

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 :** 28/02/2024**Time :** 12:46:22**E-mail :****Cleared Balance :** 25,911.32Cr**Uncleared Amount :** 0.00**+MOD Bal:** 34,78,682.00Cr**Limit :** 0.00**Drawing Power :** 0.00**Int. Rate :** 2.70 % p.a.**Nominee Name :**

Statement From 01/04/2020 to 30/06/2021

Page No. : 7

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				5457758.62
06/03/21	06/03/21	DEBIT		147.50		5360524.62
		ATMCard AMC 510372*				
06/03/21	06/03/21	DEP TFR			64516.00	5425040.62
		NEFT RBI066218225750				
		3 RBISOGOUPEP				
		AMBEDKARNAGAR TR				
		AT 04430 PAYMENT SYS				
09/03/21	09/03/21	POS ATM PURCH		1594.00		5423446.62
		OTHPG 878959 CC				
		0900302021 878959				
12/03/21	12/03/21	WDL TFR		150000.00		5273446.62
		SBILT120320211054003				
		31077201471 OF Mr. B				
		AT 11460 SAKET				
25/03/21	25/03/21	DEP TFR			23000.00	5296446.62
		NEFT RBI085210825181				
		7 RBISOGOUPEP				
		AMBEDKARNAGAR TR				
		AT 04430 PAYMENT SYS				
25/03/21	25/03/21	INTEREST CREDIT			34691.00	5331137.62
26/03/21	26/03/21	DEP TFR			2844.00	5333981.62
		NEFT RBI086210948922				
		2 RBISOGOUPEP				
		AMBEDKARNAGAR TR				
		AT 04430 PAYMENT SYS				
26/03/21	26/03/21	DEP TFR			2117.00	5336098.62
		NEFT RBI086210948920				
		9 RBISOGOUPEP				
		AMBEDKARNAGAR TR				
		AT 04430 PAYMENT SYS				
30/03/21	30/03/21	ATM WDL		15000.00		5321098.62
		ATM CASH 3935 SBI,M				
07/04/21	07/04/21	DEP TFR			136660.00	5457758.62
		NEFT RBI098212818258				
		1 RBISOGOUPEP				
		CARRIED FORWARD :				54,57,758.62C

Statement Summary**Dr. Count 31****Cr. Count 36**

3,80,282.03

26,39,143.00

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

STATEMENT OF ACCOUNT

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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 : 28/02/2024 Time : 12:39:34

E-mail :

Cleared Balance : 2,660.28Cr

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 01/04/2020 to 01/09/2022

Page No. : 1

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				0.00
19/04/20	19/04/20	CR RT CHG 3.000 -				
31/05/20	31/05/20	CR RT CHG 2.750 -				
25/06/20	25/06/20	INTEREST CREDIT			110.00	15761.00
26/06/20	26/06/20	DEBIT		147.50		15613.50
		ATMCard AMC 559601*				
25/09/20	25/09/20	INTEREST CREDIT			106.00	15719.50
12/10/20	12/10/20	POS ATM PURCH		12638.60		3080.90
		OTHPG 169074 EA 1201002020 169074				
19/10/20	19/10/20	SWEEP TRF CREDIT			10224.00	13304.90
		TRF FR 0037661264833 TERM OF FD 0365D INT: 22400ROI:				
19/10/20	19/10/20	POS ATM PURCH		12638.60		666.30
		OTHPG 983156 PA 1901002020 983156				
25/12/20	25/12/20	INTEREST CREDIT			23.00	689.30
11/02/21	11/02/21	SWEEP TRF CREDIT			10016.00	10705.30
		TRF FR 0038197890381 TERM OF FD 0365D INT: 1600ROI:				
11/02/21	11/02/21	ATM WDL		10000.00		705.30
		ATM CASH 253 POLIC				
25/03/21	25/03/21	INTEREST CREDIT			5.00	710.30
21/06/21	21/06/21	DEBIT		147.50		562.80
		ATMCard AMC 559601*				
25/06/21	25/06/21	INTEREST CREDIT			5.00	567.80
25/09/21	25/09/21	INTEREST CREDIT			4.00	571.80
05/11/21	05/11/21	SWEEP TRF CREDIT			20347.00	20918.80
		TRF FR 0037661264833 TERM OF FD 0365D INT: 42700ROI:				
05/11/21	05/11/21	ATM WDL		20000.00		918.80
		ATM CASH 1626 SBI,M CARRIED FORWARD :				918.88C

Statement Summary

Dr. Count 6

Cr. Count 9

55,572.20

40,840.00

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 Branch Phone : 2667288
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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 : 28/02/2024 **Time :** 12:49:35

E-mail :

Cleared Balance : 25,911.32Cr

Uncleared Amount : 0.00

+MOD Bal: 34,78,682.00Cr

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 2.70 % p.a.

Nominee Name :

Statement From 01/07/2021 to 28/02/2024

Page No. : 8

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				181798.72
05/03/22	05/03/22	ALIGARH TREASURY AT 04430 PAYMENT SYS DEP TFR NEFT RBI065224194264 0 RBISOGOUPEP			1000.00	154070.22
08/03/22	08/03/22	ALIGARH TREASURY AT 04430 PAYMENT SYS SWEEP TFR DR TRF TO 0040839421268		129000.00		25070.22
11/03/22	11/03/22	TERM OF FD 0366D DEBIT		147.50		24922.72
11/03/22	11/03/22	ATMCard AMC 510372* DEP TFR			5000.00	29922.72
11/03/22	11/03/22	NEFT RBI071226086695 4 RBISOGOUPEP ALIGARH TREASURY AT 04430 PAYMENT SYS DEP TFR			2837.00	32759.72
16/03/22	16/03/22	NEFT RBI071226086695 5 RBISOGOUPEP ALIGARH TREASURY AT 04430 PAYMENT SYS ATM WDL		10000.00		22759.72
16/03/22	16/03/22	ATM CASH 2468 SBI S CHQ TRFR FROM 35810238853 OF CLML	695827		500000.00	522759.72
22/03/22	22/03/22	AT 00604 ALIGARH MAI SWEEP TFR DR TRF TO 0040869559371		497000.00		25759.72
25/03/22	25/03/22	TERM OF FD 0366D INTEREST CREDIT			571.00	26330.72
01/04/22	01/04/22	DIRECT DR		10000.00		16330.72
03/04/22	03/04/22	TRF TO 0040840426772 ATM WDL		10000.00		6330.72
06/04/22	06/04/22	ATM CASH 1911 SBI,M DEP TFR			175468.00	181798.72
		CARRIED FORWARD :				1,81,798.72C

Statement Summary

Dr. Count 32

Cr. Count 45

1,53,85,321.90

81,95,802.00

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BABBU SARANG
 HNO.364 SAKET
 PRABHAT NAGAR
 MEERUT
 250001

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

Date : 28/02/2024 Time : 12:39:34

E-mail :

Cleared Balance : 2,660.28Cr

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 01/04/2020 to 01/09/2022

Page No. : 2

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				918.88
05/11/21	05/11/21	REVERSE ATM WDL			20000.00	20918.88
25/12/21	25/12/21	INTEREST CREDIT			81.00	20999.88
31/01/22	31/01/22	WDL TFR		118.00		20881.88
		CERSAI FEE 40739470322 OF Mr. B AT 10050 RACPC MEERU				
08/02/22	08/02/22	DEBIT		2748.00		18133.88
		SBI GEN ISN PREMIUM				
27/02/22	27/02/22	DIRECT DR		11586.00		6547.88
		TRF TO 0040739470322				
25/03/22	25/03/22	INTEREST CREDIT			107.00	6654.88
27/03/22	27/03/22	SWEEP TRF CREDIT			5011.00	11665.88
		TRF FR 0038264195418				
		TERM OF FD 0365D				
27/03/22	27/03/22	DEBIT ADJUSTMEN				
		DIRECT DR		11586.00		79.88
		TRF TO 0040739470322				
23/04/22	23/04/22	SWEEP TRF CREDIT			20000.00	20079.88
		TRF FR 0037661264833				
		TERM OF FD 0365D				
23/04/22	23/04/22	ATM WDL		20000.00		79.88
		ATM CASH 6010 SBI,M				
24/04/22	24/04/22	SWEEP TRF CREDIT			20000.00	20079.88
		TRF FR 0037661264833				
		TERM OF FD 0365D				
24/04/22	24/04/22	ATM WDL		20000.00		79.88
		ATM CASH 5180 MEERU				
27/04/22	27/04/22	SWEEP TRF CREDIT			12005.00	12084.88
		TRF FR 0037661264833				
		TERM OF FD 0365D				
27/04/22	27/04/22	DEBIT ADJUSTMEN				
		DIRECT DR		11586.00		498.88
		TRF TO 0040739470322				
02/05/22	02/05/22	SWEEP TRF CREDIT			2001.00	2499.88
		TRF FR 0037661264833				
		TERM OF FD 0365D				
		CARRIED FORWARD :				2,499.88C

Statement Summary

Dr. Count 13

Cr. Count 17

1,33,196.20

1,20,045.00

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 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 :** 14:24:46

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 01/04/2020 to 31/03/2021

Page No. : 1

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				0.00
01/04/20	01/04/20	CR RT CHG 7.900 -				
12/03/21	12/03/21	DEP TFR SBILT120320211054003 10382956953 OF Mr. B AT 11460 SAKET			150000.00	1613798.00
31/03/21	31/03/21	INTEREST CREDIT			103930.00	✓ 1717728.00

CLOSING BALANCE :

17,17,728.00C:

Statement Summary

Dr. Count 0

Cr. Count 2

2,53,930.00

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--- END OF STATEMENT ---

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 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	Balan
		BROUGHT FORWARD :				1867728.00
31/03/22	31/03/22	INTEREST CREDIT			131721.00	✓ 1999449.00
24/03/23	24/03/23	CHQ TRFR FROM TR 10382956953 OF Mr. B AT 11460 SAKET	862568		150000.00	2149449.00
31/03/23	31/03/23	INTEREST CREDIT			141961.00	✓ 2291410.00
13/06/23	13/06/23	CHQ TRFR FROM 10382956953 OF Mr. B AT 11460 SAKET	862570		150000.00	2441410.00
30/08/23	30/08/23	WDL TFR trf to saving accoun 10382956953 OF Mr. B AT 11460 SAKET		300000.00		2141410.00
31/03/24	31/03/24	INTEREST CREDIT			156478.00	✓ 2297888.00

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 ---

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



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 dally 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/FinOneCAS/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,

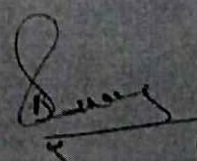
 Branch Manager

One Set of document Received
by the Customer

(* Delete whichever not applicable)

Received the original.

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


04-03-2022

Terms and conditions accepted

Sarang

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

CAR Loan documents for Rs. 5,00,000/-

provided by me/us at SBI.....

copy of Arrangement Letter and Schedule

of applicable charges 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: IRDANI39RP0039V01201819
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

No	3001/III-11610381/00/000	Proposal No. & Date	P48102580, 27-FEB-2022
Policy Issued On	27-FEB-2022 (14:34)	Previous Policy No.	NA
Insured Name	MR. BABHU SARANG	Previous Insurer	NA
Insured Add.	364 SAKET PRABHAT NAGAR , MEERUT , UTTAR PRADESH-250001	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
Nominee Name	VIRENDER KAUR	Age 47 FEMALE	Relation SPOUSE

Servicing Office of Insurer: Chamber I, Fourth Floor, Elexco Corporate, Gomi Nagar, Lucknow, Uttar Pradesh 226024. LUCKNOW, UTTAR PRADESH, PINCODE:226024, UTTAR PRADESH (State Code : 09), PH-1800-26666

PAN: AAAC17904G GSTIN: 09AAAC17904G1ZL CIN: U67200MH12000PLC129408

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MT S	1497	2022	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	MEERUT	Yes	PETROL	MALPB812LNM292462
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)			
Basic Premium	Deductibles		
Vehicle	15,067	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	0
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (0%)	0
Sub Total (Basic Premium)	15,067	Handicap Discount (50%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	0
IMT 58 Premium	0	Add On Coverages (ZD EP CM PB KP)	7,381
Sub Total-Addition	15,067	Net Own Damage Premium (A)	22,448

Liability Premium (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

MISP: 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 X and Chapter XI of Motor Vehicle Act, 1988

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



[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