

STATEMENT OF ACCOUNT

STATE BANK OF INDIA
SAKET
NEAR DHANWANTRI HOSPITAL SAKET
MEERUT
Branch Code : 11460
Branch Phone : 2667288
IFSC:SBIN0011460
MICR:250002027

MR BABBU SARANG

HNO.364 SAKET
PRABHAT NAGAR
MEERUT
250001

Account No. : 10382956953
Product : SBCHQ-SBP GEN-PUB IND-ALL-INR
Currency : INR

Date : 03/04/2024 **Time :** 12:08:34

E-mail :

Cleared Balance : 25,696.32Cr

Uncleared Amount : 0.00

+MOD Bal: 69,20,682.00Cr

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 2.70 % p.a.

Nominee Name :

Statement From 01/03/2023 to 31/03/2023

Page No. : 3

| Post Date | Value Date | Details | Chq.No. | Debit | Credit | Balance |
|-----------|------------|---|---------|-------|---------|----------------|
| | | BROUGHT FORWARD : | | | | 2876.92 |
| 30/03/23 | 30/03/23 | DEP TFR NEFT RBI090238013337 0 RBISOGOUEP ALIGARH TREASURY AT 04430 PAYMENT SYS | | | 1000.00 | 3876.92 |

CLOSING BALANCE :

3,876.92C:

Statement Summary

| | | | |
|--------------------|---------------------|--------------|--------------|
| Dr. Count 7 | Cr. Count 13 | 26,88,250.00 | 26,92,033.00 |
|--------------------|---------------------|--------------|--------------|

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.

--- END OF STATEMENT ---

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 SAKET
 NEAR DHANWANTRI HOSPITAL SAKET
 MEERUT
 Branch Code : 11460
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 MICR:250002027

BABBU SARANG

HNO.364 SAKET
 PRABHAT NAGAR
 MEERUT
 250001

Account No. : 32318406051
Product : SBCHQ-SBP GEN-PUB IND-ALL-INR
Currency : INR

Date : 03/04/2024**Time :** 12:33:25**E-mail :****Cleared Balance :**

2,678.28Cr

Uncleared Amount :

0.00

+MOD Bal:

0.00

Limit :

0.00

Drawing Power :

0.00

Int. Rate : 2.70 % p.a.**Nominee Name :**

Statement From 01/03/2023 to 31/03/2023

Page No. : 1

| Post Date | Value Date | Details | Chq.No. | Debit | Credit | Balan |
|-----------|------------|--------------------------|---------|----------|----------|-----------------|
| | | BROUGHT FORWARD : | | | | 949.78 |
| 25/03/23 | 25/03/23 | INTEREST CREDIT | | | 4.00 | 953.78 |
| 27/03/23 | 27/03/23 | SWEEP TRF CREDIT | | | 11027.00 | 11980.78 |
| | | TRF FR 0038264195418 | | | | |
| | | TERM OF FD 0365D | | | | |
| | | DEBIT ADJUSTMEN | | | | |
| 27/03/23 | 27/03/23 | DIRECT DR | | 11586.00 | | 394.78 |
| | | TRF TO 0040739470322 | | | | |
| 29/03/23 | 29/03/23 | CREDIT | | | 11372.00 | 11766.78 |
| | | TDS | | | | |
| 29/03/23 | 29/03/23 | CREDIT | | | 627.00 | 12393.78 |
| | | TDS | | | | |

CLOSING BALANCE :**12,393.78C:****Statement Summary****Dr. Count 1****Cr. Count 4**

11,586.00

23,030.00

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.

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 Branch Code : 11460
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 MICR:250002027

MR BABBU SARANG

HNO.364 SAKET
 PRABHAT NAGAR
 MEERUT
 250001

Account No. : 10382956953
Product : SBCHQ-SBP GEN-PUB IND-ALL-INR
Currency : INR

Date : 03/04/2024 **Time :** 12:11:04**E-mail :****Cleared Balance :** 25,696.32Cr**Uncleared Amount :** 0.00**+MOD Bal:** 69,20,682.00Cr**Limit :** 0.00**Drawing Power :** 0.00**Int. Rate :** 2.70 % p.a.**Nominee Name :**

Statement From 01/03/2024 to 31/03/2024

Page No. : 1

| Post Date | Value Date | Details | Chq.No. | Debit | Credit | Balan |
|-----------|------------|--|---------|-----------|------------|-----------------------|
| | | BROUGHT FORWARD : | | | | 25911.32 |
| 01/03/24 | 01/03/24 | DEP TFR NEFT RBI062240853266 0 RBISOGOUPEP BANDA TREASURY AT 04430 PAYMENT SYS | | | 214257.00 | 240168.32 |
| 05/03/24 | 05/03/24 | DEP TFR NEFT RBI066241536297 0 RBISOGOUPEP BANDA TREASURY AT 04430 PAYMENT SYS | | | 1000.00 | 241168.32 |
| 05/03/24 | 05/03/24 | SWEEP TFR DR TRF TO 0042767650228 TERM OF FD 0365D | | 216000.00 | | 25168.32 |
| 25/03/24 | 25/03/24 | INTEREST CREDIT | | | 428.00 | 25596.32 |
| 29/03/24 | 29/03/24 | DEP TFR NEFT RBI089247212793 4 RBISOGOUPEP BANDA TREASURY AT 04430 PAYMENT SYS | | | 30000.00 | 55596.32 |
| 30/03/24 | 30/03/24 | DEP TFR NEFT RBI091247772486 1 RBISOGOUPEP BANDA TREASURY AT 04430 PAYMENT SYS | | | 29829.00 | 85425.32 |
| 31/03/24 | 31/03/24 | DEP TFR NEFT RBI092248001094 8 RBISOGOUPEP BANDA TREASURY AT 04430 PAYMENT SYS | | | 2071141.00 | 2156566.32 |
| 31/03/24 | 31/03/24 | DEP TFR NEFT RBI092248001074 3 RBISOGOUPEP BANDA TREASURY AT 04430 PAYMENT SYS | | | 735130.00 | 2891696.32 |
| 31/03/24 | 31/03/24 | DEP TFR NEFT RBI092248001074 | | | 360000.00 | 3251696.32 |
| | | CARRIED FORWARD : | | | | 32,51,696.32C: |

Statement Summary**Dr. Count 1****Cr. Count 8****2,16,000.00****34,41,785.00**

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SAKET
NEAR DHANWANTRI HOSPITAL SAKET
MEERUT
Branch Code : 11460
Branch Phone : 2667288
IFSC:SBIN0011460
MICR:250002027

BABBU SARANG
HNO.364 SAKET
PRABHAT NAGAR
MEERUT
250001

Account No. : 32318406051
Product : SBCHQ-SBP GEN-PUB IND-ALL-INR
Currency : INR

Date : 03/04/2024 **Time :** 12:34:11

E-mail :

Cleared Balance : 2,678.28Cr

Uncleared Amount : 0.00

+MOD Bal: 0.00

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 2.70 % p.a.

Nominee Name :

Statement From 01/03/2024 to 31/03/2024

Page No. : 1

| Post Date | Value Date | Details | Chq.No. | Debit | Credit | Balance |
|-----------|------------|--|---------|-------|--------|---------|
| | | BROUGHT FORWARD : | | | | 2660.28 |
| 25/03/24 | 25/03/24 | INTEREST CREDIT OS DEP TFR = 11586. | | | 18.00 | 2678.28 |

CLOSING BALANCE :

2,678.28Cr

Statement Summary

Dr. Count 0

Cr. Count 1

18.00

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.

*** END OF STATEMENT ***

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STATE BANK OF INDIA
 SAKET
 NEAR DHANWANTRI HOSPITAL SAKET
 MEERUT
 Branch Code : 11460
 Branch Phone : 2667288
 IFSC:SBIN0011460
 MICR:250002027

BABBU SARANG

HNO.364 SAKET
 PRABHAT NAGAR
 MEERUT
 250001

Account No. : 31077201471
Product : PPF-GEN-PUB IND-ALL-INR
Currency : INR

Date : 06/04/2024

Time : 14:27:24

E-mail :

Cleared Balance : 22,97,888.00Cr

Uncleared Amount : 0.00

+MOD Bal: 0.00

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 7.10 % p.a.

Nominee Name :

Statement From 02/07/2021 to 31/03/2024

Page No. : 1

| Post Date | Value Date | Details | Chq.No. | Debit | Credit | Bal | |
|-----------|------------|---|---------|-----------|------------------------|-------------|----------|
| | | BROUGHT FORWARD : | | | | | 1867728. |
| 31/03/22 | 31/03/22 | INTEREST CREDIT | | | | ✓ 1999449. | |
| 24/03/23 | 24/03/23 | CHQ TRFR FROM TR 10382956953 OF Mr. B AT 11460 SAKET | 862568 | | 131721.00 150000.00 | ✓ 2149449. | |
| 31/03/23 | 31/03/23 | INTEREST CREDIT | | | | ✓ 2291410.0 | |
| 13/06/23 | 13/06/23 | CHQ TRFR FROM 10382956953 OF Mr. B AT 11460 SAKET | 862570 | | 141961.00 150000.00 | ✓ 2441410.0 | |
| 30/08/23 | 30/08/23 | WDL TFR trf to saving accoun 10382956953 OF Mr. B AT 11460 SAKET | | 300000.00 | | 2141410.0 | |
| 31/03/24 | 31/03/24 | INTEREST CREDIT | | | 156478.00 | ✓ 2297888.0 | |

CLOSING BALANCE :

22,97,888.00C

Statement Summary

Dr. Count 1

Cr. Count 5

3,00,000.00

7,30,160.00

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.

--- END OF STATEMENT ---

CS T264

(ORIGINAL FOR RECIPIENT)

TAX /RETAIL INVOICE

IRN :
Ack No :
Ack Date :

CLML MOTORS PVT LTD

CLML MOTORS PVT LIMITED
LAL GUAN T ROAD
GAZIABAD
GSTIN/UIN: 09AAJ0004370R1ZF
State Name : Uttar Pradesh, Code : 09
E-Mail : CLMLMOTORS@GMAIL.COM

Company's VAT TIN: 09888839103
E-mail : CLMLMOTORS@GMAIL.COM

PIN Code :201010

Buyer (Bill to)
BABBU SARANG
Son/Wife/Daughter of :HARCHARAN SINGH SARANG
364, SAKET PRABHAT NAGAR
MEERUT U.P.250001
Pin Code :250001
City : MEERUT
State Name : Uttar Pradesh, Code : 09
Date of Birth :10-Sep-1988
Adhaar No. : 699823350276
Hypothecation : STATE BANK OF INDIA

Invoice No. : VSGST/604
Invoice Date : 27-2-2022
Challan No. :
Godown : Main Location
Reference :
Order No. : Date :
Doc. No./Date:
Desp.Through :
Destination :
Terms Of Payment :

| Sl No. | Description of Goods | HSN/SAC | Qty | Rate | per | Disc. % | Amount |
|--------|--|---------|--------------|-------------|-----|---------|-----------------------|
| 1 | Creta 1.5 MPI MT S Chassis No: MALPB812LNM292462 Engine No : G4FLMV237490 Colour : POLAR WHITE | 8703 | 1 Nos | 8,54,440.69 | Nos | | 8,54,440.69 |
| | | | | | | | 1,19,621.70 |
| | | | | | | | 1,19,621.70 |
| | | | | | | | 1,45,254.92 |
| | Less | | | | | | (-10.01) |
| | | | | | | | 1,19,621.70 |
| | | | | | | | 1,19,621.70 |
| | | | | | | | 1,45,254.92 |
| | | | | | | | (-10.01) |
| | Total | | 1 Nos | | | | ₹ 12,38,939.00 |

Amount Chargeable (in words)

INR Twelve Lakh Thirty Eight Thousand Nine Hundred Thirty Nine Only

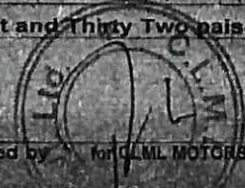
| HSN/SAC | Taxable Value | Central Tax Rate | Central Tax Amount | State Tax Rate | State Tax Amount | Cess Rate | Cess Amount | Total Tax Amount |
|--------------|--------------------|------------------|--------------------|----------------|--------------------|-----------|--------------------|--------------------|
| 8703 | 8,54,440.69 | 14% | 1,19,621.70 | 14% | 1,19,621.70 | 17% | 1,45,254.92 | 3,84,498.32 |
| Total | 8,54,440.69 | | 1,19,621.70 | | 1,19,621.70 | | 1,45,254.92 | 3,84,498.32 |

Tax Amount (in words) : **INR Three Lakh Eighty Four Thousand Four Hundred Ninety Eight and Thirty Two paise Only**

Declaration
1. GOODS ONCE SOLD, WILL NOT BE TAKEN BACK 2. ALL DISPUTES
SUBJECT TO GAZIABAD JURISDICTION ONLY

Pre Authenticated by _____ for CLML MOTORS PVT LTD

Authorised Signatory Name : _____
Designation : _____



LOS Application ID - 23786236

SANCTION LETTERSTATE BANK OF INDIA
SHASTRI NAGAR, MEERUT

To

1) Shri/Smt/Kum
Mr. BABBU SARANG S/O D/O W/O Mr. HAR CHARAN SINGH SARANG
HNO.364 SAKET, PRABHAT NAGAR, MEERUT-250001

RACPC / AL /

Date: 04/03/2022

Dear Sir,

**PERSONAL SEGMENT ADVANCES
AUTO LOAN -- SBI CAR LOAN SCHEME****Mr. BABBU SARANG s/d/w of Mr. HAR CHARAN SINGH SARANG****MEDIUM TERM LOAN OF ₹5,00,000.00**

With reference to your application dated **03/03/2022**, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **SHASTRI NAGAR, MEERUT** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,

ASST. GENERAL MANAGER

https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam_ios

04-03-2022

LOS Application ID - 23786236

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

BABBU SARANG
HNO.364 SAKET, PRABHAT NAGAR, MEERUT
UTTAR PRADESH - 250001

Ref No:

Date: 04/03/2022

Dear Sir/Madam,

**Personal Segment Auto Loan/
SBI CAR LOAN SCHEME**Loan for purchase of Term Loan of Rs. 500000/-With reference to your application dated 03/03/2022, we hereby sanction you a Term Loan of Rs. 500000 /-(Rupees Five Lakhs Only) on the following terms and conditions:**1.Purpose :**The Loan is sanctioned to you for the purpose of purchase of HYUNDAI , CRETA ,2022.**2.Margin : 65.18%****3.RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**Interest on the loan will be charged at 7.25 % p.a., on daily reducing balance at monthly rests which is 0.75 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7 % p.a. The rate of interest viz, 7.25 % 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<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

04-03-2022

the loan account, penal interest at the rate of 2% per month over the stipulated interest rate with monthly rests will be charged for the irregular amount 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 % p.a. over the Marginal Cost of Funds Based Lending Rate (MCLR) which is at present % p.a., the current effective rate being % p. a. calculated on daily balance of the loan amount at monthly rests, subject to reset at the end of 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 :

(A) Regular Repayment:

Equated Monthly Instalment of Rs. 9959.7 each commencing from the month of 01/04/2022 till the entire loan with interest is fully repaid.

(B) Flexi Repay Option:

Option A: 6 months Flexi Repay Option

For first 6 Months, Equated Monthly instalment of Rs. each commencing from the month to the month and Equated Monthly Instalment of Rs. each commencing from the 7th month till the entire loan with interest is fully repaid.

Option B: 12 months Flexi Repay Option

For first 6 Months, Equated Monthly instalment of Rs. each commencing from the month to the month and Equated Monthly Instalment of Rs. each commencing from the 7th month to the month Monthly Instalment of Rs. each commencing from the 13th month till the entire loan with interest is fully repaid.

5. Pre-payment charges :

(a) For Fixed Interest Rates under noted charges will be levied:

- (i) Prepayment charges @1%+GST will be levied quarterly on the prepaid amount if prepaid, within 2 years from the disbursement of loan.
- (ii) Foreclosure charges 3%+GST on the balance will be levied if, account closed within 2 years from the disbursement of loan.

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:

<https://pbautos.statebanktimes.in/FinGncCAS/ReportDynaParam.ios>

04-03-2022

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 insured at all times during the term of the loan account.

The Borrower shall always be responsible to ensure that the insurance policy in respect of the hypothecated assets remains valid till all the dues of the Bank are repaid and to keep such insurance policy renewed each year. The Bank shall not be liable for any consequences arising from non-renewal of insurance in any year, even if the bank has in any previous year renewed the insurance of the hypothecated assets by debiting the borrower's account for failure of the borrower to renew such insurance policy.

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. :

(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 tele-call/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.2,500/- (plus Goods and Services 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 Rs (Rupees 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.

Yours faithfully,



One Set of document Received
by the Customer

(* Delete whichever not applicable)

Received the original.

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

[Handwritten Signature]

04-03-2022

Terms and conditions accepted



BABBU SARANG
HNO.364 SAKET, PRABHAT NAGAR, MEERUT
UTTAR PRADESH - 250001

CAR Loan documents for Rs. 5,00,000/-
Signed by me/us at SBI.....
Copy of Arrangement Letter and Schedule
No. of cheques obtained.

Borrower(s)

Date: 04/03/2022

Terms and conditions accepted

Guarantor(s)

Date: 04/03/2022

Terms and conditions accepted

(All pages of this Arrangement Letter are required to be stamped and initialed 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.)



**ADITYA BIRLA
CAPITAL**

adityabirlacapital.com

Welcome to Aditya Birla Insurance Brokers Limited, a subsidiary of Aditya Birla Capital Limited!

Dear MR. BABBU SARANG ,

We thank you for the trust you have shown by making us your preferred choice for your motor insurance needs. It's our pleasure to have you as a valued customer. Aditya Birla Capital's protecting solutions enable you to protect against risks to you and your vehicle.

Your decision to choose your Motor Insurance under the Hyundai Assurance Program (HAP) will not only protect you against the risks, but it also gives you a host of unique features such as:

- Instant online policy schedule cum certificate of insurance
- Online payment facility
- Includes six add-on covers
- In-built rodent cover
- Part categorization advantage
- 5-10% savings on salvage
- Assistance in hassle free and cashless claim settlement at the dealerships. Please note that the admission and settlement of claim is at sole discretion of Insurance Company

What's more, this policy program is recognized by all Hyundai dealers across the country, thus, leaving you with even lesser worries!

Please find enclosed the following:

- A Policy Schedule cum Certificate of Insurance, containing details of your vehicle insurance cover and premium calculation
- A Policy Wording Document with Terms & Conditions, as per your motor insurance policy. For detailed policy wording kindly refer respective Insurance Company website

We hope that you were satisfied with all the insurance company options that were presented to you by your dealer and policy was issued as per your choice of insurer.

Meeting your life's money needs

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all the financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital. One trusted name you can rely on to understand and meet all your money needs throughout your life.

While you have availed our Protecting solution through Motor Insurance under the Hyundai Assurance Program, Aditya Birla Capital also offers to help you in Investing prudently for your future to enable you to live the life you aspire; Financing your life's immediate desires and fueling your ambitions without having to wait; and in Advising the right solutions for your needs throughout your life.

We assure you of the best customer service always. Looking forward to a long and successful journey ahead!

Yours sincerely,

Aditya Birla Insurance Brokers Limited

For Renewals, Endorsements, NCB Certificates, Cancellations & Refund: Kindly contact CLML MOTORS PVT LTD GHAZIABAD at 0120-2866033

For any service related queries, please contact us

1800-270-7000

clientfeedback.abibl@adityabirlacapital.com

Aditya Birla Insurance Brokers Limited

Regd. Office: Indian Rayon Compound, Veraval - 362 266, Gujarat.

IRDAI Regn. No.: 146. Composite Insurance Broker. Valid till: 9th April 2024

Corporate Office: One World Centre, Tower 1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 | CIN: U99999GJ2001PLC062239

In case of any queries/complaints/grievances, please write to us at clientfeedback.abibl@adityabirlacapital.com ISO 9001. Quality Management certified by BSI under certificate number FS 611893. Aditya Birla Insurance Brokers Limited, Aditya Birla Health Insurance Co. Limited and Aditya Birla Sun Life Insurance Company Limited are part of the same promoter group. Insurance is a subject matter of solicitation.

ICICI Lombard General Insurance Co. Ltd.
 Bundled - Private Car Policy, UIN: IRDAN139RP0039V01201819
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No: 3001/III-11610381/00/000
 Policy Issued On: 27-FEB-2022 (14:34)
 Insured Name: MR. RABHU SARANG
 Insured Add: 364 SAKET PRABHAT NAGAR, MEERUT, UTTAR PRADESH-250001
 Proposal No. & Date: P48102580, 27-FEB-2022
 Previous Policy No.: NA
 Previous Insurer: NA
 Period of Own Damage: 27-FEB-2022(14:34) to 26-FEB-2023(Midnight) 1 Year
 Period of Liability Cover: 27-FEB-2022(14:34) to 26-FEB-2025(Midnight) 3 Years
 Period of CPA Cover: 27-FEB-2022(00:00) to 26-FEB-2025(Midnight) 3 Years
 Age 47 | FEMALE | Relation SPOUSE
 Servicing Office of Insurer: Chamber 1, Fourth Floor, Ekico Corporate, Ganga Nagar, Lucknow, Uttar Pradesh 226024, LUCKNOW, UTTAR PRADESH, PINCODE:226024, UTTAR PRADESH (State Code: 09), PH-1866-26666

PAN: AAACI7904G GSTIN: 09AAACI7904G1ZL CIN: U67200MH2000PLC129408

| Make | Model | Sub Model | Cubic Capacity | Manufacturing Year | Seating capacity |
|-------------|-------------------|-----------------------|----------------------|--------------------|-------------------|
| HYUNDAI | CRETA | CRTA 1.5 MPI MT S | 1497 | 2022 | 5 |
| Body Type | Registration No. | RTO | Hypothecation/Lease* | Fuel Type | Chassis No. |
| SUV | NEW | MEERUT | Yes | PETROL | MALPB612L3M292462 |
| Vehicle IDV | Elec. Accessories | Non-Elec. Accessories | CNG/LPG Kit | Total IDV | Engine No. |
| 1,180,375 | 0 | 0 | 0 | 1,180,375 | G4FLMV237490 |

Schedule of Premium (Amount in Rs.)

| Own Damage Premium (A) | | Deductibles | |
|--|----------------------------|--|--------|
| Basic Premium | 15,067 | Voluntary Deductibles (0) (IMT-22A) | 0 |
| Vehicle | 0 | Anti Theft Device (IMT-10) | 0 |
| Non-Elec. Accessories | 0 | AA Membership (IMT-8) | 0 |
| Elec. Accessories (IMT-24) | 0 | No Claim Bonus (0%) | 0 |
| CNG/LPG Kit (IMT-25) | 0 | Handicap Discount (50%) | 0 |
| Sub Total (Basic Premium) | 15,067 | Sub Total (Deductibles) | 0 |
| Geographical Area Extension (IMT-1) | 0 | Add On Coverages (ZD EP CM PB KP) | 7,381 |
| IMT 58 Premium | 0 | Net Own Damage Premium (A) | 22,448 |
| Sub Total-Addition | 15,067 | | |
| Liability Premium (B) | | Total Premium (A+B) | |
| Basic Third Party Liability | 9,534 | PA Cover For 0 Persons of Rs. 100000 Each (IMT-16) | 0 |
| Third Party Liability For Bi-Fuel Kit | 0 | PA cover for Paid Driver of Rs 2,00,000 (IMT-17) | 0 |
| Third Party Liability For Geographic Extension | 0 | Legal Liability For Paid Driver (IMT-28) | 150 |
| PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15) | 914 | Legal Liability for Employees (for 0 persons) (IMT-29) | 0 |
| | | Net Liability Premium (B) | 10,598 |
| | | Total Premium (A+B) | 33,046 |
| SGST (9%) | 2975 | CGST (9%) | 2975 |
| | | Gross Premium Paid | 38,996 |
| Note: 1 Policy issuance is subject to realization of cheque | | 4 Geographical Area-India. | |
| 2 Consolidated stamp duty paid to state exchequer | | 5 The policy is subject to compulsory deductible of Rs.1000 (IMT-22) | |
| 3. The insurance company will display terms & conditions on its website www.icicilombard.com which can be accessed by you online | | *Subject to IMT Endt. Nos. & Memorandum:7,15,22,28 | |
| Tenure | 27-FEB-2022 to 26-FEB-2023 | | |
| Total IDV | 1,180,375 | | |

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) Organized 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 driving license at the time of the accident and is not disqualified from holding or obtaining such 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 Vehicle 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 the requirements of the Motor Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. of Rs. 15 Lakhs 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)-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. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Grievance Clause: For resolution of any query or grievance, you may contact us on our toll free no. 1800 2666, or visit any of our branch offices. You can also write to us at customersupport@icicilombard.com. For detailed grievance redressal mechanism please visit the 'Grievance Redressal' on our website www.icicilombard.com.

Hypothecation Details: STATE BANK OF INDIA - MEERUT
 MISF: AB-MHY000227 - CLML MOTORS PVT. LTD. Designated Person (DP) Name: DINKAL AGRAWAL, Code: AB-DPHY000300-5193

Receipt No:180222346492, Payment Mode: Corporate Credit Card
 Important Notice: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the 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 & RIGHT OF RECOVERY" For legal interruption, English version will hold good.

SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : 180222346492
 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 XI of Motor Vehicle Act, 1988

For & On Behalf of ICICI Lombard General Insurance Co. Ltd.



[Handwritten Signature]



Private Car Package Policy

Introduction to Motor Insurance Policy

A Motor Insurance Policy is mandatory under the Motor Vehicle Act ensuring that the car owner is protected from financial losses, caused by damage or theft to the vehicle and third party liability.

What does the policy cover?

- Loss or damage to your vehicle or the accessories due to:
 - Natural Calamities: Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
 - Man-made Calamities: Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.
- Personal Accident cover for individual owners of the vehicle while driving.
- Legal Liability due to accidental damage for
 - Any permanent injury/death of a person
 - Any damage caused to the property.
- Towing charges up to Rs. 1500

Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Loss or damage to Bi-fuel system
- Legal Liability to paid driver, cleaner or any workman
- Personal Accident cover for the occupants

Other Salient Features

- No Claim Bonus available on subsequent renewals in lieu of claims free experience
- Discount for opting higher voluntary excess
- Discount for installation of approved anti-theft devices
- Discount for AAI membership
- Premium Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation is applicable for the parts needing replacement in accident

What is not covered in the policy?

- Mechanical/Electrical breakdown, manufacturing defect
- Consequential loss, depreciation, wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war
- Accidents outside the Geographical Area
- Policy Excess

FastTag Clause: As per National Highways Authority of India, kindly ensure to affix FASTag on your vehicle.

Schedule of Depreciation for fixing IDV of the vehicle

| Age of the vehicle | % of Depreciation |
|---|-------------------|
| Not exceeding 6 months | 5% |
| Exceeding 6 months but not exceeding 1 year | 15% |
| Exceeding 1 year but not exceeding 2 years | 20% |
| Exceeding 2 years but not exceeding 3 years | 30% |
| Exceeding 3 years but not exceeding 4 years | 40% |
| Exceeding 4 years but not exceeding 5 years | 50% |

IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured

Schedule of Depreciation for parts replaced

50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags

30% for all fiber glass components

Nil for all parts made of glass

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In the case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

(Applicable for policies with risk inception date on or after 1st February 2013)

For all other parts depreciation rate is applicable as following:

| Age of the vehicle | % of Depreciation |
|--|-------------------|
| Not exceeding 6 months | Nil |
| Exceeding 6 months but not exceeding 1 year | 5% |
| Exceeding 1 year but not exceeding 2 years | 10% |
| Exceeding 2 years but not exceeding 3 years | 15% |
| Exceeding 3 years but not exceeding 4 years | 25% |
| Exceeding 4 years but not exceeding 5 years | 35% |
| Exceeding 5 years but not exceeding 10 years | 40% |
| Exceeding 10 years | 50% |

Addon Cover(s): If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.

Coverage Details: ZD-Zero Depreciation, RTI-Return To Invoice, EP-Engine Protect, PB- Loss of Personal Belonging, CM-Consumable Cover, KP-Key Protect

The details furnished above do not constitute the entire terms & conditions. For details please refer to insurance company's Policy Document on insurance company's website www.icicilombard.com