

## BURGLARY

**[UIN:IRDAN123RP0069V01200203]**

GST Invoice No.: 2948476979631 DATE: 30/10/2023 PAN: AABCC6633K SAC Code: 997139 SAC Description: Other non-life insurance services (excluding reinsurance services)	CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD. ADDRESS: AURANGABAD BRANCH OFFICE Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony, Opp. LMS Jeweller Jalna road, Aurangabad - 431005 KRANTI CHOWK S.O CITY: AURANGABAD STATE: MAHARASHTRA GSTIN: 27AABCC6633K1ZJ
Policy No.	2948/01203430/000/00
Insured Name	SANJAY KRISHI KENDRA
Communication address	SHOP - C. S NO. 5538/1, NATIONAL HIGHWAY NO. 6, NEAR BORI COLONY PAROLA , 0 PAROLA S.O.,JALGAON MAHARASHTRA ,PIN-425111 GST No.: 27AASPP8084D1Z4
Aadhar No.: 0	PAN No.: AABCC6633K
Period of Insurance	a. From 00:01 on 12/09/2023 b. To 23:59 on 11/09/2024
Financier Interest	1. CENTRAL BANK OF INDIA, .
Applicable Clauses & Warranties	Clauses : 1. Police Intimation Clause 2. Sanctions Limitation and Exclusion Clause 3. Theft and RSMD Cover is Excluded 4. Cyber Loss Limited Exclusion 5. COMMUNICABLE DISEASE EXCLUSION 6. Agreed Bank Clause
Special Warranties	2. warranty for 24 hours watch and ward
Total Sum Insured	1,10,00,000.00
Excess	As per annexure attached
Premium	1,100.00
CGST (9%)	99.00
SGST (9%)	99.00
IGST (0%)	0.00
Total premium	1,298.00

Consolidated Stamp Duty Paid Vide G.O. Rt No. 279 ,Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 27/09/2023 .

<b>Intermediary Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED</b>	
<b>Code: 200149210153</b>	<b>Contact No: 8149178773</b>
<b>POSP Aadhaar No.:</b>	
Place : CHENNAI         Date : 30/10/2023	For Cholamandalam MS General Insurance Company Ltd.         Authorised Signatory

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.

Policy Issuing Office : AURANGABAD BRANCH OFFICE  Agent / broker : 201208127508  Client Code : 1015513128930005
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Amount : 9441  Receipt No: 1062160183  Date : 02/09/2022
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<b>Location No. :</b> 1				
<b>Location :</b> SHOP - C. S NO. 5538/1, NATIONAL HIGHWAY NO. 6, NEAR BORI COLONY, PAROLA 0 PAROLA S.O JALGAON, PAROLA S.O, JALGAON, MAHARASHTRA, PIN-425111				
<b>Occupancy :</b> Shops dealing in hazardous goods				
S.No	Description of Items	Sum Insured	FirstLoss%	FirstLossSI
1	Furniture, Fixture & Fittings	1000000	0	0
2	Stocks	1000000	0	0
<b>Excess</b> Normal: 5 % of claim amount Subject to a minimum of Rs.10000 for each and every claim.				

**Warranties**

warranty for 24 hours watch and ward

**Addition Information :**

~~Police Intimation Clause: Warranted that the Police be intimated and FIR obtained within 15 days of occurrence of an insured event. ~~ COMMUNICABLE DISEASE EXCLUSION: 1. Notwithstanding any provision to the contrary within this reinsurance agreement, this reinsurance agreement excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly 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. 2. 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 damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property. LMA5394~~

Place : Chennai	For Cholamandalam MS General Insurance Company Ltd.
Date 30/10/2023	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

CHOLAMANDALAM MS

## BURGLARY

WHEREAS the insured described in the Schedule hereto (hereinafter called "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to Cholamandalam MS General Insurance Company Ltd. (hereinafter called the "Company") for the Insurance hereinafter contained and has paid the premium as consideration for such Insurance.

The Company hereby agrees subject to terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon to indemnify the Insured to the extent of intrinsic value of Claims made in respect of:

- a. Loss of or damage to Contents or any part thereof whilst contained in the Insured Premises caused by actual or attempted Burglary and/or Robbery during the Policy Period;
- b. Property Damage (including the reasonable costs incurred by the Insured for changing 2910ged locks at the entry and/or exit points to the Insured Premises and at internal entry and/or exit points) caused by actual or attempted Burglary during the Policy Period;
- c. In the event of an admitted Claim under Operative (a) and/or (b) above, then the Company will also indemnify the Insured in respect of the reasonable costs incurred by the Insured:
  1. immediately after the occurrence of an insured event solely with the intention of minimising the quantum of a Claim to be made under this Policy;
  2. for restoring paper files, plans, records and drawings, and restoring data (including computer software) stored electronically on the Insured's computer system if such are used for the Insured's Business;
  3. in clearing up the damage caused to the Insured Premises, including the removal of any debris from the Insured Premises to the nearest waste disposal site;
  4. for replacing or restoring property (other than vehicles and Valuables) belonging to any Employee that was in the Insured Premises at the time of an insured event at the specific request of the Insured and stored by an Employee as required by the Insured.

### DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

"Property Damage" means actual physical damage to the Insured Premises caused by actual or attempted Burglary.

"Policy Period" means the period between the commencement date and the expiry date shown in the Schedule.

"Insured Premises" means the place(s) named in the Schedule.

"Policy" means the proposal, the Schedule, this policy document, and any endorsement attaching to or forming part hereof, either at inception or during the Policy Period.

"Schedule" means the schedule, and any annexure to it, attached to and forming part of this Policy.

"Deductible" means the amount stated in the Schedule, which shall be borne by the Insured in respect of each and every Claim made under this Policy.

"Limit of Indemnity" means the amount stated in the Schedule, which shall be the Company's maximum liability under this Policy (regardless of the number of the total number or amount of Claims made) for any one Claim or in the aggregate for all Claims during the Policy Period for each category of Contents specified in the Schedule and at all times subject to Special Condition below.

"Contents" means items specified in the Schedule.

"Business" means the business of the Insured as stated in the Schedule.

"Burglary" means the unforeseen and unauthorised entry to or exit from the Insured Premises by aggressive and detectable means with the intent to steal Contents therefrom.

"Claim" means a claim under an Operative Part in respect of an insured event that has taken place or is likely to take place.

"Robbery" means the theft of Contents at the Insured Premises using unforeseen, aggressive and violent means against the Insured's Employees.

"Employee" means any person with whom the Insured has entered into a contract of service.

"Unused" means unoccupied for a consecutive period of 7 days or more.

"Valuables" means:

Gold or silver or any precious metals or articles made from any precious metals;

Watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, stamps, Collections of stamps, rare books, medals, moulds, designs or any other collectibles;

deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank notes, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument;

### EXCLUSIONS

The Company shall not be liable in respect of:

1. Gold and Silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured
2. Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual loss or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons
3. Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other Policy.
4. a. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances, unless specifically insured.  
b. Loss or damage directly or indirectly arising from war, warlike operations and foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped  
c. Power, seizure, capture, confiscation, arrests, restraints and detainment by Order of any governments or any other authority. In any action, suit or other proceedings, where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.
5. a. Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss and any legal liability whatsoever nature-directly or indirectly caused by or contributed to/by or arising from ionising radiation or contamination by radioactivity from any source whatsoever.  
b. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material or other similar weapons of mass destruction.
6. Consequential loss or legal liability of any kind
7. Claim for interest on any account whatsoever
8. Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the insured, unless such key has been obtained by assault or violence or any threat.
9. This policy shall cease to attach  
a. If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights.  
b. If the insured shall cause or suffer any material alteration to be made in premises or anything to be done where by the risk is increased.  
c. To any property, the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law. Unless in every case the consent of the company to the continuance of the Insurance thereon is obtained and signified on Policy

### GENERAL CONDITIONS

1. Every notice and communication to the Company required by this Policy shall be in writing to the Policy Issuing Office.
2. This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact.
3. The Insured shall take all reasonable steps to safe guard the property insured against accident, loss or damage.
4. Upon the happening of any event giving rise to a claim under this Policy:
  - a. The insured shall give immediate notice thereof in writing to the nearest office of the company with copy to the Policy Issuing Office as well as lodge forthwith a complaint with the Police.
  - b. The insured shall deliver to the company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, with an estimate of the intrinsic value of the property lost/damaged. The insured shall tender to the Company all information, assistance and proofs in connection with any claim hereunder as the Company may require.
  - c. The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other Insurer in so doing.
5. Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage not more than the Sum Insured thereon.
6. If the property hereby insured shall at the time of any loss or damage be collective of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the occurrence of such loss or damage accordingly. Every item, if more than one, insured separately under this Policy shall be independently subject to this condition.
7. If at the time of the happening of any loss or damage covered by this Policy there shall be existing any other Insurance of any nature whatsoever covering the same loss, whether effected by the Insured or not, then the Company shall not be liable for more than its ratable proportion of any loss or damage.
8. The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.
9. If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by the Insured or any one acting on Insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
10. The Company may at any time, cancel this Policy without assigning any reason by giving 7 days notice in writing by Regd. Post to the Insured at his last known address in which case the Company shall return to the Insured the premium less pro-rata portion thereof for the period the Policy was in force. The Insured may also give 7 days notice in writing, to the Company, for cancellation of this Policy in which case the Company shall retain the premium for the period this Policy has been in force at the Company's/Customary short period scales provided there was no claim under the Policy.
11. If any difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of two disinterested persons as arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party in accordance with the provisions of the Arbitration Act 1996, as amended from time to time and for the time being in force.  
In case either party shall refuse or fail to appoint an arbitrator with two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint sole arbitrator and in case of disagreement between the arbitrators the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings.  
The venue of the arbitration proceedings shall be at the Registered Office of the Company, 72, Rajaji Salai, Chennai 600001.  
It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.  
It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator shall be first obtained.
12. In the event of the insured being aggrieved  
(a) Any partial or total repudiation of claims by an insurer  
(b) Any dispute in regard to premium paid or payable in terms of the policy  
(c) Any dispute on the legal construction of policies in so far as such disputes relate to claims  
(d) Delay in settlement of claims  
(e) Non-issue of any insurance document to customers after receipt of premium  
He/She may, wherever permissible subject to provisions of Redressal of Public Grievances Rules, 1998 approach the Insurance Ombudsman having jurisdiction for appropriate relief.
13. If the company shall disclaim liability to the Insured for any claim hereunder, and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
14. The due observance and fulfillment of terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the company to make any payment under this Policy.
15. This Policy may be renewed by mutual consent. The company shall not be bound to accept any renewal premium or give notice that such renewal is due.

### SPECIAL CONDITIONS

1. Reinstatement of the Sum Insured :Immediately upon the happening of any loss or damage as described in the Policy, the total Sum Insured and the Sum Insured upon the various items of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the limit of the company's liability in respect of any further loss or damage occurring during the current Period of Insurance unless the Company consents upon payment of additional premium to reinstate the full Sum Insured.
2. Maintenance of Books & Keys: The Insured shall keep a daily record of the amount of cash contained in the safe or strong room and such record shall be deposited in a secure place other than the Safe or Strong room and produced as documentary evidence in support of a claim under this Policy. The keys of the safe or strong room shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case the keys shall be deposited in a secure place not in the vicinity of the Safe or Strong room.

**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.

If any Grievances / issues on claims pertaining to Senior Citizens, Insured can register the complaint / grievance which shall be processed on Fast Track Basis by dedicated personnel.

**Contact Information**

Cholamandalam MS General Insurance Company Limited  
H.O: Dare House 2nd floor, No 2 NSC 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

**For Complaints**

If You have not received any reply from us within 3 days from the date of the lodgement of complaint or if You are not satisfied with the reply of the Company, you can contact the IRDA Grievance Call Centre at the toll free no. 155255 or email at complaints@irda.gov.in for registering the grievance or the nearest Insurance Ombudsman, whose addresses are mentioned below:

**Nearest Insurance Ombudsman Offices**

SI. No	Office of the Ombudsman	Name of the Ombudsman and contact details	Jurisdiction
1	AHMEDABAD	<b>Office of the Insurance Ombudsman</b> 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD-380014, Tel: 079-27546150/139 Fax: 079-27546142 E-mail: bimalokpal.ahmedabad@gbic.co.in	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
2	BENGALURU	<b>Office of the Insurance Ombudsman</b> Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru-560 078. Tel: 080-26652048 / 26652049 E-mail: bimalokpal.bengaluru@gbic.co.in	Karnataka.
3	BHOPAL	<b>Office of the Insurance Ombudsman</b> Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 033. Tel: 0755-2769200/201/202 Fax: 0755-2769203 E-mail: bimalokpal.bhopal@gbic.co.in	States of Madhya Pradesh and Chattisgarh.
4	BHUBANESHWAR	<b>Office of the Insurance Ombudsman</b> 62 Forest Park BHUBANESHWAR-751009 Tel: 0674-2596461 / 2596455, FAX: 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	State of Orissa.
5	CHANDIGARH	<b>Office of the Insurance Ombudsman</b> S.C.O. No.101,102& 103, 2nd Floor, Batra Building, sector 17-D, CHANDIGARH-160 017 Tel: 0172-2706196/5861 / 2706468 FAX: 0172-2708274, Email: bimalokpal.chandigarh@gbic.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
6	CHENNAI	<b>Office of the Insurance Ombudsman</b> Fatima Akhtar court, 4th floor, 453 (old no 312), Anna salai, Teynampet, CHENNAI-600 018. Tel: 044-24333668 / 24335284, FAX: 044-24333664, Email: bimalokpal.chennai@gbic.co.in	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
7	DELHI	<b>Office of the Insurance Ombudsman</b> 2/2 A, Universal Insurance Building, Asaf Ali Road New Delhi-110 002 Tel: 011-23239611/75397532, Fax: 011-23230858 Email: bimalokpal.delhi@gbic.co.in	State of Delhi.
8	ERNAKULAM	<b>Office of the Insurance Ombudsman</b> 2nd floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulum - 682 015. Tel: 0484-2358759/2359338 Fax: 0484-2359336, Email: bimalokpal.ernakulum@gbic.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
9	GUWAHATI	<b>Office of the Insurance Ombudsman</b> Jeevan Nivesha™, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001 (ASSAM). Tel: 0361- 2132204 / 2132205, Fax:- 0361-2732937, Email:- bimalokpal.guwahati@gbic.co.in	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10	Hyderabad	<b>Office of the Insurance Ombudsman</b> 6-2-46, 1st floor, "Main Court", Lane Opp. Saleem Function Palace A.C Guards, Lakdi-ka-pool, HYDERABAD-500 004. Tel:- 040-65504123/23312122, Fax:- 040-23376599, Email:- bimalokpal.hyderabad@gbic.co.in	States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry.
11	JAIPUR	<b>Office of the Insurance Ombudsman</b> Jeevan Nidhi-II Bldg., Ground Floor, Bhawani Singh Marg, Jaipur - 302005. Tel:- 0141-2740363, Email:- bimalokpal.jaipur@gbic.co.in	State of Rajasthan.
12	KOLKATA	<b>Office of the Insurance Ombudsman</b> Hindustan Building Annexe, 4th floor, 4, CR Avenue, Kolkata - 700 072. Tel:- 033-22124339 / 22124340,	States of West Bengal, Bihar, Sikkim and Union Territories of Andaman and Nicobar Islands.

Fax:- 033-22124341,  
Email:- bimalokpal.kolkata@gbic.co.in

13	LUCKNOW	<b>Office of the Insurance Ombudsman</b> 6th Floor, Jeevan Bhawan, Phase 2, Nawal Kishore Road, Hazartganj, LUCKNOW - 226 001 Tel:- 0522-2231330 / 2231331, Fax:- 0522-2231310 Email:- bimalokpal.lucknow@gbic.co.in	District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gajipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulanpur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar.
14	MUMBAI	<b>Office of the Insurance Ombudsman</b> 3rd Floor, Jeevan Seva Annexe, S.V.Road, Santa Cruz(W) MUMBAI - 400 054 Tel:- 022-26106928/360/889, Fax:- 022-26106052, Email:- bimalokpal.mumbai@gbic.co.in	States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
15	NOIDA	<b>Office of the Insurance Ombudsman</b> Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Gautam Budh Nagar, Noida Email:- bimalokpal.noida@gbic.co.in	States of Uttaranchal and the following Districts of Uttar Pradesh:- Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16	PATNA	<b>Office of the Insurance Ombudsman</b> 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Email:- bimalokpal.patna@gbic.co.in	States of Bihar and Jharkhand.
17	PUNE	<b>Office of the Insurance Ombudsman</b> Jeevan Darshan Building, 3rd Floor, CTS Nos. 195 to 198, NC Kelkar Road, Narayan Peth, Pune - 411 030 Tel: 020 -32341320, Email:- bimalokpal.pune@gbic.co.in	States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Whether tax is payable under reverse charge basis - No.

10.112.138.149

CHHOLA MIS