



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.

Product Type	Marine Cargo Insurance-INLAND ONLY
Policy No	2455/00025505/000/00
Name of the Assured / Insured	BHAGYODAYA AGRO INDUSTRIES
Address of the Assured	GUT NO 297 GANGAPUR ROAD TQ VAIJAPUR VAIJAPUR S.O AURANGABAD MAHARASHTRA PIN - 423701
Aadhar No.:	-
PAN No.:	AAIFB8063E
Period of Insurance	From 00:01 hrs on 05/10/2023 To 23:59 hrs on 04/10/2024
Transit Details	Anywhere in the India to Anywhere in India
Sum Insured (Cargo)	INR 49,000,000.00
Limit Per Sending	INR 2,450,000.00
Limit Per Location	INR 2,450,000.00
Subject Matter Insured	All types of Vegetable Oil, All types of Edible, Non-Edible Oil and Wash Oil
Packing	Standard and Customary
Mode of Conveyance	Rail, Road
Basis of valuation (Cargo)	CIF + 10%
Deductible/Franchise	INLAND:Cargo : Excess0.50% 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	9,800.00
CGST (9%)	NA
SGST (9%)	NA
IGST (0%)	NA
Stamp Duty	-
Gross Premium	9,800.00

Coinsurance

Name of the Company	Share%
The New India Assurance Company Ltd.	51%(Policy No: 16050121230200000339)
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 :16/10/2023	Authorised Signatory

Service Tax Registration No.: AABCC6633KST001	PAN: AABCC6633K
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Policy Issuing Office : AURANGABAD BRANCH OFFICE
Agent / broker : 201208127508
Client Code : 1000244775860002

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: 16050121230200000339
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 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 :16/10/2023

Authorised Signatory

For Cholamandalam MS General Insurance Company Ltd.

CHOLAMANDALAM MS