civil War, Revolution, Rebellion Insurrection Or Civil Strife Arising Therefrom, Or Any Hostile Act By Or Against A Belligerent Power

3. Institute Cargo Clause (Air) As Attached

4. Institute Strike Clause (Air Cargo) As Attached

5. Institute War Clause (Air Cargo) As Attached

6. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusion Clause This Clause Shall Be Paramount And Shall Override Anything Contained In This Insurance Inconsistent Therewith 1. In No Case Shall This Insurance Cover Loss Damage Liability Or Expense Directly Or Indirectly Caused By Or Contributed To By Or Arising From 1.1 Ionising Radiations From Or Contamination By Radioactivity From Any Nuclear Fuel Or From Any Nuclear Waste Or From The Combustion Of Nuclear Fuel 1.2 The Radioactive, Toxic, Explosive Or Other Hazardous Or Contaminating Properties Of Any Nuclear Installation, Reactor Or Other Nuclear Assembly Or Nuclear Component Thereof 1.3 Any Weapon Or Device Employing Atomic Or Nuclear Fission And/Or Fusion Or Other Like Reaction Or Radioactive Force Or Matter 1.4 The Radioactive, Toxic, Explosive Or Other Hazardous Or Contaminating Properties Of Any Radioactive Matter. The Exclusion In This Sub-Clause Does Not Extend To Radioactive Isotopes, Other Than Nuclear Fuel, When Such Isotopes Are Being Prepared, Carried, Stored, Or Used For Commercial, Agricultural, Medical, Scientific Or Other Similar Peaceful Purposes 1.5 Any Chemical, Biological, Bio-Chemical, Or Electromagnetic Weapon

7. Joint Excess Loss Cyber Losses Clause (X2020-007) 1. Notwithstanding Any Other Term Of This Contract Save For Clause 2 Below, In No Case Shall This Contract Cover Loss, Damage, Liability, Or Expense Directly Or Indirectly Caused By Or Contributed To By Or Arising From The Use Or Operation Of An Information Technology Device As A Means For Inflicting Harm. 2. Where This Clause Is Endorsed On Policies Covering Risks Of War, Civil War, Revolution, Rebellion, Insurrection, Or Civil Strife Arising Therefrom, Or Any Hostile Act By Or Against A Belligerent Power, Or Terrorism Or Any Person Acting From A Political Motive, Clause 1 Shall Not Exclude Losses Which Would Otherwise Be Covered Arising From The Use Of Any Information Technology Device In The Launch And/Or Guidance System And/Or Firing Mechanism Of Any Weapon Or Missile. 3. Where The Use Or Operation Of An Information Technology Device Was Not Used As A Means Of Inflicting Harm, Any Ensuing Loss, Damage, Liability Or Expense Shall Be Excluded Unless A Physical Peril Named In The Information Technology Hazards Clause Within JELC C1432 (16/10/2017) Was Also A Significant Cause Of A Loss. In Such Case This Contract Shall Cover The Loss, Damage, Liability Or Expense In Accordance With But Only To The Extent Provided For In That Clause, Whether That Clause Forms Part Of This Contract Or Not. 4. For The Purposes Of This Clause, An Information Technology Device Shall Mean Any Computer System, Hardware, Software, Programme, Code, Data, Process, Virus, Information Repository, Microchip, Integrated Circuit Or Similar Device In Or Connected With Computer Equipment Or Non-Computer Equipment, Whether The Property Of A Direct Insured Or Not.

8. Cargo Termination Of Transit Clause (Terrorism) This Clause Shall Be Paramount And Shall Override Anything Contained In This Insurance Inconsistent Therewith. 1. Notwithstanding Any Provision To The Contrary In This Policy Or The Clauses Referred To Therein, It Is Agreed That In So Far As This Policy Covers Loss Of Or Damage To The Subject Matter Insured Caused By Any Terrorist Or Any Person Acting From A Political Motive, Such Cover Is Conditional Upon The Subject Matter Insured Being In The Ordinary Course Of Transit And, In Any Event, Shall Terminate Either: 1.1 As Per The Transit Clauses Contained Within This Policy. Or 1.2 On Delivery To The Consignees Or Other Final Warehouse Or Place Of Storage At The Destination Named Herein, On Delivery To Any Other Warehouse Or Place Of Storage, Whether Prior To Or At The Destination Named Herein, Which The Assured Elect To Use Either For Storage Other Than In The Ordinary Course Of Transit Or For Allocation Of Distribution, Or 1.4 In The Respect Of Marine Transits, On The Expiry Of 60 Days After Completion Of Discharge Overseas Of The Goods Hereby Insured From The Overseas Vessel At The Final Port Of Discharge. 1.5 In Respect Of Air Transits, On The Expiry Of 30 Days After Unloading The Subject Matter Insured From The Aircraft At The Final Place Of Discharge. Whichever Shall First Occur 2. If This Policy Or The Clauses Referred To Therein Specifically Provide Cover For Inland Or Other Further Transits Following On From Storage, Cover Will Reattach, And Continues During The Ordinary Course Of That Transit Terminating Again In Accordance With Clause 1.

9. Important Notice Clause Procedure In The Event Of Loss Or Damage For Which Underwriters May Be Liable Liability Of Carriers, Bailees Or Other Third Parties It Is The Duty Of The Assured And Their Agents. In All Cases, To Take Such Measures As May Be Reasonable For The Purpose Of Averting Or Minimising A Loss And To Ensure That All Rights Against Carriers, Bailees Or Other Third Parties Are Properly Preserved And Exercised. In Particular, The Assured Or Their Agents Are Required: To Claim Immediately On The Carriers, Port Authorities Or Other Bailees For Any Missing Packages. In No Circumstances, Except Under Written Protest, To Give Clean Receipts Where Goods Are In Doubtful Condition. When Delivery Is Made By Container, To Ensure That The Container And Its Seals Are Examined Immediately By Their Responsible Official. If The Container Is Delivered Damaged Or With Seals Broken Or Missing Or With Seals Other Than As Stated In The Shipping Documents, To Cause The Delivery Receipt Accordingly And Retain All Defective Or Irregular Seals For Subsequent Identification. To Apply Immediately For Survey By Carriers Or Other Bailees Representatives If Any Loss Or Damage Be Apparent And Claim On The Carriers Or Other Bailees For Any Actual Loss Or Damage Found At Such Survey. To Give Notice In Writing To The Carriers Or Other Bailees Within 3 Days Of Delivery If The Loss Or Damage Was Not Apparent At The Time Of Taking Delivery. To Take Examined Delivery From The Carriers Of Packages Which Are Outwardly Damaged Or Appear To Have Been Tampered With And Obtain A Damage And / Or Shortage Certificate From Them. If Any Package Appears To Be Deficient In Weight, To Take Weightment / Examined Delivery From The Carriers And Appropriate Certificates. To Issue Notices Of Claims Against Carriers, Bailees Or Third Parties By Registered Post With Acknowledgement Due Card. Note - The Consignees Or Their Agents Are Recommended To Make Themselves Familiar With The Regulations Of The Port Authorities At The Port Of Discharge. Instructions For Survey In The Event Of Loss Or Damage Which May Involve A Claim Under This Insurance, Immediate Notice Of Such Loss Or Damage Should Be Given To And A Survey Report Obtained From The Company S Representative At Port Of Discharge Or Destination Or If There Be No Representative Of The Company The Nearest Lloyds Agent. Documentation Of Claims To Enable Claims To Be Dealt With Promptly, The Assured Or Their Agents Are Advised To Submit All Available Supporting Documents Without Delay, Including When Applicable- 1. Original Policy Or Certificate Of Insurance. 2. Original Or Copy Shipping Invoices And Packing List And / Or Weightment Notes. 3. Original Bill Of Lading And/Or Other Contract Of Carriage. 4. Survey Report And Other Documentary Evidence (Damage / Non-Delivery Certificate) To Show The Extent Of The Loss Or Damage. 5. Landing Remarks And Weightment Notes At Final Destination. 6. Correspondence Exchanged With The Carriers And Other Parties Regarding Their Liability For The Loss Or Damage Along With Copies Of Notice Of Claim On The Carriers / Third Parties And Receipted A/D Card / Postal Registration Receipt.

10. Sanction Limitation And Exclusion Clause: No (Re)Insurer Shall Be Deemed To Provide Cover And No (Re)Insurer Shall Be Liable To Pay Any Claim Or Provide Any Benefit Hereunder To The Extent That The Provision Of Such Cover, Payment Of Such Claim Or Provision Of Such Benefit Would Expose That (Re)Insurer To Any Sanction, Prohibition Or Restriction Under United Nations Resolutions Or The Trade Or Economic Sanctions, Laws Or Regulations Of The European Union United Kingdom Or United States Of America.

11. Cutting Clause In The Event Of Damage Or Breakage Caused By An Insured Peril It Is Agreed That The Damaged, Broken Length Or Portion Shall Be Cut Off The Remaining Length Or Portion Be Considered As Sound And The Company Shall Be Liable Only For The Insured Value Of The Length Or Portion Which Has Been Lost By Being Broken Off Or Cut Off. In Addition, The Company Shall Be Liable For The Cost Of Cutting.

12. JELC Communicable Disease Exclusion (Jc 2020-011) Notwithstanding Any Provision To The Contrary Within This Insurance, This Insurance Does Not Insure Any Loss, Damage, Liability, Claim, Cost Or Expense Of Whatsoever Nature Caused By, Contributed To By, Resulting From, Arising Out Of, Or In Connection With A Communicable Disease Or The Fear Or Threat (Whether Actual Or Perceived) Of A Communicable Disease Regardless Of Any Other Cause Or Event Contributing Concurrently Or In Any Other Sequence Thereto As Used Herein, A Communicable Disease Means Any Disease Which Can Be Transmitted By Means Of Any Substance Or Agent From Any Organism To Another Organism Where: 2.1. The Substance Or Agent Includes, But Is Not Limited To, A Virus, Bacterium, Parasite Or Other Organism Or Any Variation Thereof, Whether Deemed Living Or Not, And 2.2. The Method Of Transmission, Whether Direct Or Indirect, Includes But Is Not Limited To, Airborne Transmission, Bodily Fluid Transmission, Transmission From Or To Any Surface Or Object, Solid, Liquid Or Gas Or Between Organisms, And 2.3. The Disease, Substance Or Agent Can Cause Or Threaten Bodily Injury, Illness, Damage To Human Health, Human Welfare Or Property.

13. Pair & Sets Clause Where Any Insured Item Consists Of Articles In A Pair Or Set, This Policy Is Not To Pay More Than The Value Of Any Particular Part Or Parts Which May Be Lost Without Reference To Any Special Value Which Such Article(S) May Have As Part Of Such Pair Or Set Nor More Than A Proportionate Part Of Such Pair Or Set.

14. Private Carrier Limitation Of Liability (Inland Transit) Clause The Liability Of The Company Shall Be Limited To 75% Of The Assessed Loss Where The Consignment Note Is Issued Limiting The Liability Of The Carriers In Any Respect By Special Contract Duly Signed By The Consignor, Consignee Or By Their Authorised Representative, Agents Or Where The Consignment Note Is Issued By A Private Carrier Or Freight Broker. This Warranty Would Not Apply Where Loss Or Damage Has Occurred Whilst The Goods Are Not In The Custody Of The Carriers.

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Mechanism for Grievance Redressal

As an esteemed customer of our company, you can contact us to register complaint/grievance, if any, including servicing of policy, claims etc. with regard to the insurance policy issued to you. The contact details of our office are given below for your reference.

(A) Cholamandalam MS General Insurance Company's customer services helpline numbers:

Address: H.O:Dare House 2nd floor, No 2 N.S.C. Bose road, Chennai 600001.
Toll free: 1800 208 5544
SMS: "CHOLA" to 56677* (premium SMS charges apply)
E-MAIL: customercare@cholams.murugappa.com
WEBSITE: www.cholainsurance.com

if you have not received any reply from us within one month from the date of the lodgement of complaint or if you are not satisfied with the reply of the company, you can also contact the nearest Insurance Ombudsman, whose addresses are mentioned below:

Sl. No	Office of the Ombudsman	Name of the Ombudsman and contact details	Areas of Jurisdiction
1	AHMEDABAD	Office of the Insurance Ombudsman 2nd floor, Ambica House, Nr. C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD-380014, ph(0) 079-27546150, 27546139 Fax: 079-27546172 E-mail: insombahd@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
2	BHOPAL	Office of the Insurance Ombudsman 1st floor, 117, Zone- Above D.M. Motors Pvt.Ltd. Maharana Pratap Nagar, Chhattisgarh BHOPAL-462 0110 Ph(0): 0755-2769200, 2769202, 2769201 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh and Chhattisgarh
3	BHUBANESHWAR	Office of the Insurance Ombudsman 62 Forest Park BHUBANESHWAR-751009 Ph(0): 0674-2535220, 2533798 FAX: 0674-2531607 Email: ioobbsr@dataone.in 2769201 Fax: 0755-2769203 Email: ioobbsr@dataone.in	Orissa
4	CHANDIGARH	Office of the Insurance Ombudsman S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, sector 17-D, CHANDIGARH-160017 (0) 0172-2706196, 2705861 EPBX: 0172-2706468 FAX: 0172-2708274 Email: ombchd@yahoo.co.in	Punjab, Haryana Himachal Pradesh Jammu & Kashmir, UT of Chandigarh
5	CHENNAI	Office of the Insurance Ombudsman fatima akthar court, 4th floor, No 453 (old no 312), Anna salai, Teynampet, CHENNAI-600 018. (0) 044-24333678, 24333668 FAX: 044-24333664 Email: insombud@md4.vsnl.net.in	Tamilnadu, UT-Pondichery town, and karaikal (which are part of Ut of Pondichery)
6	DELHI	Office of the Insurance Ombudsman 2/2 A, 1st floor, universal Insurance Bldg, Asaf ali Road New Delhi-110 002 (0) 011-23239611, 23237539, 23237532 Fax: 011-23230858 Email: iobdelraj@rediffmail.com	Delhi & Rajasthan
7	GUWAHATI	Office of the Insurance Ombudsman Aquaris, Bhaskar Nagar, R.G Baruah Rd, GUWAHATI-781 021 (0) 0361-2413525, EPBX: 0361-2415430 Arunachal pradesh, Fax: 0361-2414051 Email: omb_ghy@sify.com	Assam, Meghalaya, Manipur Mizoram, Arunachal pradesh, Nagaland, Tripura.
8	Hyderabad	Office of the Insurance Ombudsman 6-2-46, 1st floor, Main Court Palace, Opp. saleem Function Palace A.C Guards, Lakdi-ka-pool, HYDERABAD-500 004. (0) 040-23325325, 23312122, 65504123 Fax: 040-23376599 Email: hyd2_insombud@sancharnet.in	Andhra pradesh, Karnataka & UT of yaram - a part of the UT of Pondichery.
9	KOCHI	Office of the Insurance Ombudsman 2nd floor, CC 27/2603 pulinat Building Opp, Cochin Shipyard, M.G Road, ERNAKULAM-682 015 (0) 0484-2358734, 2359338, 2358759 Fax: 0484-2359336 Email: ombudsmankochi@yahoo.co.in	kerala, UT of (a) Lakshadweep (b) Mahe - a part of UT of Pondichery

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Sl. No	Office of the Ombudsman	Name of the Ombudsman and contact details	Areas of Jurisdiction
10	KOLKATA	Office of the Insurance Ombudsman North British Building, 29, N.S. Road, 3rd Floor, KOLKATA - 700 001, (0)033-22134869, 22134867, 22134866 Fax: 033-22134868 E-mail : iombkol@vsnl.net	West Bengal, Bihar Jharkhand and UT of Andaman & Nikobar Islands, Sikkim
11	LUCKNOW	Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore 2, Hazartganj, LUCKNOW - 226 001 (0)0522-2201188, 223130, 2231331 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
12	MUMBAI	Office of the Insurance Ombudsman 3rd Floor, Jeevan Seva Annexe, S.V.Road, Santa Cruz(W) MUMBAI - 400 054 022-26106928, 26106360 EPBX: 022-6106889 FAX: 022-26106052 Email: ombudsman@vsnl.net	Maharashtra, Goa

1. Whether tax is payable under reverse charge basis – No.

2. In compliance with the provisions of Sub Rule (2) of Rule 54 of CGST Rules, 2017 along with relevant Notifications, this policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required.

3. As per Notification No. 13/2020-CT dated 21-Mar-2020, Chola MS, being a General Insurance Company, are exempt from E-Invoicing provisions of GST laws.