



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	2455/00024290/000/00
Name of the Assured / Insured	BIHANI BINAYAKE COTEX PVT LTD
Address of the Assured	AT SATONA ROAD SELU SAILU S.O PARBHANI MAHARASHTRA PIN - 431503
Aadhar No.:	-
PAN No.:	AACCB4793N
Period of Insurance	From 00:01 hrs on 31/03/2023 To 23:59 hrs on 30/03/2024
Transit Details	Anywhere in the India to Anywhere in India
Sum Insured (Cargo)	INR 245,000,000.00
Limit Per Sending	INR 4,900,000.00
Limit Per Location	INR 4,900,000.00
Subject Matter Insured	Cotton FP Bales, Cotton Seeds, All types of Vegetable Oil, Food Grain, all types of Pulses, Delinted Seed, Yarn, Linter FP Bales and Cotton Seed Cake
Packing	Standard and Customary
Mode of Conveyance	Rail, Road
Basis of valuation (Cargo)	CIF + 10%
Deductible/Franchise	INLAND: Cargo : Excess 0.50% of Consignment Value 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	31,850.00
CGST (9%)	NA
SGST (9%)	NA
IGST (0%)	NA
Stamp Duty	-
Gross Premium	31,850.00

Coinsurance

Name of the Company	Share%
The New India Assurance Company Ltd.	51%(Policy No: 16050021220200000049)
Cholamandalam MS General Insurance Company Ltd.	49%

Condition, Clauses and Warranties	As per Annexure Attached
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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 : 24/04/2023	Authorised Signatory

Service Tax Registration No.: AABCC6633KST001	PAN: AABCC6633K
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Policy Issuing Office : AURANGABAD BRANCH OFFICE
Agent / broker : 201208127508
Client Code : 1019326922980003

Amount : Nil
Receipt No : Nil
Date : Nil

ANNEXURE TO SCHEDULE

OTHER TERMS AND CONDITIONS

1. All Clauses, Warranties, Exclusions, Excess and Other Terms and Conditions As per Leader Policy No: 16050021220200000049
2. Intentional storage is not covered. Intermediate storage in the course of transit is covered as per duration clause of transit clause

SURVEY AGENT

Inland

Cholamandalam MS General Insurance Company Ltd
Aurangabad Branch Office
Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony,
Opp. Lms Jeweller Jalna 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 :24/04/2023

Authorised Signatory

For Cholamandalam MS General Insurance Company Ltd.

CHOLAMANDALAM MS