

From,

S.S. Gautam,
Deputy Registrar,
High Court of Judicature at
Allahabad.

Request - 98

To,

The District Judge
Kaushambi.

83

No. 1256 / IV- 3348/ Admin (A) / Dated 29-1-2015

Subject:- Information regarding purchase of new Maruti Swift Dzire car by Sri Surjan Singh, Civil Judge (Senior Division), Kaushambi.

Sir,

With reference to endt. no. 1345/ I dated 16.12.2014 on the above subject, I have to say that Sri Surjan Singh, Civil Judge (Senior Division), Kaushambi may kindly be asked to furnish complete & pointwise information (from point 1 to 11) as per Court's C.L. no. 25/ Admin(A) dated 13.07.1998 regarding purchase of the new car, along with all the relevant papers as well as details of available funds with him by disclosing actual receipt in last ten years by him and of his dependent family members and annual expenses, which would include educational expenses on the dependent children, so that further necessary action may be taken in the matter.

D.R.(M)

May 12/15?

16.01.15

S.D.

Yours faithfully

S.S. Gautam
19.1.15

Deputy Registrar

84

No. 1257 / IV- 3348/ Admin (A) / Dated 29-1-2015

Copy forwarded for information & necessary action to Sri Surjan Singh, Civil Judge (Senior Division), Kaushambi.

S.S. Gautam
19.1.15

Deputy Registrar

① N.H.
19/12/14

Saahil
5-1-15
Encl-9 page

प्रेषक

सुरजन सिंह
सिविल जज (सी०डि०)
कौशाम्बी

154
8
5-1-15

Reg. No.	12/3368
File No.	82...
Serial No.	

13/01/15

15-1-15

Request-98

See by Hon'ble J.
Held. (Faiz) Alau Khan
on 19/05/19

सेवा में

श्रीमान् महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद।

932
20/12/14

द्वारा - श्रीमान् जनपद न्यायाधीश, कौशाम्बी

विषय - कार क्रय करने की सूचना प्रस्तुत करने के सम्बंध में

महोदय,

माननीय उच्च न्यायालय ने परिपत्र संख्या 25 / एडमिन (ए०), दिनांकित इलाहाबाद, 13.07.1998 के अनुपालन में अतिविनम्र निवेदन निम्नवत् है -

1. मैंने प्रथम नियुक्ति पर दिनांक 17.06.2006 को अपर सिविल जज (जू०डि०) बाँदा का पदभार ग्रहण किया था।
2. मेरा वर्तमान वेतन रुपये 82,810/- है और आवश्यक कटौतियों के उपरान्त मुझे रुपये 66,504/- वेतन प्राप्त होता है।
3. मैंने दिनांक 12.10.2014 को मारुती डिजायर कार, माडल जेड०एक्स०आई० रंग सफेद कार निर्माता कम्पनी मारुती के अधिकृत विक्रेता प्रतिष्ठान वन अप मोटर्स इण्डिया प्राइवेट लिमिटेड, श्रंगार नगर आलम बाग, लखनऊ से क्रय की है। उक्त वाहन की पंजीयन संख्या यू०पी० 32 एफ०वी० 4873 है और उक्त वाहन को नेशनल इन्श्योरेन्स कम्पनी से बीमित कराया गया है। उक्त वाहन का अधिकतम मूल्य रुपये 6,52,986/- है। उक्त वाहन के मूल्य, पंजीयन शुल्क, बीमा प्रीमियम एवं अन्य सामान्य खर्चों सहित कुल मूल्य रुपये 7,42,413/- है। उक्त धनराशि में से रुपये 1,42,413/- मेरे भारतीय स्टेट बैंक के वेतन बचत खाता संख्या - 11147225392 से अदा की गई है और शेष रुपये 6,00,000/- ऋण (फायनेन्स) कराया गया है और सम्पूर्ण धनराशि का भुगतान भारतीय स्टेट बैंक शाखा मंझनपुर द्वारा इन्टरनेट के माध्यम से विक्रेता कम्पनी के बैंक खाता संख्या 31128271829 पर दिनांक 11.10.2014 को किया गया है।
4. इस हेतु मैंने भारतीय स्टेट बैंक, शाखा मंझनपुर जनपद कौशाम्बी से रुपये 6,00,000/- (छः लाख) फायनेन्स कराया है। जिसकी अदायगी सात वर्ष (84 मासिक किस्तों) में रुपये 11,000/- प्रतिमाह की दर से की जानी है।
5. विक्रेता प्रतिष्ठान का पूरा नाम वन अप मोटर्स इण्डिया प्राइवेट लिमिटेड, 52 सी - श्रंगार नगर आलमबाग, लखनऊ है।
6. उक्त विक्रेता, कार निर्माता मारुती कम्पनी की अधिकृत, नियमित एवं प्रतिष्ठित विक्रेता कम्पनी है।
7. मुझ न्यायिक अधिकारी का विक्रेता प्रतिष्ठान से किसी भी प्रकार को कोई सम्बन्ध नहीं है और न कभी रहा है। विक्रेता प्रतिष्ठान का कोई भी वाद / मामला मेरे न्यायालय के समक्ष लम्बित नहीं है। मेरे द्वारा विक्रेता प्रतिष्ठान का कोई भी वाद / मामला मेरे द्वारा कभी निस्तारित नहीं किया गया है।
8. मैंने उक्त वाहन को क्रय करने में विक्रेता प्रतिष्ठान को कुल रुपये 7,42,413/-

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S.O. Adm H/A

DR (M)
03-1-15

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DR (M)
oneNuthi

23 DEC 2014

Mrs. Mumun
16-1-15

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अदा किये हैं। उक्त धनराशि में से रुपये 1,42,413 रुपये मेरे वेतन बचत खाता संख्या - 11147225392 से अदा की गई है और शेष रुपये 6,00,000/- भारतीय स्टेट बैंक शाखा मंझनपुर से ऋण (फायनेन्स) कराया गया है और सम्पूर्ण धनराशि का भुगतान भारतीय स्टेट बैंक शाखा मंझनपुर द्वारा इन्टरनेट के माध्यम से विक्रेता कम्पनी के बैंक खाता संख्या 31128271829 पर दिनांक 11.10.2014 को किया गया है। इस हेतु मेरे वेतन बचत खाता, बैंक फायनेन्स का अभिलेख, ऋण खाता, क्रय करने की रसीद (invoice), धनराशि अदायगी का वाउचर (receipt voucher), पंजीयन प्रमाण पत्र, बीमा प्रपत्र की छायाप्रतियाँ संलग्न की जा रही हैं।


अतः आपसे विनम्र अनुरोध है कि उपरोक्तानुसार सूचना को माननीय उच्च न्यायालय के समक्ष आवश्यक कार्यवाही हेतु प्रस्तुत करने की महती कृपा करें।

सादर।

दिनांक - 16.12.2014

संलग्नक - यथोपरि

भवदीय


16.12.14

(सुरजन सिंह)

सिविल जज (सी०डि०)

कौशाम्बी

आई.जी. नं. - 6370

पत्रावली सं. - IV-3348

1345/I 16-12-2014

अप्रसारित

विभा प्यायाधीन

कौशाम्बी

16.12.2014



भारतीय स्टेट बैंक
State Bank of India
The Banker to Every Indian

SBA/c

Account Name : Mr. SURJAN SINGH
Address : CIVIL JUDGE DISTRICT COURT
MANJHANPUR KAUSHAMBI-212207
Kaushambi
Date : 1 Dec 2014
Account Number : 00000011147225392
Account Description : SBCHQ-GEN-PUB-IND-NONRURAL-INR
Branch : MANJHANPUR
Drawing Power : 0.00
Interest Rate(% p.a.) : 4.0
MOD Balance : 0.00
CIF No. : 80930105589
IFS Code : SBIN0001118
MICR Code : 211002102
Nomination Registered : No
Balance as on 1 Oct 2014 : 44,737.87

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Account Statement from 1 Oct 2014 to 30 Nov 2014

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
1 Oct 2014	1 Oct 2014	BY TRANSFER-INB 0000-SALARY OF SEPT 14-4031-SALARY OF SEPT 14-	000000001412761 S030092014CT48 661335		66,504.00	1,11,241.87
4 Oct 2014	4 Oct 2014	BY TRANSFER-INB 4031-fix pay of sept 14-	821412889S0011 02014CT4876007 100001 TRANSF		750.00	1,11,991.87
6 Oct 2014	6 Oct 2014	TO TRANSFER-INB Flipkart Internet Private-	PZT14100608411 729389IG00AQAF P2 TRANS	805.00		1,11,186.87
6 Oct 2014	6 Oct 2014	POS PRCH-POS 427907490091 TITAN EYE+ ALLAHAB-		4,990.00		1,06,196.87
9 Oct 2014	9 Oct 2014	BY TRANSFER-INB none-	TRANSFER FROM 33993993763		75,406.00	1,81,602.87
9 Oct 2014	9 Oct 2014	TO TRANSFER-INB-	IF04303152 TRANSFER TO 30833909968	10,000.00		1,71,602.87
9 Oct 2014	9 Oct 2014	TO TRANSFER-INB NEFT SBIN414282910108 dheerendra kumar niranja-	NEFT INB: IR48643777	5,002.50		1,66,600.37
11 Oct 2014	11 Oct 2014	TO TRANSFER-INSURANCE PREMIUM-	TRANSFER TO 32530917050	1,000.00		1,65,600.37
11 Oct 2014	11 Oct 2014	DEBIT-Misc Debit PROCESSING FEE CAR LOAN-		3,060.00		1,62,540.37
11 Oct 2014	11 Oct 2014	BY TRANSFER--	TRANSFER FROM 34298663341		6,00,000.00	7,62,540.37
11 Oct 2014	11 Oct 2014	TO TRANSFER-AMT OF SURJAN SINGH MANJHANPUR SWIFT D'SIRE ZXI-	TRANSFER TO 31128271829	7,42,413.00		20,127.37
13 Oct 2014	13 Oct 2014	POS PRCH-POS 428607350034 LALA JUGAL KISHORE (JE LUCKNOW-		16,000.00		4,127.37



भारतीय स्टेट बैंक
State Bank of India
The Banker to Every Indian

LOAN A/C

Account Name : Mr. SURJAN SINGH
Address : CIVIL JUDGE DISTRICT COURT
MANJHANPUR KAUSHAMBI-212207
Kaushambi
Date : 1 Dec 2014
Account Number : 00000034298663341
Account Description : SBI CAR LN-TL-NEW CAR-MEN
Branch : MANJHANPUR
Balance as on 1 Oct 2014 : 0.00

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Account Statement from 1 Oct 2014 to 1 Dec 2014

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
30 Nov 2014	30 Nov 2014	INTEREST-		5,136.00		-5,94,743.00
19 Nov 2014	19 Nov 2014	DEPOSIT TRANSFER- TRANSFER FROM TRANSFER FROM 11147225392 Mr. SURJAN SINGH			14,000.00	-5,89,607.00
31 Oct 2014	31 Oct 2014	PART PERIOD INTER-		3,607.00		-6,03,607.00
11 Oct 2014	11 Oct 2014	DEBIT TRANSFER- TRANSFER TO 11147225392 Mr. SURJAN SINGH		6,00,000.00		-6,00,000.00
11 Oct 2014	11 Oct 2014	SINGLE SIDED REPA- P FEE REFUND			3,060.00	0.00
11 Oct 2014	11 Oct 2014	PROCESSING FEE-		3,060.00		-3,060.00

ANNEXURE CAR IV

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Letter from Branch to dealer/supplier

To,

M/s Mr. SURJAN SINGH S/O D/O W/O Mr. BHAGWAT PRASAD NIRANJAN

one-up Motors India. Pvt Ltd.
Lucknow, (Uttar Pradesh)

(Name & Address of the Dealer/Supplier)

NO. car loan/01

Date: 11/10/14

Dear Sir/Madam,

Ref: your Performa invoice / letter No.

dated Mr. SURJAN SINGH S/O D/O W/O Mr. BHAGWAT PRASAD NIRANJAN for supply of 6,00,000.00

to Shri / Smt / Rupees Six Lakhs Only (1st applicant)

Shri / Smt / Mr. SURJAN SINGH S/O D/O W/O Mr. BHAGWAT PRASAD NIRANJAN (2nd applicant)

Hereinafter jointly referred to as Borrowers.

1. With reference to your Performa invoice/letter no. Mr. SURJAN SINGH S/O D/O W/O Mr. BHAGWAT PRASAD NIRANJAN dated Mr. SURJAN SINGH S/O D/O W/O Mr. BHAGWAT PRASAD NIRANJAN, we have today credited your account below,

Bank Account No.	Mr. SURJAN SINGH S/O D/O W/O Mr. BHAGWAT PRASAD NIRANJAN
Name of the Bank	SBI
Name of Branch	6,00,000.00
UTR No.	
Amount	

being the cost of vehicle to be supplied/delivered to above borrower. The details of vehicle, loan amount and margin paid by the borrower are as under:

a)	Mr. SURJAN SINGH S/O D/O W/O
Make of	

	vehicle	Mr.BHAGWAT PRASAD NIRANJAN
b)	Model and Variant	SWIFT D'SIRE Z7I
c)	Cost of the Vehicle (On Road Price)	? 7,42,413
d)	Amount paid to you by borrower	? NIL
e)	Amount paid by the borrower in Bank as Margin	1,42,413/2 ?
f)	Loan Amount	6,00,000/-
g)	Total Amount Credited to your Bank A/c (e+f)	7,42,413/2 ? 31128271829
h)	Car Loan Account No.	34298663341

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Vide T.No. 34843398 Dtd. 11/10/14
Br. Code - 01118.


2. Please note that the amount is to be appropriated specifically towards the purchase price of the said vehicle. It should not be appropriated by you towards or set off against any other debt or liability due or owing to you by above borrower(s). Please note that the Bank will have the right to call back the amount if you fail to deliver the vehicle to the above named person against his/her acknowledgement. The specification of the vehicle such as make, model should not be changed from what is stated in your proforma invoice mentioned above without the consent in writing from us.

4. Please advise us the full particulars such as engine number/chassis number/year of manufacture etc. of the vehicle delivered to the above borrowers. You are requested not to deliver the vehicle without the comprehensive insurance policy with appropriate endorsement in favour of State Bank of India ? Branch. The Original Invoice, Receipt for the above payment and copy of the insurance (cover note/ policy) should be handed over to us within a period of three days from the date of disbursement.

5. The above borrower(s) have been sanctioned by us a Term Loan of ₹ ? by us for purchase of the vehicle. Please,

ore, ensure that the Hypothecation Charge over the vehicle to be supplied to the above borrower(s) is registered our of State Bank of India. ? Branch in the books of Regional Transport Officer. The vehicle should be ered in the name of the 1st applicant only. Please arrange to obtain a Certificate from RTO to the effect of y registered our hypothecation charge, which may be forwarded to us for our record. The relative form signed by rower and the Bank for this purpose is forwarded herewith.

faithfully,

[Handwritten signature]
Branch Manager


Request-98

e filled in and returned to the Branch by the Dealer supplying the vehicle)

le Make: ?


ne Number: 1471202

Date of delivery:

12/10/14

Chassis Number:

621387

~~*[Handwritten signature]*~~

(Signature and stamp of the dealer)

One Up Motors India Pvt.Ltd.
52-C, Sringar Nagar, Kanpur Road,
Alambagh, Lucknow

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Receipt Voucher

Dated : 11-Oct-2014

Particulars	Amount
Account : SUJAN SINGH	7,42,413.00
Through : SBI CA A/C 31128271829	
On Account of : 11-Oct-14 11-Oct-14 BY TRANSFER-AMT OF SURJAN SINGH MANJHANPUR SWIFT D'SIRE ZXI-- TRANSFER FROM 11147225392 1118 7,42,413.00 RECD AGT BOOKING AMOUNT FOR DZIRE ZXI WHITE THRU AMITESH HPA SBI, KAUSHAMBI	
Amount (in words) : Rs Seven Lakh Forty Two Thousand Four Hundred Thirteen Only	
	7,42,413.00


Authorised Signatory

One Up Motors India Pvt.Ltd.

52-C, Sringar Nagar, Kanpur Road,
Alambagh, Lucknow
Email : oneup.luk.sal1@marutidealers.com

PHONES 0522-2461100

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INVOICE

Party Name : Mr. SURJAN SINGH
Address : 2/399, JANKIPURAM, EXTENSION
LUCKNOW
9935118800

Executive Name : AMITESH
Financed By : SBI, MANJANPUR, KAUSHAMBI

BOOK NO : 24
INVOICE NO : MVS/1175
INVOICE DATE : 12-10-2014

PARTICULAR	AMOUNT
NEW DZIRE ZXI (M) Engine No : K12MN1471202 Chassis Number : MA3EJKD1S00621387 Color : ZHJ-PEARL METALLICE ARCTIC WHITE VAT & SAT @14.5% CAR ↓ End of List	5,70,293.41 82,692.51
Net Balance	6,52,986.11
EX SHOWROOM PRICE	

Amount In Words :Rs Six Lakh Fifty Two Thousand Nine Hundred Eighty Six Only

C.S.T.NO. LW-5122999 w.e.f 22.5.2007

U.P.T.T.NO. LW-0281802 w.e.f 15.5.2007

VAT Tin No : 09351901890

Discount 0

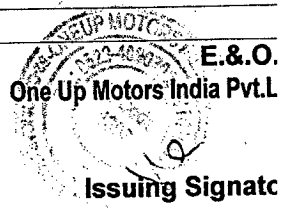
Pre Authenticated by For One Up Motors India Pvt.L

RECEIVED BY

All Disputes subject to LUCKNOW Jurisdiction only.

Authorised Signatory

Issuing Signatc



TRANSPORT DEPARTMENT UTTAR PRADESH

परिवहन विभाग उत्तर प्रदेश

FORM 23 (SEE CMV RULE 48) प्रपत्र २३ (के.मो.वा. नियमावली नियम ४८)



FORM OF CERTIFICATE OF REGISTRATION INDIA पंजीकरण प्रमाण पत्र का फार्म भारत

REGIONAL TRANSPORT OFFICE, TRANSPORT NAGAR, LUCKNOW

<p>Registration Number (पंजीकरण संख्या) UP32FV4873</p> <p>Owner's Name & Address (वाहन स्वामी का नाम एवं पता) SURJAN SINGH</p> <p>Owner's Name & Address (वाहन स्वामी का नाम एवं पता) SON/WIFE/daughter of: LATE BHAGWAT PRASAD NARANJAN Full Address: 2/399 (Permanent) JANKIPURAM EXT LUCKNOW -</p> <p>Full Address: 2/399 (Current) JANKIPURAM EXT LUCKNOW -</p> <p>Dealer's Name & Address (दलाल का नाम) ONEUP MOTORS INDIA PVT. LTD. Show Room: TRANSPORT NAGAR ALAMBAG, LUCKNOW - 226001</p> <p>Vehicle Class (श्रेणी) L.M.V. (CAR)</p> <p>Chassis Number (चैसिस संख्या) MA3EJKD1S00621387</p> <p>Engine Number (इंजन संख्या) K12MN1471202</p> <p>Type of Body (शरीर का प्रकार) SALOON</p> <p>Maker's Name (निर्माता का नाम) SWIFT DZIRE ZXI BSIV</p> <p>Lease Agreement with (हस्ताक्षर/लीज समझौता किससे) MARUTI SUZUKI INDIA LTD</p> <p>Bank Name SBI MANJANPUR KRUSHAMENI,</p> <p>Registration Date 18-Oct-2014</p> <p>Description and Size of Tyres (इंजन का विवरण एवं आकार)</p> <p>Front Axle (फ्रंट एक्सल)</p> <p>Rear Axle (रियर एक्सल)</p> <p>Any other Axle (अन्य कोई एक्सल)</p> <p>Tandem Axle (टैंडम एक्सल)</p> <p>Vehicle Registered Against NEW VEHICLE Case Air Conditioner (A.C.) Fitted-Yes</p> <p>Issued By: 28-Oct-2014</p>	<p>Registration Date (पंजी. तिथि) 18-Oct-2014</p> <p>Owner's Serial (वाहन स्वामी क्रमांक)</p> <p>Manufacturing Year (निर्माण का वर्ष) 09/2014</p> <p>No. of Cylinders (सिलिंडर की संख्या) 4</p> <p>Unladen Weight (खाली भार) 1415 kgs</p> <p>Laden Weight (भरा हुआ भार) 1435 kgs</p> <p>Seating Capacity (सीट क्षमता) 5 (including driver)</p> <p>Colour (रंग) PMAWHITE</p> <p>Horse Power (अश्व शक्ति) 83.75 HP / 119 / 0</p> <p>Fuel Used (ईंधन) PETROL</p> <p>Tax paid upto (कर भुगतान) Life Time</p> <p>Tax Rate (कर-दर) Life Time (RI - K)</p> <p>Fitness Valid upto (पंजीयन की वैधता) 17-Oct-2029</p> <p>Wheel Base (व्हील बेस) 2430</p> <p>Registered Axle Weight (पंजीकृत एक्सल भार)</p> <p>(a) Front Axle (फ्रंट एक्सल)</p> <p>(b) Rear Axle (रियर एक्सल)</p> <p>(c) Any other Axle (अन्य कोई एक्सल)</p> <p>(d) Tandem Axle (टैंडम एक्सल)</p> <p style="text-align: right;"><i>August-98</i></p>
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Sr. No. RC.- P 0094618

Specimen Signature of the Owner
Specimen Signature of Financier
Signature of Registration

	National Insurance Company Limited U19200WB1906GOI001713 Div. No. 10, Flat No. 101-106, N-1, BMC House, Connaught Place, New Delhi 110001, Tel.: 011- 23489231 011 □ 23326557 Fax: 011- 23321281 Email: IRDA Reg No.: 58 Service Tax Registration No : AAACN9967EST099 Certificate Cum Policy Schedule	
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THE INSURED:	Policy No: 35101031146135552111
Mr. Surjan Singh	Policy Type: Package Policy(Private Vehicle)
2/399 JANKIPURAM EXTENSION, LUCKNOW-226001, Uttar Pradesh	Issue Date: 12:46:42:PM on 12-Oct-2014
	Occupation: Business

Period Of Insurance From 12:46:42:PM 12-Oct-2014 to midnight on 11-Oct-2015

The Vehicle	D' Zire New Zxi/MARUTI SWIFT DZIRE ZXi BS IV	Vehicle Identification Number(VIN)	Date and Proposal No.:
		MA3EJKD1S00621387	12-Oct-2014 / 83258688
Geographical Area	Engine-Chassis No.	Type of Body	CC
INDIA	1471202 - 621387	Saloon	1197
		Mfg. Year	Seating Capacity
		2014	5
			Registration Mark & Place of Registration
			LUCKNOW

INSURED'S DECLARED VALUE				
Vehicle	Non-Elec accessories	Elec accessories	CNG/LPG KIT	Total Value (IDV)
620337	0	0	0	620337

Schedule Of Premium				
A. OWN DAMAGE		B. LIABILITY		
Vehicle & Accessories		Vehicle		
	13858			
Total	13858	Total	1332	
Add	13858	Add	1332	
b) Geographical Area Extn.	NA	a) Compulsory PA Cover Premium	100	
Sub-Total Additions	0	b) Additional PA Cover Premium (0 per person) For 0 Person (IMT-16)	0	
c) 5% Extra premium towards inbuilt LPG	NA			
Less		d) Legal Liability (WC) to Driver (IMT-28)	50	
g) For Anti-theft Devices (IMT-10)	346	e) Legal Liability to Employees (IMT-29)	0	
Sub-Total (deductions)	346	Sub-Total Additions	150	
Zero Depreciation Premium	4653			
Total(A)	18165	Total(B)	1482	

Note :-	
1. If the premium is paid by Cheque, the issue of Policy is subject to the realization of Cheque.	
2. Consolidated Stamp duty paid to state exchequer.	
Compulsory Deductible	1000
Grand Total	19647
Service Tax @ 12.36%	2428
Total Premium	22075

Limitations: as to use: Use only for social domestic and pleasure purposes and for the Insured's business. The Policy does not cover the use for : (1) Hire or reward (2) Carriage of goods(other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials g) Any purpose in connection with motor trade.

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

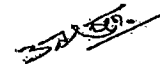
Limits of Liability Clause : Under section II-1 (i) of the policy-Death of or bodily injury. Such amount as is necessary to meet there requirements of the motor vehicle act 1988. Under section II-1 (ii) of the policy-Damage to third party property is Rs. 7.5 lakhs P.A. Cover under section III for Owner-Driver 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(s), as per the : 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.

Finance/HP/Hypothecation : STATE BANK OF INDIA , MANJHANPUR KUSHIMBHI .

Nominee Detail For Compulsory PA: MRS SAROJ VERMA

Subject to I.M.T. Endt. Nos. & memorandum : 7 10 15 22 28 printed herein.

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. For National Insurance Company Limited  Authorized Signatory
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Request-98

This policy is sourced and serviced through :

MARUTI INSURANCE BROKING PRIVATE LIMITED

DIRECT BROKER LICENSE No. : IRDA/DB475/10, Intermediary Code : 910322, Mail Id: support@mibpl.co.in, Contact No: (011/022/033/044)-33774477,

For terms & conditions please visit www.nationalinsuranceindia.com