



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	2455/00023312/000/00
Name of the Assured / Insured	BIHANI AGRO INDUSTRIES PVT LTD
Address of the Assured	S NO 99,INDUSTRIAL AREA SAILU S.O PARBHANI MAHARASHTRA PIN - 431503
Aadhar No.:	-
PAN No.:	AACCB7778F
Period of Insurance	From 00:01 hrs on 16/12/2022 To 23:59 hrs on 15/12/2023
Transit Details	Anywhere in the India to Anywhere in India
Sum Insured (Cargo)	INR 122,500,000.00
Limit Per Sending	INR 4,900,000.00
Limit Per Location	INR 24,500,000.00
Subject Matter Insured	Cotton FP Bales, Cotton Oil, Cotton Seed, Cotton seed oil Cake, Grains, All types of Pulses, All types of Oil seeds and all types of Vegetable oil.
Packing	Standard and Customary
Mode of Conveyance	Rail, Road
Basis of valuation (Cargo)	CIF + 10%
Deductible/Franchise	INLAND: Cargo : Excess 0.50% of claim amount for each and every claim
Basis of Declaration	All dispatches made during the previous month shall be declared within 10th of the succeeding month

Net Premium	15,925.00
CGST (9%)	NA
SGST (9%)	NA
IGST (0%)	NA
Stamp Duty	-
Gross Premium	15,925.00

Coinsurance

Name of the Company	Share%
The New India Assurance Company Ltd.	51%(Policy No: 16040121220200000246)
Cholamandalam MS General Insurance Company Ltd	49%

Condition, Clauses and Warranties | As per Annexure Attached

Intermediary Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED **Contact No: 8149178773**
Code: 200149210153 POSP Aadhaar No.:

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 : 23/12/2022 Authorised Signatory

Service Tax Registration No.: AABCC6633KST001 PAN: AABCC6633K

Policy Issuing Office : AURANGABAD BRANCH OFFICE	Amount : Nil
Agent / broker : 201208127508	Receipt No : Nil
Client Code : 1014841675560002	Date : Nil

ANNEXURE TO SCHEDULE

OTHER TERMS AND CONDITIONS

All Clauses, Warranties, Exclusions, Excess and Other Terms and Conditions As per Leader Policy No: 16040121220200000246

SURVEY AGENT

Inland

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

SETTLING AGENT

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

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date of Issue :23/12/2022

Authorised Signatory

For Cholamandalam MS General Insurance Company Ltd.

CHOLAMANDALAM MS