

Reference No.: W472914656

Date: Oct 07, 2025

Dispatch Advice Letter

Dear Sir/Madam,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find attached herewith 4010/411099733/00/000 which has been issued based on the details furnished to us on 01-Oct-2025 as per attached format by the following insured:

AYOKI FABRICON PVT LTD
AYOKI SENTA,-37/1-C, NEAR WESTIN
HOTEL,-KOREGAON-PARK ANNEXE,-MUNDHWA ROAD,
GHORPADI, PUNE 411001

PUNE
MAHARASHTRA - 411001

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/variations, please write to us immediately for the necessary changes/rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your application.

Your original policy will be handed over to you shortly by your Relationship Manager/ Agent/ Broker. In case you don't receive it within 10 days, please mail us at info@icicilombard.com stating the policy number.

Thank you once again and look forward to a lasting relationship.

Authorised Signatory

ICICI Lombard General Insurance Company Ltd.

Reference No.: W472914656

Date: Oct 07, 2025

AYOKI FABRICON PVT LTD
AYOKI SENTA,-37/1-C, NEAR WESTIN
HOTEL,-KOREGAON-PARK ANNEXE,-MUNDHWA ROAD,
GHORPADI, PUNE 411001
.
PUNE
MAHARASHTRA - 411001

Risk Assumption Letter

Dear Sir/Madam,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find attached herewith Policy No. 4010/411099733/00/000 which has been issued based on the details furnished to us on 01-Oct-2025

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/variations, please write to us immediately for the necessary changes / rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your application.

Thank you once again and look forward to a lasting relationship.

Authorized Signatory

ICICI Lombard General Insurance Company Ltd.

EMPLOYEE'S COMPENSATION INSURANCE

Part 1 of the POLICY SCHEDULE

Policy No.	4010/411099733/00/000
Issued at:	PUNE SOHRAB HALL
Name of the Insured:	AYOKI FABRICON PVT LTD
Address of the Insured:	AYOKI SENTA,-37/1-C, NEAR WESTIN HOTEL,-KOREGAON-PARK ANNEXE,-MUNDHWA ROAD, GHORPADI, PUNE 411001, ., PUNE, MAHARASHTRA - 411001
Period of Insurance:	From: 01-Oct-2025 00:00 Hours To Midnight of 31-Oct-2025
Total Sum Insured:	₹ 37,08,266.00
UIN:	IRDAN115CP0017V02201920
Intermediary Details:	Intermediary Code: 200865582457
	Intermediary Name: SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED
	Intermediary Contact: 8421887858
	Intermediary E-mail ID: sparkshieldbroker@gmail.com
HR Details	HR Contact Number: 9823006308
	HR Email Address: sunilgaikwad@ayokifabicon.com

1.Premium Calculations:	
Premium	₹ 9,871.00
Stamp Duty	₹ 5.00
CGST	₹ 888.39
SGST	₹ 888.39
IGST	₹ 0.00
UGST	₹ 0.00
Total GST	₹ 1,777.00
Total Premium*	₹ 11,653.00

*Premium value mentioned above is inclusive of taxes applicable

2. No. of lives: 250

3.Details of employees to be insured:

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
1	Store Keeper	22000	22000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,-------MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
 Mailing Address:
 601 & 602, 6th Floor, Interface 16,
 New Linking Road, Malad (West)
 Mumbai - 400 064

CIN: L67200MH2000PLC129408
 Registered Office Address:
 ICICI Lombard House, 414, Veer
 Savarkar Marg, Near Siddhi Vinayak
 Temple, Prabhadevi, Mumbai 400 025

UIN : IRDAN115CP0017V02201920
 Toll free no : 1800 2666
 Alternate no : 86552 22666 (chargeable)
 E-mail : customersupport@icicilombard.com
 Website : www.icicilombard.com

EMPLOYEE'S COMPENSATION INSURANCE

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
2	Supervisor	16000	32000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
1	Electrician	23000	23000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
1	Planning Engineer	23000	23000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
1	Site Incharge	35000	35000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
1	Sr Engineers	25000	25000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST -	Engineering workshop & Fabrication works (up to 9	NA	157

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				SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	meters)		
1	Sr Supervisor	26000	26000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
1	Time Keeper	15000	15000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
1	Electrician	15000	15000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
1	Safety Supervisor	12000	12000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA	Engineering workshop & Fabrication works (up to 9 meters)	NA	157

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				PRADESH,---MADHYA PRADESH--NEEMUCH--458468			
1	MW Foreman	10124	10124	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
4	Fabricators	10124	40496	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
5	Crane	18124	90620	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
1	Engineers QA QC	22000	22000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157

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1	Engineers	18000	18000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
1	HR Admin Officer	23000	23000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
3	Fitters	13330	39990	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
10	Grinder	13330	133300	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157

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Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
28	Khalasis	13330	373240	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
3	Drivers	16000	48000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
2	Safety Officer	21500	43000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
3	Rigger Forman	25000	75000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157

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26	Welder	13330	346580	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
30	Riggers	10124	303720	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
20	Helpers Semiskilled	10075	201500	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
6	Scaffolder	15000	90000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157

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EMPLOYEE'S COMPENSATION INSURANCE

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
3	Trailer Driver	22000	66000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,--.....MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
15	Welder	23000	345000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,--.....MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
16	Riggers	21500	344000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,--.....MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
15	Helpers Unskilled	9300	139500	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,--.....MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157

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2	Fabricators	23000	46000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
15	Fitter	22000	330000	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
6	Driller	10106	60636	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
18	SR Khalasis	13330	239940	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157

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5	Painter	10124	50620	C/O GOLDCREST CEMENT PRIVATE LIMITED VILLAGE AND POST - SAGRANA, TEHSIL : NEEMUCH DIST. : NEEMUCH MADHYA PRADESH,---MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
Total: 250			Total : ₹ 3708266				

4. Scope of cover

Main Coverage:	EC Liability Cover Table 'A'
Extensions	
Per Person Limit Only	Medical Extension is covered upto ₹50,000.00 per person for the policy period

Coverages:

1	Policy for Table A only
2	No. of lives: 250
3	Risk Classification code : 157
4	Policy is issued on unnamed basis.
5	Entry age limit:As per WC Act
6	Nil Claims in Expiring policy
7	Risk Location Address:C/o Goldcrest Cement Private Limited Village & Post - SAGRANA, Tehsil : Neemuch Dist. : Neemuch Madhya pradesh,,458468
8	Sub Contractor Coverage is provided.
9	Medical Extension is covered upto INR. 50000 per person for the policy period.

Exclusions:

1	Any employment compensation in excess of the actual sum insured for workmen compensation ordinance (not to apply in respect of common law awards)
2	Underground and/or underwater mines and/or underground services in connection therewith. However, this exclusion shall only apply where more than 20 people are working at the same location at any one time.
3	Sub aqueous work (underwater work).
4	Quarries, where explosives are used.
5	Contractors engaged exclusively in wrecking or demolition of building and/or scrap metal merchants.
6	Losses suffered on or in connection with offshore rigs.
7	Aircraft crews in respect of flight risk. However, this exclusion shall not apply to aircraft which are set aside for non fare paying executive use and which are crewed by six persons or less.
8	Ship crews other than on inland vessels or on vessels operating within territorial waters. However, this exclusion shall not apply to a vessel crewed by six persons or less.
9	Fire brigades other than those formed privately for loss prevention purposes.
10	Service in any kind of armed forces (including, but not limited to military, police, security services).
11	Operation of railways, other than sidings.
12	Employees employed on a permanent basis in USA and/or Canada.
13	Professional sports team.
14	Any compensation in medical extension expenses if the injured is hospitalized for more than 12 month due to an

ICICI Lombard General Insurance Company Limited

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customersupport@icicilombard.com

Website

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www.icicilombard.com

EMPLOYEE'S COMPENSATION INSURANCE

Exclusions:	
	accident as per the coverage opted in WC policy.
15	Pandemics/epidemics as declared by WHO and /or Government of India
16	Losses suffered in the course of manufacturing and /or supplying and/or producing storing, filling, breaking down, transporting:-(a)Fireworks, ammunition, fuses, cartridges, powder, nitro-glycerine, or any explosives.(b)Gases and/or air under pressure in containers.(c)Butane, methane, propane, and other liquefied gases.(d)Celluloid and pyroxylin.(e)Petrochemicals and also chemicals of a toxic (as defined under India's Public Liability Act 1991), noxious, explosive and/or highly flammable nature.(f)Asbestos and/or asbestos products.(It is understood and agreed, however, that the storage, transport and/or handling if any of the substances above mentioned other than f) which is merely incidental to the operation and/or trade of the Insured's not otherwise excluded, is covered)
Nature of work/activity	
Policy type:	Unnamed
Entry age limit	As per EC Act
Policy cover	Table A

Subject otherwise to terms and conditions of Employee's Compensation Insurance Policy

Signed for and on behalf of the ICICI Lombard General Insurance Company limited, at Mumbai on this date Oct 07, 2025. The Policy shall stand cancelled ab initio in the event of nonrealization of premium.

Authorised Signatory

ICICI Lombard General Insurance Company Ltd.



Click [here](#) or scan the QR code to view the Customer Information Sheet (CIS). It provides an overview of the policy features, service and claim processes, as well as other important terms.

GSTIN Reg. No: 27AAACI7904G1ZN

IL GIC GSTIN Address: 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

HSN/SAC code: 997139 GENERAL INSURANCE SERVICES

The stamp duty of ₹ 5 paid in cash or by demand draft or by pay order, vide Receipt/challan no. CSD4920251428 dated Apr 24, 2025.

Scan here for the Policy Terms and Conditions



ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
New Linking Road, Malad (West)
Mumbai - 400 064

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, Veer
Savarkar Marg, Near Siddhi Vinayak
Temple, Prabhadevi, Mumbai 400 025

UIN : IRDAN115CP0017V02201920

Toll free no : 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail : customersupport@icicilombard.com

Website : www.icicilombard.com

EMPLOYEE'S COMPENSATION INSURANCE

TAX INVOICE

(ORIGINAL FOR RECIPIENT)

Name of the Customer : AYOKI FABRICON PVT LTD

Address of the Customer : AYOKI SENTA,-37/1-C, NEAR WESTIN HOTEL,-KOREGAON-PARK ANNEXE,-MUNDHWA ROAD, GHORPADI, PUNE 411001 . INDIA MAHARASHTRA PUNE PIN - 411001 - 411001

GSTIN/ Unique Id of registered recipient : 27AABCA5780F2ZP

Invoice Number	101025420419	ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED
Policy Number	4010/411099733/00/000	Bill from Address (IL GSTIN Address) Third floor,Plot no 246 Manikchand Ikon, C wingBund Garden Pune, District Pune Pin code 411001 Maharashtra, Maharashtra, 411001
Invoice Date	01/10/2025	GSTIN 27AAACI7904G1ZN

Sr. No	Particulars	PAN	SAC Code of service	Amount (₹)
1	GENERAL INSURANCE SERVICES	AAACI7904G	997139	9871

Total value of services (Premium Value without Tax) (₹)	9871
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Sr No.	Applicable taxes	Rate of applicable taxes (%)	Tax Amount (₹)
1	CGST	9	888.39
2	SGST	9	888.39
3	IGST	0	0
4	UTGST	0	0
Total Tax Amount (₹)			1776.78
Whether tax payable under reverse charge?			No
Tax payable by the receiver (₹)			0
Total Premium inclusive Tax (₹)			11647.78

Place of Supply: MAHARASHTRA

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.

ICICI Lombard General Insurance Company Limited

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