

Ref No.: GEN/WEL/SG/0008.3/4552105200

Date: 23/05/2024

To,
. SUDEEP LOGISTICS PVT LTD
314 PROGRESIVE MODEL COLONY VAIDUWADI HADAPS
Pune - 411013
District: PUNE
MAHARASHTRA, India
Contact Details 7218232277



Policy number: 4552105200
CKYC ID: 80031420566485

Subject: Risk assumption for Kotak Commercial Vehicle Secure (Passenger Carrying Vehicle)

Dear . SUDEEP LOGISTICS PVT LTD,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Commercial Vehicle Secure (Passenger Carrying Vehicle).

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. Please visit <https://www.kotakgeneral.com/customer-support/downloads> or scan above QR code for detailed policy wording.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at care@kotak.com within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Kotak Infinity, Building No. 21 Infinity Park, Off Western Express Highway General AK Vaidya Marg, Malad (E) Mumbai - 400 097, India.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void in case of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

In case where premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

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Kotak Commercial Vehicle Secure (Passenger Carrying Vehicle)
Comprehensive Policy
Certificate cum Policy Schedule

Policy / Certificate No: 4552105200

For any assistance please call 1800 266 4545 or visit www.kotakgeneral.com



INSURED DETAILS

Name: . SUDEEP LOGISTICS PVT LTD
Address: 314 PROGRESIVE MODEL COLONY VAIDUWADI
HADAPS Pune - 411013 District: PUNE
MAHARASHTRA(27), India
Place of Supply: MAHARASHTRA
Supply State Code: 27
Phone: NA
Mobile: 7218232277
Email: AMOL12RANSHUR@GMAIL.COM
GSTIN: 27AATCS2867F1ZS

POLICY DETAILS

Policy Issuing Office: Mansurali Tower 1St Floor, Plot No.6 Boat Club Road Pune Maharashtra 411001.
Period of Insurance:
From: 23/05/2024 00:00 to: 22/05/2025 Midnight
Policy issued on: 23/05/2024 Cover Note No: NA
Hypothecated to: KOTAK MAHINDRA BANK LIMITED

VEHICLE DETAILS

Registration Number	Manufacturer	Model	Variant	Year of Manufacture	RTO Location	Engine Number	Vehicle Chassis/Trailer Chassis No.	Licensed Carrying Capacity	Seating Capacity	Gross Vehicle Weight
NEW	EICHER	2065 E	STARLINE BUS 32+1 STR	2024	PUNE	E336CDPL08 5750	MC2FBERT0RA541957	32	33	0

IDV of Body (in ₹)	IDV of Chassis (in ₹)	Non - Electrical Accessories fitted to the Vehicle (in ₹)	Electrical & Electronic Accessories fitted to the Vehicle (in ₹)	Trailer (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)
0	24,72,631	0	0	0	0	24,72,631

Category: School Bus

PREMIUM COMPUTATION TABLE (IN ₹)

Section I		Section II	
		Liability	
		Basic TP Including TPPD Premium	36,032.00
		Legal Liability to Paid Driver	100.00
		Total Liability Premium (B)	36,132.00
		Section III	
		Personal Accident	
		Total Personal Accident Premium (C)	0.00
Taxable value of Services (A+B+C)			36,686.48
CGST @ 9%			3,301.78
SGST @ 9%			3,301.78
Total Premium (in ₹)			43,290.00

Geographical Area: INDIA Additional Excess ₹: 0 Compulsory Deductible ₹: 1,000
No. of Claims for Depreciation Cover: Voluntary Deductible for Depreciation Cover ₹: Total Deductible ₹: 1,000

TAX DETAILS

Service Tax/GST Registration No.	2 7 A A F C K 7 0 1 6 C 1 Z T	Category	: General Insurance Services
SAC Code	997134	Description	Motor vehicle insurance services
Invoice Number	4552105200		

DECLARATION

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M.V.Act 1988.

In Witness whereof this Policy has been signed for and behalf of Mansurali Tower 1St Floor, Plot No.6 Boat Club Road Pune Maharashtra 411001. at Mumbai this 23 day of May of 2024

Stamp Duty of ₹ 0.50 is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/ENF-2/CSD/34/2024/Validity Period Dt. 16/04/2024 To Dt. 31/12/2025 (O/w.No. 2063)/Date: 16/04/2024).

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

Transcript of Online Proposal**Guideline**

1. This is a transcript of the details provided by you and is basis of underwriting the policy. Request you to review the complete information & come -get back to us within 15 days of issuance of this document in case there is any discrepancy found.
2. The policy is subject to premium receipt and would incept from the date specified in the policy schedule.
3. This document has to be read in conjunction with the policy document.
4. Refund if any, would be processed in the same source (net banking / credit card / debit card) from which the premium payment has been made.
5. The policy is subject to the underwriting guidelines of the Company.
6. Online premium payment should be made by the policyholder himself. No third party payment should be made using this mode of payment.

Proposal No : 202405230010110

Proposal for : New Policy

43,290.00 Premium Amount (Inclusive of all applicable taxes)

Type of cover: Comprehensive Policy

Registration No.	Vehicle Make/Model/Variant	Type of body	Fuel Type		
NEW	EICHER /2065 E/STARLINE BUS 32+1 STR		Diesel		
Year of Manufacture	IDV of Body	IDV of Chassis	Engine Number	Chassis Number	Licensed Carrying Capacity (LCC) (for Passenger Carrying Vehicle)
2024	0	24,72,631	E336CDPL08 5750	MC2FBERT0RA541957	32

Special conditions :

PROPOSER / OWNER'S DETAILS

1. Title and Name of the Insured: SUDEEP LOGISTICS PVT LTD
2. Insured Permanent Address* 314 PROGRESIVE MODEL COLONY VAIDUWADI HADAPS District: PUNE 411013 MAHARASHTRA(27), India
- If Correspondence Address different from Permanent Address,please provide*: 314 PROGRESIVE MODEL COLONY VAIDUWADI HADAPS Pune - 411013 District: PUNE MAHARASHTRA, India
- 3.Phone 4.Mobile * 7218232277 5.Email ID* AMOL12RANSHUR@GMAIL.COM
- 6.Gender 7.Date Of Birth * 8.Nationality

Proposal Date & Time: 23/05/2024 11:25

Policy Start Date: 23/05/2024 00:00

Policy End Date: 22/05/2025 at midnight
(Comprehensive)Policy End Date: 22/05/2025 at midnight
(Compulsory PA)**Limitations as to use (PCV):**

The Policy does not cover use of the vehicle for the purpose of Carriage of goods (other than samples or personal luggage), organized racing, Pace making, speed testing, reliability trails, any purpose in connection with Motor Trade and Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle. The Policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act 1988

Driver's Clauses: Any person including insured: Provided that a person driving hold an effective Driving Licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learners' Licence may also drive the Vehicle and that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicle Rules, 1989.

STATUTORY WARNING PROHIBITION OF REBATES (Under Section 41 of Insurance Act 1938)

- 1) No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to ₹ 1,000,000/-

VEHICLE DETAILS

Registration Authority and RTO Location	Date of Registration	CNG/LPG/Bi Fuel	Lease / Hire / Hypothecation (Name and address of concerned parties)	Color of Vehicle	No of Wheels
PUNE	21/05/2024	Diesel	KOTAK MAHINDRA BANK LIMITED		4

IDV of Body (in INR)	IDV of Chassis (in INR)	*Non - Electrical Accessories fitted to the Vehicle (in INR)	*Electrical & Electronic Accessories fitted to the Vehicle (in INR)	*Trailer (in INR)	*CNG / LPG Kit (in INR)	*Total Value (in INR)
0	24,72,631	0	0		0	24,72,631

PUC - YES

OPTIONAL ADD-ON COVERS

1. <input type="checkbox"/> Depreciation Cover# 3. <input type="checkbox"/> Return to Invoice 5. <input type="checkbox"/> Road Side Assistance 7. <input type="checkbox"/> Tyre Cover 9. <input checked="" type="checkbox"/> Additional PA Cover for Owner Driver Sum Insured 11. <input type="checkbox"/> Hospital Cash Benefit Max No. of days Select.. Per day benefit Select.. 13. <input type="checkbox"/> Additional Towing Charges Sum Insured	2. <input type="checkbox"/> Engine Protect 4. <input type="checkbox"/> Consumable Cover 6. <input type="checkbox"/> Key Replacement Sum Insured 8. <input type="checkbox"/> NCB Protect 10. <input type="checkbox"/> Additional PA Cover for Passengers Sum Insured 12. <input type="checkbox"/> EMI Protect Monthly Amount No of EMIs Select.. 14. <input type="checkbox"/> Loss of Income Max No. of days Select.. Per day benefit Select..	#If Depreciation cover is selected: Voluntary Deductible offered under the "Depreciation Cover", which would be applied over and above the Compulsory Deductible? No
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RISK INCLUSION / EXCLUSION

1. *Personal Accident Cover of INR 15,00,000 for the Owner Driver	*Nominee Name and Age	*Relationship	*Name of Appointee (if nominee is a minor)	Relationship to the Nominee
2. Do you wish to include Personal Accident cover for the Named passenger? No Please give details mentioned aside:	Name	CSI Opted (Rs)	*Nominee Name	Relationship
3. Do you wish to include Personal Accident cover for the Un-named Passengers / hirer / pillion passenger? No Please give details mentioned aside:			No. of Persons As Per Seating Capacity	C. S. I. (Per Person)
# The maximum CSI available per person is ₹ 2,00,000, each in multiples of ₹ 10,000.				
4. Do you wish to restrict Third Party Property Damage of ₹ 7.5 Lakh to the statutory TPPD liability limit of ₹ 6,000/- only? No				
5. Legal liability against Third Party Risks: Do you wish to cover legal liability? A) Paid Driver and/or Conductor and/or Cleaner <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, no of person (2)				
B) Other Employees <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, no. of Person: C) Unnamed Passengers <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, no. of Person: 0				
Compulsory Personal Accident (PA) Cover for owner-driver (PA Cover for Owner –Driver is compulsory for individual vehicle owners) I hereby declare that the Owner Driver does not require Compulsory Personal Accident Cover as <input type="checkbox"/> Owner Driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of atleast 15 lacs.Tenure__ years _____ to _____ <input type="checkbox"/> The Vehicle to be insured is not owned by an individual <input type="checkbox"/> The Owner Driver does not have an effective driving license. (Note: Where the owner driver owns more than one vehicle, compulsory PA cover can be granted for any one vehicle as opted by him/her). Personal Accident cover for owner driver is compulsory for Sum Insured of 15 lacs for Two-wheeler, Private Car and Commercial Vehicles. Compulsory PA Cover for Owner Drivers cannot be granted where the vehicle is owned by a company, a partnership firm or a similar body corporate.				

PREVIOUS INSURANCE DETAILS

1. Name and address of the previous insurer

2. Previous Policy Type 3. Previous Policy Number 4. Existing bonus %

5. Period of Insurance To

6. Details of Claims made:

Whether you are entitled to No Claim Bonus? Yes NO

DETAILS OF DEPRECIATION

Table 1: Schedule of depreciation for arriving at IDV:

The Insured's declared value (IDV) of the vehicle will be deemed to be the 'Sum insured' and it will be fixed at commencement of each policy period for each insured vehicle

Age of The Vehicle	% of Depreciation for fixing IDV	Age of The Vehicle	% of Depreciation for fixing IDV
Not exceeding 6 Months	5%	Exceeding 2 years but not exceeding 3 years	30%
Exceeding 6 months but not exceeding 1 year	15%	Exceeding 3 years but not exceeding 4 years	40%
Exceeding 1 year but not exceeding 2 years	20%	Exceeding 4 years but not exceeding 5 years	50%

Note: IDV of obsolete models of vehicles (i.e. Models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of an understanding between the insurer and the insured.

PAYMENT DETAILS

Payment Mode : PAYMENT AGGREGATOR
 Payment Reference No : 19958797778
 Payment Amount: 43,290.00
 Payment/Transaction Date: 23/05/2024
 Bank Details:

I confirm that the premium is paid out of my legitimate sources of fund and the Company has the right to call for documents to establish sources of funds. The Company has the right to cancel the policy in case I am/have been found guilty by any competent authority or court of law.

Intermediary Code: 8179400000

TAX INVOICE



Details of Receiver (Billed To)		Details of Supplier (billed by)	
GSTIN/UIN	27AATCS2867F1ZS	Name :	Kotak Mahindra General Insurance Company Limited
Customer ID	1010722634	GSTIN :	27AAFCK7016C1ZT
Customer Name	. SUDEEP LOGISTICS PVT LTD	Pan Number :	AAFCK7016C
Email ID	AMOL12RANSHUR@GMAIL.COM	CIN:	U66000MH2014PLC260291
Contact No	7218232277	Address:	Mansurali Tower1St Floor, Plot No.6Boat Club RoadPune Maharashtra 411001.
Address	314 PROGRESIVE MODEL COLONY VAIDUWADI HADAPS, PUNE, 411013, MAHARASHTRA, India	Date of Invoice	23/05/2024
IMD Code	8179400000	Invoice No	4552105200
Receipt No	1202500298296	Proposal No	202405230010110
		Partner Application No	
State Code	27	State Code:	27
Place Of Supply Name	MAHARASHTRA - 27	State Name	MAHARASHTRA
		IRN	

HSN/SAC Description	HSN / SAC Code	Total Value of Supply (Rs.)	Taxable value of Supply (Rs.)	CGST Rate	CGST Amt (Rs.)	SGST Rate	SGST Amt (Rs.)
Motor vehicle insurance services	997134	36686.48	36686.48	9%	3,301.78	9%	3,301.78
Total		36686.48	36686.48		3301.78		3301.78
Total Invoice Value (In Figure)							43,290.00
Total Invoice Value (In Words)							Forty Three Thousand Two Hundred Ninety
Whether Tax Payable on a Reverse Basis or Not							No

For : Kotak Mahindra General Insurance Company Limited



Authorized Signatory

"I/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."