| <form></form>   |  |                   |                       |                         |                      |                        |                    |                                    |                            | IFFCO-TOKIO                   |  |  |  |  |
|---|--|-------------------|-----------------------|-------------------------|----------------------|------------------------|--------------------|------------------------------------|----------------------------|-------------------------------|--|--|--|--|
|   |  |                   |                       |                         |                      |                        |                    |                                    | 2 E                        |                               |  |  |  |  |
| Pisses fill in all the information in English)  insured / Bank Name   |  |                   | IONS                  | AL INSTITUT             |                      | POLICY FOI             | SURANCE I          | CREDIT IN                          |                            |                               |  |  |  |  |
| Address :   |  |                   |                       |                         |                      |                        |                    | PF                                 |                            |                               |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
|   |  |                   |                       | n NO.                   |                      |                        |                    |                                    |                            |                               |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            | Address :                     |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            | Supplier Name                 |  |  |  |  |
|   |  |                   |                       | n No.                   |                      |                        |                    |                                    |                            |                               |  |  |  |  |
|   |  |                   |                       |                         | GSTIN                |                        |                    |                                    | Г                          | Address :                     |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    | d / Bank                   | Relationshin with the Insur   |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
| bob Time:   |  |                   |                       |                         |                      | panies.                | any associated con | ion of extended party coverage for | orm is required for applic |                               |  |  |  |  |
| E mail:   |  |                   |                       |                         |                      | ]                      |                    |                                    |                            |                               |  |  |  |  |
| Here you any credit insurance factoring contracts       Yer / No       Terminale       Yer / No         InsureriFactor:       BUSINESS DESCRIPTION         Scope of business       Manufacturery       Yer / No         Scope of business       Manufacturery       Yer / No         Type of productioner insured       Manufacturery       Yer / No         Manufacturery       Yer / No       Yer / No         Type of productioner insured       Manufacturery       Yer / No         Marchan       Condit Bales       Condit Bales / LCo       Inter-company tales       Total Tarnover         APR to MARCH       (no.)       Annount in NR       Annount in NR       Annount in NR         APR to MARCH       (no.)       Inter-company tales       Total Tarnover         Marchan (no.)       Inter-company tales       Total Tarnover         APR to MARCH       (no.)       Inter-company tales       Total Tarnover         Marchan March       (no.)       Inter-company tal   |  |                   | L                     |                         | raX :                |                        |                    |                                    | L<br>F                     |                               |  |  |  |  |
| Interest Flactor :  |  | Yes / No          |                       |                         | Yes / No             |                        | / No               | Yes                                | nce/ factoring contracts   |                               |  |  |  |  |
| Soppe of business       Yes / No         Soppe of business       Yes / No         Type of productivenvice insured       Yes / No         Type of productivenvice insured       Soppe segment of Preservices and Soppe segment in Preservices and Soppe segm   |  |                   |                       |                         |                      | ,                      |                    |                                    |                            | Insurer/Factor :              |  |  |  |  |
| Scope of business       Minufacturer       User, No         Agent       Yes / No         Type of productivervice insured       in addition to credit Sales       Cash sales / LCs       inter-company sales       Total Turnover         Month       Yes / No       Yes / No       Yes / No       Yes / No         Super segment of Power closes - mobile phones 50%, neckcost 50%,   |  |                   |                       |                         |                      | RIPTION                | SINESS DESC        | BU                                 |                            |                               |  |  |  |  |
|   |  | Yes / No          | Manufacturer Yes / No |                         |                      |                        |                    |                                    | Γ                          | Scope of business             |  |  |  |  |
| Type of product/service insured       Super Segment and %         Type of product/service insured       Super Segment and %         Super Segment and %       Credit Sales       Case h sales / LCs       Inter-company sales       Total Turnover         Month       Year       Amount in INR       Amount in INR       Amount in INR       Amount in INR         Processet (a Insurable Turnover       In the forecasted insurable Turnover       In the forecasted insurable turnover does not equal to the total amount of ANNUAL CREDIT SALES, please specify the reason behind 8.       Yes / No       In the fore segment does and segments?       Yes / No       In the fore segment does and segment doe  |  | Yes / No          | Distributor Yes / No  |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
| Type of productive risured         Image: Constraint of the set of |  | Yes / No          | Yes / No              |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
| Type of productiservice insured       Image: Constraint of the service insured       Image: Constraint of the service insured         Image: Constraint of the service insured       Image: Constraint of the service insured       Image: Constraint of the service insured         Image: Constraint of the service insured       Image: Constraint of the service insured       Image: Constraint of the service insured         Image: Constraint of the service insured       Image: Constraint of the service insured       Image: Constraint of the service insured         Image: Constraint of the service insured insurable turnover insured insured insured insurable turnover insured insurable turnover insured insured insured insurable turnover insured insured insured   |  | ver Segment and % | Buyer Segment and     | wer segment of Power ch | (en Bune             | % of insurable T/C     |                    |                                    |                            |                               |  |  |  |  |
| Financial Year End       Credit Sales       Cash sales / LCs       Inter-company sales       Total Turnover         Month       Year       Amount in INR       Amount in INR         APR to MARCH       (n)       Image: Company sales       Amount in INR         APR to MARCH       (n-1)       Image: Company sales       Amount in INR         APR to MARCH       (n-2)       Image: Company sales       Image: Company sales         Forecast of Insurable Turnover :       Image: Company sales       Image: Company sales       Image: Company sales         Forecasted insurable Turnover :       Image: Company sales       Image: Company sales       Yes / No         '''' the forecasted insurable Turnover does not equal to the total amount of ANNUAL CREDIT SALES, please specify the reason behind it.         ''''         In addition to credit sales, do you offer other payment terms to buyers?       Yes / No         If yes, please list them in detail (contrabank draft/ invoice discounting/cash advance etc)       Yes / No         ''Yes / No         Company sales for the payment terms to buyers?         Yes / No         'Yes / No         'Yes / No         ''Yes / No         ''Yes / No         'Yes / No <td></td> <td></td> <td></td> <td>-)</td> <td>(-3 ).</td> <td></td> <td></td> <td></td> <td>rd 🗧</td> <td>Type of product/service insur</td>   |  |                   |                       | -)                      | (-3 ).               |                        |                    |                                    | rd 🗧                       | Type of product/service insur |  |  |  |  |
| Financial Year End       Credit Sales       Cash sales / LCs       Inter-company sales       Total Turnover         Month       Year       Amount in INR       Amount in INR         APR to MARCH       (n)       Image: Company sales       Amount in INR         APR to MARCH       (n-1)       Image: Company sales       Amount in INR         APR to MARCH       (n-2)       Image: Company sales       Image: Company sales         Forecast of Insurable Turnover :       Image: Company sales       Image: Company sales       Image: Company sales         Forecasted insurable Turnover :       Image: Company sales       Image: Company sales       Yes / No         '''' the forecasted insurable Turnover does not equal to the total amount of ANNUAL CREDIT SALES, please specify the reason behind it.         ''''         In addition to credit sales, do you offer other payment terms to buyers?       Yes / No         If yes, please list them in detail (contrabank draft/ invoice discounting/cash advance etc)       Yes / No         ''Yes / No         Company sales for the payment terms to buyers?         Yes / No         'Yes / No         'Yes / No         ''Yes / No         ''Yes / No         'Yes / No <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>E</td> <td></td>   |  |                   |                       |                         |                      |                        |                    |                                    | E                          |                               |  |  |  |  |
| Month       Year       Amount in INR         APR to MARCH       (n)       Image: Constraint of the included in sales agreements?       Amount in INR         APR to MARCH       (n-1)       Image: Constraint of the included in sales agreements?       Yes / No         Forecasted insurable Turnover :       Image: Constraint of the included in sales agreements?       Yes / No         *if the forecasted insurable turnover does not equal to the total amount of ANNUAL CREDIT SALES, please specify the reason behind it.       Yes / No         In addition to credit sales, do you offer other payment terms to buyers?       Yes / No         If yes, please list them in detail (contra/bank draft/ invoice discounting/cash advance etc)       Yes / No         ANALYSIS OF CREDIT SALES TURNOVER         Turnover per country INR         Private huvers  |  |                   |                       |                         |                      | EXPERIENCE             | TURNOVER           | ANNUAL                             |                            |                               |  |  |  |  |
| APR to MARCH       (n)         APR to MARCH       (n-1)         APR to MARCH       (n-1)         APR to MARCH       (n-2)         Forecast next 12 mths*       Image: Comparison of title included in sales agreements?         Yes / No       Is 'retention of title' included in sales agreements?         *'ff the forecasted insurable Turnover :       Is 'retention of title' included in sales agreements?         ''ff the forecasted insurable turnover does not equal to the total amount of ANNUAL CREDIT SALES, please specify the reason behind it.         ''ff the forecasted insurable turnover does not equal to the total amount of ANNUAL CREDIT SALES, please specify the reason behind it.         ''ff the forecasted insurable turnover does not equal to the total amount of ANNUAL CREDIT SALES, please specify the reason behind it.         ''ff the forecasted insurable turnover does not equal to the total amount of ANNUAL CREDIT SALES turnover precompting the reason behind it.         ''ff the forecasted insurable turnover does not equal to the total amount of ANNUAL CREDIT SALES turnover precompting to the reason behind it.         ''ff the forecasted insurable turnover does not equal to the total amount of ANNUAL CREDIT SALES TURNOVER         ANALYSIS OF CREDIT SALES TURNOVER         Turnover per country INR       Non-private huvers   |  |                   |                       | mpany sales             | Inter-com            | les / LCs              | Cash sa            | Credit Sales                       |                            |                               |  |  |  |  |
| APR to MARCH (n-2)       (n-2)         Forecast next 12 mths*       Image:   |  |                   | Amount in INR         |                         |                      |                        |                    |                                    | (n)                        | APR to MARCH                  |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            | APR to MARCH                  |  |  |  |  |
| "If the forecasted insurable turnover does not equal to the total amount of ANNUAL CREDIT SALES, please specify the reason behind it. In addition to credit sales, do you offer other payment terms to buyers? If yes, please list them in detail (contra/bank draft/ invoice discounting/cash advance etc)   |  |                   |                       |                         |                      |                        |                    |                                    |                            | Forecast next 12 mths*        |  |  |  |  |
| In addition to credit sales, do you offer other payment terms to buyers? If yes, please list them in detail (contrabbank draft/ invoice discounting/cash advance etc)   |  | No                | Yes / No              | agreements?             | included in sales ag | Is 'retention of title | ]                  |                                    | nover :                    | Forecasted Insurable Tu       |  |  |  |  |
| In addition to credit sales, do you offer other payment terms to buyers? If yes, please list them in detail (contra/bank draft/ invoice discounting/cash advance etc)   |  |                   |                       |                         | eason behind it.     | lease specify the      | CREDIT SALES, p    | o the total amount of ANNUAL       | turnover does not equa     | *if the forecasted insurable  |  |  |  |  |
| If yes, please list them in detail (contrabank draft/ invoice discounting/cash advance etc)  ANALYSIS OF CREDIT SALES TURNOVER  Turnover per country INR  Private buvers Non-private buvers   |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
| ANALYSIS OF CREDIT SALES TURNOVER  Turnover per country INR  Private buvers Non-private buvers  |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
| Turnover per country INR Private buvers Non-private buvers  |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
| Turnover per country INR Private buvers Non-private buvers  |  |                   |                       |                         | /ER                  | LES TURNO              | F CREDIT SA        | ANALYSIS                           |                            |                               |  |  |  |  |
| Private buvers Non-private buvers   |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
| Amount No. of buyers Credit terms Amount No. of buyers Credit terms   |  | Credit terms      |                       |                         |                      |                        | Country            |                                    |                            |                               |  |  |  |  |
|   |  |                   | ,                     |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
|   |  |                   |                       |                         |                      |                        |                    |                                    |                            |                               |  |  |  |  |
| - Example of non-private buyers: state or government backed companies * Delete whichever is not appropriate   |  |                   |                       |                         | * Delete whichover   |                        |                    | cked companies                     | rs: state or government    | A Example of non-private buy  |  |  |  |  |

| IFFCO-TOKIO                            |                      |                    |                               |                       |                           |   |                    |                    |                |
|--|----------------------|--------------------|-------------------------------|-----------------------|---------------------------|---|--------------------|--------------------|----------------|
| MUSKURATE Raho                         |                      |                    |                               |                       |                           |   |                    |                    |                |
| [                                      | DEBTOR ANA           | LYSIS              |                               |                       |                           | AGING A   | NALYSIS            |                    |                |
| Debtors Analysis as at (dd/m           | m/yy)                |                    |                               |                       |                           |   | ]                  |                    |                |
| Please state your currency             |                      |                    | ]                             |                       | Average DSO (p            | ast 12 months)  |                    |                    | days           |
| Bracket                                | No. debtors          | A/R Out            | tstanding                     |                       |                           | egory   | Amount             | %                  |                |
| >10,000,000                            |                      |                    |                               |                       |                           | ot overdue  |                    | #DIV/0!            |                |
| 5,000,001 - 10,000,000                 |                      |                    |                               | -                     | 0-30 days                 |   |                    | #DIV/0!            | -              |
| 2,500,001 - 5,000,000                  |                      |                    |                               | -                     | 31-60 day                 |   |                    | #DIV/0!            | -              |
| 1,000,001 - 2,500,000                  |                      |                    |                               | -                     | 61-90 day                 |   |                    | #DIV/0!            | -              |
| 500,001 - 1,000,000                    |                      |                    |                               | -                     |                           | ys overdue  |                    | #DIV/0!            | -              |
| 250,001 - 500,000<br>100,001 - 250,000 |                      |                    |                               | 1                     |                           | ays overdue<br>ys overdues                              |                    | #DIV/0!<br>#DIV/0! | 1              |
| 50,001 - 100,000                       |                      |                    |                               | 1                     |                           | days overdues   |                    | #DIV/0!            | 1              |
| 25,001 - 50,000                        |                      |                    |                               |                       | Above 100 0               | ays over due  |                    | #010/0:            |                |
| < 25,000                               |                      |                    |                               |                       |                           |   |                    | -                  |                |
| Total                                  |                      |                    |                               | 1                     | Т                         | otal  | 0.00               |                    |                |
|  |                      |                    |                               |                       |                           |   |                    |                    |                |
|  |                      |                    | OVERD                         | UE ACCOUN             | TS - DETAILS              |   |                    |                    |                |
|  |                      | Please Provide     | Complete Details              |                       | ich Are Overdue B         | y 60 Days and Bey                                       | rond               |                    |                |
|  |                      |                    |                               | If yes, please fill t |                           |   |                    |                    |                |
| Name of buy                            | er                   | Amount C           | Outstanding                   | Invoice               | due date                  | Reasons f   | or overdue         | Action             | n taken        |
|  |                      |                    |                               |                       |                           |   |                    |                    |                |
|  |                      |                    |                               |                       |                           |   |                    |                    |                |
|  |                      |                    |                               |                       |                           |   |                    |                    |                |
|  |                      |                    |                               |                       |                           | °E  |                    |                    |                |
|  |                      |                    | ANALISIS                      |                       |                           |   |                    |                    |                |
| Are there any bad debts for th         | ne last 3 years? (in | icl.this year)     |                               | If yes, please fill t | / No<br>the details below | ]   |                    |                    |                |
| Year                                   |                      | Bad debt (Curr     | rency: INR )                  |                       | overy                     | Largest single loss                                     |                    | No. of debts       |                |
|  |                      |                    |                               |                       |                           |   |                    |                    |                |
| (n)<br>(n-1)                           |                      |                    |                               |                       |                           |   |                    |                    |                |
| (n-2)                                  |                      |                    |                               |                       |                           |   |                    |                    |                |
| Details of LARGEST THREE               | BAD DEBT over t      | he past three year | rs :                          |                       |                           |   |                    |                    |                |
| Year                                   | Country              | Debt               | ors (Name and Ad              | dress)                | Date of Invoice           | Due Date  | Re                 | eason              | Amount of Loss |
|  |                      |                    |                               |                       |                           |   |                    |                    | 0.00           |
| (n)                                    |                      |                    |                               |                       |                           |   |                    |                    | 0.00           |
| (n-1)                                  |                      |                    |                               |                       |                           |   |                    |                    | 0.00           |
| (n-2)                                  |                      |                    |                               |                       |                           |   |                    |                    | 0.00           |
|  | 1                    | 1                  |                               |                       |                           |   |                    |                    |                |
|  |                      |                    | CR                            | EDIT MANAG            | EMENT                     |   |                    |                    |                |
| Is there any credit control pro        | cedure in the com    | nanv2              | * Yes                         | / No                  | Name of person-           | in-charge ·   |                    | [                  |                |
| and o any croat control pro            | - Joan o in alle com |                    |                               |                       | 1 . tame or person-       | onango .  |                    |                    |                |
|  |                      |                    |                               |                       | Title :                   |   |                    |                    |                |
| Please list the type of informa        | tion required and t  | he general action  | guidelines that you           | would use when y      | you undertake the         | following credit tas                                    | ks, see example a  | as follows :       |                |
|  |                      |                    |                               | Information           |                           |   | Action (           | Guidelines         |                |
| Increase/reduce credit limit to        | existing buyers      |                    | Overdue for more than 60 days |                       |                           | No credit granted for next order and request bank draft |                    |                    |                |
|  |                      |                    | Overdue for more              |                       |                           | No credit granted                                       |                    |                    |                |
|  |                      |                    |                               | Information           |                           | Action Guidelines                                       |                    |                    |                |
| Determine credit limit to new I        | buyers               |                    |                               |                       |                           |   |                    |                    |                |
| Increase/reduce credit limit to        | existing buyers      |                    |                               |                       |                           |   |                    |                    |                |
| Change in payment terms                |                      |                    |                               |                       |                           |   |                    |                    |                |
| Decide course of action to tak         | ke in overdue situa  | tion               |                               |                       |                           |   |                    |                    |                |
| How often do you review the            | creditworthiness of  | f the debtors ?    |                               | ]                     | How often are de          | btor aging reports (                                    | generated and      |                    | ]              |
| Please fill in the no. of days a       |                      |                    | form the following            | days ⊟<br>actions.    | reviewed?                 |   |                    |                    | days           |
| Le man de no. en days a                |                      | , 50 mm por        | lowing                        |                       |                           |   |                    |                    |                |
| remind in writing                      |                      |                    |                               | days                  |                           |   |                    |                    |                |
| stop shipment                          |                      |                    |                               | days                  |                           |   |                    |                    |                |
| instruct collection agency             |                      |                    |                               | days                  |                           |   |                    |                    |                |
| undertake legal action                 |                      |                    | L                             | days                  |                           |   |                    |                    |                |
|  |                      |                    |                               |                       |                           | * Delete whichever                                      | is not appropriate |                    |                |
|  |                      |                    |                               |                       |                           |   |                    |                    |                |



## CREDIT SALES PRINCIPAL BUYERS (excluding inter-company sales)

| Buyer List' : Please complete the below details  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
|--|----------------------|------------------------|----------------------|-----------------------------|------------------------|------------------------|-------------------------|------------------------|--|---|---|---|
| Currency:  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| NO   | Country              | GST No.                | Corporate Name       | Legal Address in<br>English | Tel.                   | Payment term -<br>days | Credit limit<br>request | Maximum<br>outstanding | Credit sale<br>during the past<br>one year | Estimated<br>credit sale<br>for next 12<br>months | Frequency<br>of credit<br>sale<br>annually    | account<br>during the<br>past one<br>year( Yes or |
| 1  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| 2 3  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| 4  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| 5  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| 6  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| 8  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| 9  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| 10   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| APPLICANT'S DECLARATION  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
|  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| I/We, the undersigned and any joint applicants, declare and warrant that the information and all attached documents provided herein to IFFCO TOKIO GIC LTD is true and correct.  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| We undertake to make full disclosure of all material facts and circumstances in good faith where insurer could rely thereon.   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| We acknowledge that all information disclosed to insurer would be used entirely by insurer's discretion and purpose necessary for insurer's effective risk assessment.   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| We have read and understand insurer's Credit Insurance clause and extensions (including the Exclusions and the applicant's or insured's Obligations).  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| Our disclosure and warranty does not disclaim insure's right or any liability against us. We acknowledge and agree that this application form will be binding and accepted as part of the contract, in addition to any other documents issued to us, upon the inception of the policy.   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   | is, upon the                                      |
| DATA PROTECTION  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
|  |                      |                        |                      |                             | 2                      |                        |                         |                        |  |   |   |   |
| For the purpose of this article "Personal Data" means any information reliating to an identified or identifiable natural person ("Data Subject"). An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an<br>identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiclogical, genetic, mental, economic, cultural or social identify of that natural person.  |                      |                        |                      |                             |                        |                        |                         |                        |  |   | ence to an                                    |   |
| We are concerned to apply the protective rules related to Personal Data for the benefit of the Data Subject, whose Personal Data You have communicated to Us, as provided for in applicable laws and regulations on Personal Data including foreign laws and regulations granting rights to Data Subjects.   |                      |                        |                      |                             |                        |                        |                         |                        |  |   | oreign laws                                   |   |
| and regulations granting rights to usita Subjects.<br>In view of the above, You are informed of the following protection rules regarding Personal Data You provide Us for the establishment and the management of this Contract.   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| 1.<br>1. Personal Data provided by You under the Contract may be used for regulatory purposes, for the management of the Contract, as well as for legitimate interests. Except where such interests are overridden by the interests or fundamental rights and<br>freedoms of the Data Subject which require protection of Personal Data, the processing of Personal Data will be done only when it is necessary for the purposes of a legitimate interests:<br>• for the performance of the Contract,<br>• for compliance with a legit obligation.   |                      |                        |                      |                             |                        |                        |                         |                        |  |   | ights and                                     |   |
| For the purposes set forth above and for the needs of the credit assessment, credit insurance, reinsurance, information, debt collection, bonding, factoring and financing activities and businesses, as well as for the purposes of any<br>new business or activity developed by Us, Personal Data provided by You under this Contract may be processed and used by and transferred to our reinsurers, their subsidiaries and other members their groups or to their partners, brokers and third party<br>services providers providing services such as IT and infrastructure, customer service, e-mail delivery, auditing and other services, to third party persits and advisers including legal counsels, tax advisers or auditors or to any other persons as expressly<br>agreed with You or as fequider of permitted by the applicable law.<br>The Personal Data will be stored for as long as needed or permitted in light of the purposes for which it was collected and, in any case, for no longer than until the expiny of the statute of limitations for legal proceedings reliating to the Contract, extended to<br>the duration of any ongoing litigation proceeding, or for the length of time est forth by any legal colligation to which W or the reinsurers are subject. The Personal Data of the detargent of advisers in the length of time set forth by any legal colligation to which W or the reinsurers are subject. The Personal Data of advisers personal personal Data of advisers with the length of time set forth by any legal colligation to which W or the reinsurers are subject. The Personal Data of advisers personal personal Data of advisers are subject. The Personal Data of advisers personal personal Data of advisers and by personal personal Data of advisers and by personal personal Data of advisers are personal personal personal personal Data of advisers are personal personal per |                      |                        |                      |                             |                        |                        |                         |                        |  |   | nd third party<br>expressly<br>t, extended to |   |
| 2. The Data Subject is entitled, u   | under the conditions | provided for by the    | law and by any spec  | ific law or regulation      | n, to request to revie | ew, correct, update,   | modify, suppress, re    | estrict or delete any  | Personal Data previ                        | iously provided,                                  | or to request t                               | o receive an                                      |
| 2. The Data Subject is entilled, under the conditions provided for by the law and by any specific law or regulation, to request to review, correct, update, modify, suppress, restrict or delete any Personal Data previously provided, or to request to receive an electronic copy of its Personal Data in order to transmit it to another company to the extent its right to data portability is provided by applicable law.<br>The Data Subject can exercise all these rights by contacting Us at the following email address: upport@iffcotokio.co.in or at the following address:<br>IFFCO-Tokio General Insurance Company Limited<br>IFFCO-Tokio General Insurance Company Limited   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| Plot No.3, Sector-29, Gurgaon H  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| We will respond to its request in accordance with the applicable law.<br>In the event of any irregularities, all persons whose Personal Data will be processed pursuant to this Article will have the right to file a complaint with the Grievance Officer : chiefgrievanceofficer@iffcotokio.co.in who handles complaints lodged by a Data<br>Subject, or by a body, organization or association which represents the Data Subject, and investigation, to the   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| reasonable period, in particular if further investigation or coordination with another supervisory authority is necessary.   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| The Controller of Personal Data processed for all the above mentioned purposes is support@iffcotokio.co.in.<br>3. We and our reinsures may use Personal Data provided by You for marketing purposes for gromotion purposes, for example to inform You of new products or of any change in existing products. The Personal Data will not be sold to any third party<br>for marketing campaigns without the Data Subject prior consent. The Personal Data will be processed for marketing purposes based on the consent of the Data Subject until it is revoked. When you provided us Personal Data, You got, when required by<br>any, the consent of the Data Subject which is voluntary and may be revoked at any time. In addition, the Data Subject shall have the right to object to be use of its Personal Data for these reasons at any time by contacting the service referred to in   |                      |                        |                      |                             |                        |                        |                         |                        |  |   | required by                                   |   |
| paragraph above upon which We will immediately cease and desist from any further use of that Personal Data for such purpose.<br>You can be contacted by telephone and/or by e-mail for marketing of products and services purposes.  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| B<br>By authorizing to be contacted by telephone and/or by e-mail. Your Personal contact Data (i.e. name, first name, gender, postal address, e-Mail address, telephone numbers landline and mobile) will be processed for marketing purposes, which are   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| reasonable business interests as described in the 1st paragraph of the clause 1 above.   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
|  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| Name:  |                      |                        |                      |                             |                        |                        |                         |                        |  | ]   |   |   |
| Designation:   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
|  |                      |                        |                      |                             |                        |                        |                         |                        |  | ]   |   |   |
| Date:  |                      |                        |                      |                             |                        | *the proposal form     | must be signed and      | l stamped              |  |   |   |   |
| Remarks:   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
|  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| (INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES   |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| INSURANCE ACT 1938. SECTION 41 - PROHIBITION OF REBATES<br>No person shall allow or offer to allow, either directly as an inducement to any person to take out renew or continue an insurance in respect of any kind of risks relating to lives or property in India, any rebate of the whole or part<br>of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking our or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published<br>prospectus or taking of the insure.  |                      |                        |                      |                             |                        |                        |                         |                        |  |   |   |   |
| Any person making default in co  | mplying with the pro | ovisions of this secti | on shall be punishat | ble with fine which m       | nay extend to ten lac  | cs rupees.             |                         |                        |  |   |   |   |