अनुभव कटियार, सिविल जज (जू.डि.), सिटी फर्रुखाबाट।

सेवा में.

महानिबन्धक. माननीय उच्च न्यायालयं. इलाहाबाद।

द्वारा,

जनपद न्यायाधीश, फर्रुखाबाद।

विषयः क्रय की गयी नई कार के सम्बन्ध में सूचना।

महोदय. सराम्मान निवेदन है कि मेरे द्वारा नई कार होण्डा सिटी (वी), वाहन संख्या यू.पी. 78

EU-2662 को दिनांक 04-05-2017 को पुष्प होण्डा (रमार्ट कार लिमिटेड) चकेरी जी.टी. रोड रूमा कानपुर से 11,05,000/- रुपये में क्रय की गयी है। इसके पूर्व मैं ओ.एन.जी.सी. में कार्यरत था। सेवा में आने से पूर्व मेरे बचत खाता संख्या 31438942751 में 1,99,828.68/-रुपये बचत के रूप में जुमा मेरे द्वारा कार के क्रय मूल्य 11,05,000/- रुपये में से 8,00,000/-रुपये का कार लोन,

🥕 एस.बी.आई. बैंक पी. रोड शाखा कानपुर से लेकर व शेष क्रय मूल्य 3,05,000/-रुपये का भुगतान भारतीय स्टेट बैंक, शाखा गौशाला कानपुर के अपने बचत खाता संख्या 31438942751 से चेक संख्या 201771 से 2,80,000/- रुपये का भुगतान एवं दिनांक 06-05-2017 को नेट बैंकिंग के माध्यम से 25,000/-रुपये का भुगतान अपने वेतन से किया गया है।

अतः नई कार क्रय करने की सूचना भाननीय उच्च न्यायालय के परिपत्र संख्या 25/एडमिन(ए), दिनांक 13 जुलाई, 1998 के अनुपालन में लोक सेवक आचरण नियमावली, 1964 के नियम 24 के अन्तर्गत निर्धारित प्रारूप में इस पत्र के साथ सलग्न कर प्रेषित की जा रही है।

सम्मान सहित।

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Om Protoch - VII as

03/05/19.

सिविल जज (जू.डि.), सिटी फर्रुखाबाद।

1- माननीय उच्च न्यायालय के परिपत्र संख्या 25/एडमिन(ए), दिनांक 13 जुलाई, 1998 के अनुपालन में लोक सेवक आचरण नियमावली, 1964 के नियम 24 के अन्तर्गत विवरण।

2- एस.बी.आई. बैंक पी. रोड शाखा कानपुर का कार लोन के सम्बन्ध में एग्रीमेण्ट लेटर की छायाप्रति।

3- भारतीय स्टेट बैंक, शाखा गौशाला कानपुर के अपने बचत खाता संख्या 31438942751 से चेक

A.R. (AdminH)

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संख्या 287771 से 2,80,000/- रूपये के भुगतान की रसीद।

4-भारतीय स्टेट बैंक, शाखा गौशाला कानपुर में मेरे बचत खाता संख्या 31438942751 की छायाप्रति।

- 5- भारतीय स्टेट बैंक, पी. रोड शाखा कानपुर का प्रमाण पत्र दिनांकित 05-02-2017
- 6- पुष्प होण्डा (स्मार्ट कार लिमिटेड) चकेरी जी.टी. रोड रूमा कानपुर से प्राप्त वाहन के सेल सर्टीफिकेट/इनवाइस व डिलीवरी चालान की छाथाप्रति।
- 7-वाहन के रजिस्ट्रेशन की छायाप्रति।
- 8-वाहन के बीमा की छायाप्रति।

The following information/papers are being submitted with application about information/grant of permission of purchase movable/immovable property under Rule 24 of The Govt. Servants Canduct Rules. 1956 and according to C.L.No.25/Admin(A)/dated 13-07-98 :-

1.Date of joining of service

19 January, 2017.

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2.Present gross salary and take home Gross salary: 67,214/- P.M. salary.

Take home salary-64,014/-P.M.

Property exceeding in value Rs. self name. 10,000/- and immovable property) Total amount spent Rs 11,05,000/him with complete made by . details, date of purchase, amount spent etc.

3.Details of purchases of (movable New car purchased on 04-05-17 in

4.If any advance or loan taken from High Court, its amount and in what manner the loan will be repaid namely, the number of installments, its amount and till what date the deduction will be made etc.

NO.

5. If any loan taken from bank etc. mode details of amount. period of deduction, repayment. number and amount of installments etc.

of SBI Bank, P.Road Branch, Kanpur. Rs. 8,00,000/-, salary, 7 years, 84 installments of Rs. 12,770/-

6.Regarding purchase of a second hand car- name of vehicle, its model, date of first price etc. purchase month and year of vehicle from car dealer to the first purchase and a copy of the insurance policy showing the amount for which the vehicle was insured prior to its purchase by the officer.

Not applicable.

Honda City (VMT) Car



7.Details of the property (Area of plot, locality, city, district, if building or flat then its size).

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8. Name and full address of the 247, Chakeri, G.T. dealer/seller. Kanpur- 208009

Pushp Honda (Smart Cars Ltd.) 246-247, Chakeri, G.T. Road, Rooma, Kanpur- 208009

9. Whether the dealer is regular and reputed one.

No

Yes

10.whether the judicial officer is related to the dealer in any way and whether any case against the seller is pending in or decided by the judicial officer.

No

11.Details of source of the amount with papers in support thereof.

Total amount = 11,05,000/Rs.8,00,000/- from car loan through
SBI bank, P.Road, Kanpur.
Rs. 2,80,000/-- from salary through

Rs. 2,80,000/-- from salary through SBI, Gaushala Crossing, Kanpur, saving A/C No. 3143894275, Cheque no. 287771

Rs. 25,000/- from salary through SBI, Gaushala Crossing, Kanpur, saving A/C No. 31438942751, through Net Banking dated 06/05/2017

(ANUBHAV KATIYAR)
Civil Judge (J.D.)
Farrukhabad.

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

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ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

ANUBHAV KATIYAR H.NO 1/432, AWAS VIKAS AMBEDKARPURAM, SECTOR-1 KALYANPUR KANPUR UTTAR PRADESH - 208017

Ref No:

Date: 02/01/2017

Dear Sir/Madam,

Personal Segment Auto Loan/ SBI CAR LOAN SCHEME

Loan for purchase of Term Loan of Rs. 800000/-

With reference to your application dated $\frac{28/04/2017}{2017}$, we hereby sanction you a Term Loan of Rs. $\frac{800000}{2010}$ /-(Rupees Eight Lakhs Only) on the following terms and conditions:

1.Purpose:

The Loan is sanctioned to you for the purpose of puchase of HONDA, City VMT, 2017.

2.Margin: 27.6%

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3.RATE OF INTEREST

*FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)

Interest on the loan will be charged at % p.a., on daily reducing balance at monthly rests which is % above the Marginal Cost of Funds Based Lending Rate (MCLR) which is at present % p.a. The rate of interest viz, % p.a. will be valid for the entire tenor of the loan. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2% p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount

https://pbbulos.statebanktimes.in/FinnOneCAS/RenortDvnaParam los

and overdue period.

*(To be deleted where floating rate of interest is applicable)



*FLOATING RATE OF INTEREST

Interest on the loan will be charged at 0.75 % p.a. over the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8 % p.a., the current effective rate being 8.75 % p. a. calculated on daily balance of the loan amount at monthly rests, subject to reset at the end of One Year from the date of first disbursement as per the prevailing MCLR. Future reset dates and interest rates shall be determined accordingly. The Marginal Cost of Funds based Lending Rate (MCLR) prevailing on the date of first disbursement, shall be applicable till the next reset date, irrespective of the changes in the benchmark during the interim. The Bank shall at any time and from time to time be entitled to vary the Margin (spread) and MCLR at its discretion. Depending on variation of MCLR and spread, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest as on the agreed date of reset or change in the spread as the case may be. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2%p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where fixed rate of interest is applicable).

The Borrower/ Co-borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in the MCLR Rate are displayed / notified at / by the Bank / published in the newspapers / in the website of the Bank/ made through entry of interest charged in the passbook / statement of accounts sent to the Borrower/ Co-borrower etc. and you are liable to pay such revised rate of interest. The Bank has option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rate.

4. Repayment:

The Loan is to be repaid in Equated Monthly Installments of Rs. 12770/- each till the entire loan with the interest is fully repaid. The first installment commences from the month following the month of purchase of above said article(s)/vehicle. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 7th of every month.

5. Pre-payment charges:

- (a). No prepayment penalty will be charged for Floating Interest Rates.
- (b). For Fixed Interest Rates under noted charges will be levied:
- (i) Charges @3% on part-payment amount(plus service tax) will be levied.
- Foreclosure charges:

Before 6 months @5 % of principal outstanding.

For 6 to 36 months @3 % of principal outstanding.

6. Security:

The loan will be secured by:

- (a). Hypothecation of the aforesaid two wheeler/car purchased out of the loan amount in favour of the Bank. Noting of Bank's hypothecation charge in the Books of the RTO and the Registration Book will be essential in respect of finance for two/four wheeler vehicles. You will also be required to furnish a copy of the Registration Book for Bank's record after recording Bank's hypothecation charge therein by the RTO.
- (b). Third party guarantee of the spouse.*
- (c). Third party guarantee of the
- (d). Pledge of the securities listed hereunder

7. Insurance:

The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan amount outstanding, whichever is higher. Bank's hypothecation charge is to be noted on the insurance policy and a copy of the policy is to be delivered to the bank.

You shall indemnify Bank for any claim/loss that bank may suffer due to your failure to keep the vehicle insure ...during the term of the loan account. Get attented

8. Inspection (for vehicles):

The Bank reserves its rights to inspect the vehicle and registration documents at regular intervals.

9.Legal and other expenses, etc. :

https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los

5/2/2017

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- (a) All expenses like valuer's fees, insurance premia, stamp duty, registration charges, registration / hypothecation verification charges, SMS and Tele-calling charges and other incidental expenses incurred in connection with the loan are to be borne by you.
- b) In the event you fail to repay any instalments at any point of time, the bank may send written reminders or make telecall SMS, depute an official to meet the borrower personally, all the incidental charges appurtenant there to such as postage, telephone, SMS charges, transportation charges, on actual would be recovered from you.
- c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.5000/- (plus service tax) per month till the time of such registration/noting with the authority.
- d) Charges relating to Documentation, CIBIL check, Loan Cancellation, Cheque/ECS Swap, Amortization schedule, NOC for conversion from Petrol to LPG/CNG, duplicate NOC, Revalidation of NOC, Loan re-schedulement, conversion from floating to fixed interest rate or vice versa will be recovered from you.

10.Processing charges:

Processing charges of Rs4600 (Rupees Four Thousand Six Hundred Only) are payable immediately.

11.Disbursement:

The loan/overdraft amount will be disbursed by means direct to the account of the supplier/dealer after execution of prescribed security documents. Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the documents(s) executed/to be executed in connection with the loan/overdraft and as may be prescribed by the Bank from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and guarantor(s) in token of acceptance of the terms and conditions detailed herein within a period of 45 days from the date of this letter.



(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

Low otente

ANUBHAV KATIYAR
H.NO 1/432, AWAS VIKAS AMBEDKARPURAM, SECTOR-1 KALYANPUR KANPUR
UTTAR PRADESH - 208017

Borrower(s)
Date:

Terms and conditions accepted

Guarantor(s)
Date:

Terms and conditions accepted

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(All pages of this Arrangement Letter are required to be stamped and initialled by the Bank. All pages of the copy returned by the borrower are required to be signed by borrower and is to be retained with the document.)

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Withpushphonds.com Date Branch Bank State Benney Lection Granista Conting of thanks From P.M. Amerbhan lealinger Sta Stoni Kon / 2001 1 Ambeduar fungament Auris Lines Kingen City (fletral) umt of whise

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Account Statement for the period 19/01/2017 to 06/05/2017

Address **√**()

S/O RAJNEESH KATIYAR 1/432 AMBEDKAR PURAM SECTOR 1 AAVAS VIKAS KALYANPUR KANPUR-Lucknow 208017

Account Type

SBNCHQ-GEN-PUB-IND-NONRURAL

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Account Name

Mr. ANUBHAV KATIYAR

MOD Balance

Interest Rate(% p.a.)

Drawing Power

0.00

IFS Code

85878819382 SBIN0008017

208002040

Nomination Registered

Balance as on 19/01/2017 1,99,828.68

Date (Value Date)	Narration	Ref/Cheque No.	Debit	Credit	Balance
19-Jan-17 (19-Jan-2017)	DEBIT ICQ289325500000000IGAAQBUVN5Commission on JRCTC		11.50		1,99,817.18
19-Jan-17 (19-Jan-2017)	DEBIT ICQ28933540000000IGAAQBVDJ0Commission on IRCTC		11.50		1,99,805 68
24-Jan-17 (24-Jan-2017)	ATM WDL ATM CASH 6443 POLICE LINE FATEHGARH FATEHGARH		10,000.00		1,8 7,805.68
30-Jan-17 (30-Jan-2017)	ATM WDL ATM CASH 70301 1 112 KACHEHRI ROAD BAZFARRUKHABAD	Post production of a	10,000.00		1,79,805.68
03-Feb-17 (03-Feb-2017)	BY TRANSFER Transfer through GCC	TRANSFER FROM 20145630664		25,000.00	2,04,805.68
06-Feb-17 (06-Feb-2017)	TO CLEARING BOM 287762	287762	7,840.00		1,96,965.68
11-Feb-17 (11-Feb-2017)	by debit card POS 704212935168 CINEPOLIS INDIA PVT LTGURGAON		1,150.00	•	1,95,815.68
13-Feb-17	ATM WDL		1,000.00		1,94,815.68
(13-Feb-2017) 16-Feb-17 (16-Feb-2017)	ATM CASH 7888 VIRAT MARKET LUCKNOW by debit card POS 000441252380 THE SPORTS LUCKNOW	Land Mark Market (Market Market) (1) A stranger comment of the New York of the Section of the Se	2,200.00		1,92,615.68
17-Feb-17 (17-Feb-2017)	DEBIT ATM ANNUAL FEE 2016-17 - 5196190070062973		115.00		1,92,500.68
17-Feb-17 (17-Feb-2017)	BY TRANSFER INB 4031-Suspension all and pay bill	181755927S016022017CT9180022900002 TRANSF		27,986.00	2,20.486 68
17-Feb-17 (17-Feb-2017)	by debit.card POS 704812273180 WAVE CINEMAS LUCKNOW		1,000.00		2,19,486.68
08-Mar-17 (08-Mar-2017)	BY TRANSFER INB 4031-Pay for 02/2017	181756822S008032017CT9321876900062 TRANSF		67,014.00	2,86,500.68
19-Mar-17 (19-Mar-2017)	TO TRANSFER INB	ITM1708158 TRANSFER TO 32376694107	1,000.00		2,85,500.68
25-Mar-17 (25-Mar-2017)	CREDIT INTEREST	r valogena jetjan sa sajenskej se k		2,164,00	2,87,664.68
05-Apr-17 (05-Apr-2017)	CHEQUE DEPOSIT 970096	TRANSFER TO 30521199667 970096		1,00,000.00	3,87,664.68
12-Apr-17 (12-Apr-2017)	ATM WDL ATM CASH 0336 GOMTI NAGAR, LUCKNO LUCKNOW		5,000.00		3,82,664.68
13-Apr-17 (13-Apr-2017)	BY TRANSFER INB 4031-Pay for 03/2017	181758838S012042017CT9589841800011 TRANSF		64,014.00	4,46,678.68
20-Apr-17 (20-Apr-2017)	TO TRANSFER INB Flipkart Internet Private	PZT17042014013399361IGABEALSA0 TRANS	16,999.00	- ·	4.29,679 68
22-Apr-17 (22-Apr-2017)	by debit card OTHPOS711207430373FABINDIA OVERSEAS PVT LUCKNOW		1,490.00		4,28,189.68
24-Apr-17 (24-Apr-2017)	by debit card OTHPOS711415552687BARBEQUE NATION LUCKNOLUCKNOW		6,767.00		4,21,422.68
26-Apr-17 (26-Apr-2017)	BY TRANSFER INB IMPS/P2A/UA05284069/XXXXXXX751SBIN	UA05284069MO43240003 TRANSFER FROM 3		2,400.00	4,23.822.68
26-Apr-17 (26-Apr-2017)	BY TRANSFER INB Refund of IGABEALSA0-	PZT170420140133993611IXGACNKCU3 TRAN		16,999.00	4,40,821.68
28-Apr-17 (28-Apr-2017)	TO TRANSFER INB Paytm Mobile Solution Pvt	20170428007342089183IGABFEXYU8 TRANS	75.00		4,40,746.68
02-May-17 (02-May-2017) 04-May-17	BULK POSTING CT9720086200230004031-Pay for 04/2017 TO DEBIT THROUGH CHEQUE	287771	2,80,000.00	64,014.00	5,04,760.68 2,24,760.68
(04-May-2017)	SBI				

https://retail.onlinesbi.com/retail/printstatement.htm

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<u> </u>	[287771] [24] [25] [25] [25] [27] [27] [27] [27] [27] [27] [27] [27	*	
- 06-May-17	BYTRANSFER		*
(06-May-2017)	NEFT*UTIB0000093*AXTB171267660196*ONGC TRANSFER FROM 3199677044304	22,344.54	2,47,105.22
	COMPOSITE	•	
06-May-17	TO TRANSFER 1 ITM7628500 TRANSFER TO 25,000.00		2,22,105.22
(06-May-2017)	NB car purchase 30817486498 23,000.00	100	2,22,105,22

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KEY FACT STATEMENT Auto Loan

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· ·		ANTIDELA VI DA TIVA D
1.	Name of the Borrower/s	ANUBHAV KATIYAK
2.		800000 (Rupees Eight Lakhs Only)
3.	Loan Term	84
	Interest Type (Floating or Fixed)	FLOATING
	a) Interest chargeable (in	
	case of floating rate loans)	8.75% p.a. (ONE-YEAR MCLR+0.75 %)
	b) Interest chargeable (in	NOT APPLICABLE
)	case of fixed rate loans)	At the end of ONE-YEAR from the date of first
. 1	Date of Interest reset	disbursement
	Mode of communication	The changes are notified at /displayed at the branch or published in a newspaper or in the website of the
7.	of changes in Interest rates	Bank
8.	rates	Fee Payable
	On Application	Rs. 4600
a.	During the term of the	
b.	loan	NIL
c.	On foreclosure	NIL
d.	Fee refundable if loan is not sanctioned	25% of the Processing Fee will be retained if the application is rejected after pre-sanction survey subject to Minimum of Rs. 510/- and maximum of Rs. 2550/ (Only when regular processing fee of 0.50% plus applicable Service Tax of loan amount recovered)
e.	Conversion Charges for switching from floating to fixed interest and vice-versa	NA
f.	Penalty for delayed payments	i) If the EMI/Instalment(s) is not credited in the loan account of the borrower within 7 days from the date of ECS/SI/PDCs, Rs 500/ + service tax will be recovered. ii) In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered.
9.	EMI payable	Rs. 12,770.00
110	Details of security/ collateral obtained	Manufacturer : HONDA Asset Model : City VMT
	Date on which the	10 Disher 1

annual outstanding 11. balance statement will be issued

Hater de Ley ested

As on 31st March every Year. Lewwort - al

Date: Place:

rate

Acknowledged (Borrower)

d Signatory State Bank of India Branch/('PC:

Back



PAN No: AAICS3528E TIN No: 9642801450 CIN No.

SMART CARS LTD

Add: 245-247 G.T. Road Chakeri Near Chakeri Airport, Kanpur, Uttar Pradesh, India - 208008 Email D: sales@pushphonda.com, URL: Phane: +915122410029

VEHICLE RETAIL INVOICE

CUSTOMER INFO

Phone No.

PAN No.

Customer 1d

Sales Cons. Name

Financier Name

Financier Add.

Sold To S/D/W of Perm. Address

: Mr. ANUBHAV KATIYAR : S/O - SHRIPRAJNESH KATIYAR : H. NO. - 128/32, H-1 BLOCK,

KIDWAI NAGAR, Kanpur, Uttar Pradesh208011

Comm. Address

(H. NO. - 128/32, H-1 BLOCK, KIDWAI NAGAR, Kanpur, Uttar

Pradesh208011

INVOIČE INFO

Invoice Number Invoice Date Order Number

Dealer Code

: SAL-INV-DD044A-1718-23 : 29-Aps-2017

: 1-6877061911

DD044A

Model Type Chassis No.

Key No.

: CITY 1.5 V MT (I-VTEC) MAKGM651DHN301813.

M276

VEHICLE INFO Color

Engine No

: WHITE ORCHID PEARL : L15Z14403098

KANPUR

GOVINDA SINGH

BRANCH: BIRHANA ROAD

State Bank of India

.: +919450103504

1-6745478473

: DFMPK1440E

PRICE DETAILS

	ENICE DETAILS	
Particulars		Amount
Price of one CITY 1.5 V	MT (i-VTEC)	₹ 873354
Dealer Discount		₹ 11692
VAT @ 12.5%		₹ 107708
Additional VAT @ 2%	The second secon	₹ 17234

Ex-Showroom Price of one CITY 1.5 V MT (i-VTEC) (Paisa Rounded-Off) Invoice Amount in Words: Rupees Nine Lakh Eighty Six Thousand Six Hundred Three Only

₹ 986603

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Vehicle Hypothecated/Lease To: State Bank of India, BRANCH: BIRHANA ROAD KANPUR Terms & Conditions:

o Certified that the particulars given above are true & correct & amount indicated represent the price actually charged & there is not other flow additional consideration directly or indirectly from the buyer.

additional Consideration in the result of interests from the payer.

o Prices prevailing at the time of delivery will be applicable.

o In case any dispute Patiala Courts will only have jurisdiction.

o Goods once sold will not be taken back.

Mr. ANUBHAV KATIYAR

(Customer's Signature)

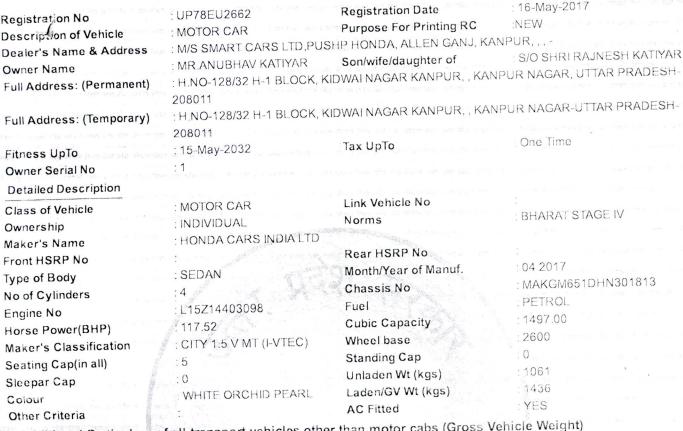
Male Hoter ted

Registered Name: SMART CARS LTD Registered Office Add: 9Q ALLENGANJ KANPUR

GOVERNMENT OF UTTAR PRADESH

Transport Department Kanpur Nagar RTO FORM 23

CERTIFICATE OF REGISTRATION



Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

By Manuf.

Description

Weight(in kgs)

- a) Front:
- b) Rear:
- c) Other:
- d) Tandem:

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, P ROAD,

Kanpur Nagar, Uttar Pradesh-208012 w.e.f. 11-May-2017.

Purchase dt

: 11-May-2017

Sale Amt

As Regd.

999990/-

OTT Date

: 11-May-2017

Amount/Rcpt No

80000/UP78D17050003720

TaxUpTo

: One Time

Vehicle is Govt./ Pvt.

PRIVATE

Tax Exempted or Not

: NOT EXEMPTED

Date of Approval

16-May-2017

Other State/Transfer/Conversion Details

Previous Owner

Previous RegNo **Entry Date**

Old State

Transfer Date

Conversion Date

This certificate is valid from 16-May-2017 to 15-May-2032

Date: 18-May-2017 11:01:22

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority distributed self-attended

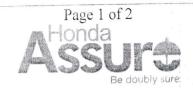
Date: 18-May-2017



IFFCO Tokio General Insurance Company Ltd. IFFCO Tower, 4th & 5th floors Plot No. 3, Sector - 29 Gurgaon - 122001, Haryana Ph: 0124 - 2850200

Service Tax Registration No. - D-III/ST/R-IV/Genins/01/03

CERTIFICATE CUM INSURANCE POLICY SCHEDULE



Request, a8

	Priva	te Car Package	Policy I	ssued at	: 14:04 Hours on 04/0	5/2017		Proposal I	No. & Date		
TG/82326702	Policy No. Private Car Package Policy Issued at: 14:04 Hours on 04/05/2017 3/82326702 Period of Insurance From 14:04 Hours on 04/05/2017 to midnight on 03/05/2018						P7766024, 04/05/2017				
Insured's Name	MR. ANUBHAV KATIYAR S/O - MR. RAINESH KATIYAR , H.NO - 1/432, AWAS VIKAS AMBEDKARPURAM, SECTOR - 1 KALYANPUR						Previous Policy No.				
	KANPUR - 208017 Uttar	Pradesh						Denvious	c Incurer	_	
Chassis No.	Engine No.	1 0		Seating Capacity Body Type		Previous Insurer					
MAKGM651DHN301813	L15Z14403098	CITY/1.5			5 Sedan		Registration No.				
Geographical Area	Date of First Sale	Year of Manu					NA				
India	04/05/2017	2017		NA	Kanpur		T Petroi				
					RED VALUE (Rs.)			7-1-1	DV: 0400	0.1	
Vehicle: 949991	Vehicle: 949991 Electrical Accessories: 0			n Electric	tal Accessories: 0		Bi Fuel Kit: NA	Total	Total IDV: 949991		
			SCH	EDULE O	F PREMIUM						
A.Own Damage Premium			Amount	t (Rs.)			Amount	(Rs.)			
Basic Premium					Third Party Liability				2863		
/ehicle			21220		Basic Third Party Liability Premium including TPPD						
Ion Electrical Accessories			0		Sub Total (Third Party Liability)					286	
Electrical Accessories (IMT-24)			0		PA Cover						
Bi Fuel kit (IMT-25)			0		Compulsory PA Cover for Owner Driver Nominee: MR.ANUBHAV KATIYAR (SELF) (24Years)					y	
Basic Premium Total				21220	Optional PA cover for Paid Driver (IMT-17)						
Add Geographical Area Ext. (IMT-1)				0	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)						
Sub Total				21220	Sub Total (PA Cover)			70			
Deductibles					Legal Liability						
Voluntary Deductibles (IMT-22A)			0		Paid Driver (IMT-28)				50		
Anti Theft Device (IMT-10)			500		Employees (for 0 persons) (IMT-29)				0		
AA Membership (IMT-8)			0		Sub Total (Legal Liabi	lity)				5	
Handicap (0%)			0								
NCB (0%)			0								
Sub Total (Deductibles)			1	500							
	liver, Engine and Gear Box P	Protection Cover)		7125							
Net Own Damage Premi				27845	Net Liability Premium	(B)				363	
	uni(n)				Total Premium (A + E	3)				3145	
	to realisation of cheque if p	remium is paid t	y cheque.		Service Tax (15%) -		% SBC 5% KKC			471	
2. Consolidated stamp duty	paid to State Exchequer. a compulsary deductible of R	s. 1000 (IMT-22	!)		Gross Premium Paid					361	

Limitations as to use: The Policy covers use of the vehicle for any purpose other than: (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organised Racing (4) Pace Making (5) Speed Testing (6) Reliability Trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the Insured: Provided that the person driving holds an effective and valid 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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limits of Liability: Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident: as per motor vehicles act, 1988. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UPTO Rs. 7,50,000. Cover Under Section III for Owner-Driver is Rs.2.0 lakhs.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the Preceding year-20%, Preceding two consecutive years-25%, Preceding three consecutive years-35%, Preceding four consecutive years-45%, Preceding five consecutive years-50% of NCB on OD Premium. No Claim Bonus only be allowed provided the policy is renewed with in 90 days of the expiry date of the previous policy.

HP/Lease/Hypothecation with: STATE BANK OF INDIA Subject to I.M.T Endt. Nos. & memorandum: 7,10,16,17,22,28 printed herein. You agree to receive the policy document (without enclosing the terms & conditions of policy) from the company and you authorise the company to display Terms & Conditions of the policy on its website that enables access by you.

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 reasons 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 legal interpretation, English version will hold good.

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 M.V. Act, 1988.

Broker Name: SMC Insurance Brokers Pvt. Ltd.

How theited

IFFCO Tokio General Insurance Compa