



<b>GST Invoice No.:</b> 3380486808820 <b>DATE:</b> 21/12/2023 <b>PAN:</b> AABCC6633K <b>SAC Code:</b> 997134 <b>SAC Description:</b> Motor vehicle insurance services	<b>CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.</b> <b>ADDRESS:</b> AURANGABAD BRANCH OFFICE Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony, Opp. LMS Jeweller Jalna road, Aurangabad - 431005 <b>KRANTI CHOWK S.O</b> <b>CITY:</b> AURANGABAD <b>STATE:</b> MAHARASHTRA <b>GSTIN:</b> 27AABCC6633K1ZJ
---	--

<b>Business Location:</b> AURANGABAD BRANCH OFFICE	<b>Cover Note No.:</b> 0
--	--------------------------

<b>Policy Number:</b> 3380/02522968/000/00 <b>Name &amp; Communication Address:</b> <b>RISHI FIBERS PRIVATE LIMITED</b> 703/A 0 ROAD, OPPOSITE, OPP MTNL EXCHANGE, KILEDAR BUILDING 3 SO PHASE, JOGESHWARI WEST S.O, MUMBAI, MAHARASHTRA, PIN - 400102 Mobile- 8055565559, Landline- 412-952010101 GST No.: 27AAFRCR2409E1ZN	<b>Customer Code:</b> 1012545334400001 <b>Policy Type:</b> Package - Miscellaneous & Special Type Vehicle <b>Name and Registration Address:</b> 703/A 0 ROAD, OPPOSITE, OPP MTNL EXCHANGE, KILEDAR BUILDING 3 SO PHASE, JOGESHWARI WEST S.O, MUMBAI, MAHARASHTRA PIN - 400102 Mobile- 8055565559, Landline- 412-952010101
--	--

<b>Certificate Number:</b> 3380/02522968/000/00	<b>Geographical Area:</b> India
<b>Period of Insurance:</b> From 21/12/2023 10:23 hours to midnight on 20/12/2024	<b>Business or Profession:</b> Corporate

PARTICULARS OF THE VEHICLE INSURED									
<b>Date of Registration:</b> 02/02/2021	<b>Place of Registration:</b> AURANGABAD			<b>Registration Mark:</b> MH-20-FU-0438					
<b>Make:</b> JCB	<b>Model:</b> 3DX 2WD SIDESHIFT	<b>Variant:</b> EXCV LOADER		<b>Vehicle Colour:</b> -	<b>Year of Mfg:</b> 2020				
<b>Type of Body:</b> LOADER	<b>Fuel Used:</b> DIESEL	<b>Engine No.:</b> H00252088		<b>Chassis No.:</b> RAJ5DA5MT02892950					
<b>Cubic Capacity:</b> 4160	<b>Watts:-</b>	<b>Gross Vehicle Weight(GVW)/HP:-</b>		<b>Public/Private Carrier:-</b>		<b>Registration Mark(Trailer):-</b>		<b>Contract No:-</b>	
<b>Licensed passenger Carrying Capacity:</b> 1	<b>Driver:</b> 1	<b>Cleaner:</b> 0	<b>Conductor:</b> 0	<b>Total Seating Capacity Including Driver:</b> 1		<b>Chassis No.(Trailer):-</b>			

IDV (Insured Declared Value)				
<b>Value of Chassis (Rs):</b> 1665360	<b>Value of Body (Rs):</b> 0	<b>For Vehicle (Rs):</b> 16,65,360.00		<b>For Trailer (Rs):</b> 0.00
<b>Electrical/Electronic Accessories (Rs):</b> 0.00	<b>Value of CNG/LPG Kit (Rs):</b> 0.00	<b>Total Value (Rs):</b> 16,65,360.00		<b>Non-Electrical Accessories (Rs):</b> 0.00
		<b>Odometer reading (kms):</b>		<b>Anticipated distance to be travelled (kms):</b>

A. OWN DAMAGE					B. LIABILITY				
	SI	No. of Person	IMT	Premium(Rs)		SI	No. of Person	IMT	Premium(Rs)
Basic OD	16,65,360.00			19,818.00	Basic TP				7,267.00
IMT 23			23	2,973.00	Paid Driver Cover		1	40	50.00
TOTAL				22,791.00	TOTAL				7,317.00
<b>Add:</b>					Vintage Car Discount-TP				0
Over-Turning Loading				8,326.80	<b>TOTAL PREMIUM(B)</b>				7,317.00
Sub Total:(additions)				8,327.00	<b>TOTAL PREMIUM(C)</b>				.00
<b>Less:</b>					TOTAL (A+B+C+E)				11,569.00
Bonus Discount(35%)				10,891.30	<b>TOTAL PACKAGE PREMIUM</b>				11,568.00
Sub Total:(discounts)				10,891.00	CGST (9%)				1,041.00
Total				-2,564.00	SGST (9%)				1,041.00
<b>Own Damage Premium</b>				20,227.00	IGST (0%)				0.00
Experience Based Discount				15,975.05	<b>AMOUNT COLLECTED</b>				13,650.00
<b>TOTAL(A)</b>				4,252.00					
Chola value added services				0.00					
CVAS New				0.00					
Pay As You Use Discount									
Pay As You Use Loading									

E. OTHER CHARGES (NON PREMIUM)				
Break In Loading				0.00
<b>TOTAL-OTHER CHARGES(NON PREMIUM)(E)</b>				.00

**LIMITATIONS AS TO USE:** The Policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988. falling under the Sub sector 3 of the Section 66 of Motor Vehicles Act 1988.

The Policy covers use of the vehicle for any purpose other than a) Organised Racing b) Use while drawing a Trailer, except the towing (other than for reward) of any one disabled mechanically propelled vehicle c) Pace Making d) Reliability Trial e) Speed Testing f) Use for the carriage of passengers for hire or reward.

**DRIVER CLAUSE:** Any person including insured provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

**LIMITS OF LIABILITY:** Under Section II - 1(i) of the Policy - Death or bodily injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988. Under Section II - 1(ii) of the Policy - Damage to Third Party Property - Rs.7,50,000.00 P.A. Cover for the Owner cum Driver Under Section IV (CSI)- Rs.0.00

**Deduction Under section 1: Rs.8327**  
**Additional compulsory deductibles under Section 1 Rs.0**  
**Additional Imposed deductibles under Section 1 Rs.0**

Subject to I.M.T. Endt. Nos. and Memorandum: 21,23,40,47 .  
 Coverage Under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.

**The policy wording with detailed terms, conditions, warranties, exclusions and the list of Ombudsman details are available on our website [www.cholainsurance.com](http://www.cholainsurance.com).**

**Date and Signature of the proposal 21/12/2023. In witness where of this policy has been signed in lieu of the Cover Note No.:-** Date:-

**Warranties:** Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company. It is hereby warranted the coverage under this Policy commences only from the Risk Start time and date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance

**CVAS NEW :** To avail the Roadside Assistance Service. Please contact Mafrey on Toll-Free Number : 1800-209-5354/1800-103-5354.  
 This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy.  
 As per GR 36A - PA for Owner driver refers to the Owner of the insured vehicle holding an effective driving licence.

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Intermediary Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED  
 Code: 200149210153 Contact No: 8149178773

Note: The Motor Policy Schedule cum Certificate of Insurance 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:21/12/2023 Receipt No: Receipt Date: For Cholamandalam MS General Insurance Company Ltd.

Digitally signed by:  
 KANCHIPURAM  
 SRIDHAR HARISH

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required in compliance with Rule 54(2) of CGST Rules, 2017.  
 I/We hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of the Motor Vehicles Act, 1988.

Duly Constituted Attorney(s)

IMPORTANT NOTICE: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988, is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".

**For Information/Claims: Contact Toll Free Helpline at 1800 208 5544; SMS "CHOLA" to 56677; For CARE contact 1800 103 5354;**

**E-mail: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com); [www.cholainsurance.com](http://www.cholainsurance.com)**

**Note: UIN for this product and the related add-on covers availed under this policy are as mentioned in the attached sheet, which forms part of the policy schedule.**

Whether tax is payable under reverse charge basis - No.

**Cholamandalam MS General Insurance Company Ltd.**

Regd.&Head Office:Dare House,2nd Floor,No.2,N.S.C Bose Road, Chennai-600001, India

CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

CHOLA MS

Product Name : Motor Commercial Vehicle Package Policy - Miscellaneous and Special Type of Vehicles  
UIN : IRDAN123RP0007V03100001

CHEOLA MS