

GOVERNMENT OF UTTAR PRADESH

Transport Department Transport Nagar RTO Lucknow (UP32)

FORM 23

CERTIFICATE OF REGISTRATION

Registration No : UP32LD8618
Description of Vehicle : MOTOR CAR
Registration Date : 12-Dec-2019
Purpose For Printing RC : NEW
Dealer's Name & Address : MGS INFRABUILD F.T.LTD, 11 MG MARG, HAZRATGANJ LUCKNOW, ...
Owner Name : CHARU NAND
Son/wife/daughter of : MIR VINOD KUMAR GUPTA
Full Address: (Permanent) : 328/9, BRAHMANI TOLA, CHOWK, LUCKNOW, UTTAR PRADESH-226003
Full Address: (Temporary) : 328/9, BRAHMANI TOLA, CHOWK, LUCKNOW, UTTAR PRADESH-226003
Fitness Up To : 11-Dec-2034
Tax Up To : One Time
Owner Serial No : 1

Detailed Description

Class of Vehicle : MOTOR CAR
Link Vehicle No : BHARAT STAGE IV
Ownership : INDIVIDUAL
Norms :
Maker's Name : HONDA CARS INDIA LTD
Rear HSRP No : BA2500146443
Front HSRP No : BA2500146442
Month/Year of Manuf. : 10/2019
Type of Body : SEDAN
Chassis No : MAKDF657KK4100504
No of Cylinders : 4
Fuel : DIESEL
Engine No : N15A12807214
Cubic Capacity : 1498.00
Horse Power(BHP) : 97.82
Wheel base : 2470
Maker's Classification : AM/AZE 1.5 E MT (I-DTEC)
Standing Cap : 0
Seating Cap(in all) : 5
Unladen Wt (kgs) : 993
Colour : WHITE ORCHID PEARL
Laden/GV Wt (kgs) : 1450
Other Criteria : AC Fitted
Vehicle Purchase-As : Fully Built

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

Table with 3 columns: By Manuf., Description, Weight(in kgs). Includes rows for front/rear/other tandem weights and a note about hypothecation to HDFC Bank Limited, Lucknow.

Purchase dt : 06-Dec-2019
OTT Date : 06-Dec-2019
TaxUpTo : One Time
Tax Exempted or Not : NOT EXEMPTED
Other State/Transfer/Conversion Details :
Previous Owner :
Old State :
Transfer Date :
Sale Amt : 768000/-
Amount/Rcpt No : 56720 / UP32D19120002595
Vehicle is Govt/ Pvt : PRIVATE
Date of Approval : 12-Dec-2019
Previous RegNo :
Entry Date :
Conversion Date :

Signature of Registrar
Date of Issue
Stamp: 18-12-2019

This certificate is valid from 12-Dec-2019 to 11-Dec-2034
Date : 18-Dec-2019 16:30:20
Taxation Particulars / Advance Registration Mark Fee Details



Bharti AXA General Insurance Company Limited

1800-103-2292 (Toll free)
customer.service@bharti-axa.com
SMS <SERVICE> to 5667700
www.bharti-axa.co.in

To update your details please call
our customer care number

1800-103-2292 (Toll free)

Date: 06 Dec 2019
Policy Number: P13/4775236/U1/12/007083

CHARU NAND

328/9BRAHMANT TOLA

CHOWK

LUCKNOW-226003

UTTAR PRADESH

INDIA 226003

Phone Number: 7376008884
EmailID: NOMAIL@GMAIL.COM

Dear CHARU NAND

Sub:Risk Assumption Letter

We thank you for choosing Bharti AXA Private Car 1Yr OD 3Yrs TP, which has been issued on the below mentioned details.

Please find enclosed Policy No. P13/4775236/U1/12/007083

Insured Vehicles Details

Name of the Insured	CHARU NAND
Period of Insurance	December 06, 2019 0.00 to Midnight of December 05, 2022
Vehicle Make/Model	HONDA AMAZE 1.5 DE
RTO City	LUCKNOW
Vehicle Registration No.	NEW
Vehicle Registration Date	06/12/2019
Engine No.	N15A12807214
Chassis No.	MAKDF657KK4100504
Current Year NCB(%)	

The information provided above is based on the information received from you and accordingly, the policy has been processed. Coverage of risk and subject to realization of the full premium, post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be voidab-initio.

If you require any changes in the Certificate of Insurance you are requested to inform us by writing to **customer.service@bharti-axa.com** or calling our 24 hour toll free helpline or **1800-103-2292**

Absence of any communication within a period of 15 days of the date mentioned on this letter would mean that the issued policy is in order and as per your proposal.

To ensure a smooth claims process for our customers, we have a network of 2000+ cashless garages across India. We are available 24x7 claim

information at the above mentioned number. Bharti AXA General Insurance has a variety of products like Health, Travel Home & Personal Accident Insurance to suit your varied needs. This is one of the reasons why AXA has been ranked the No. 1 global insurance brand by Interbrand. To know more about our products, you can visit on www.bharti-axa.co.in

We welcome you to the Bharti AXA family and ensure you of our best services always

Warm Regards

BHARTI AXA GENERAL INSURANCE COMPANY LTD.

Authorized Signatory

1800-103-2292
Gmail

Annexure I
List of Insurance Ombudsmen

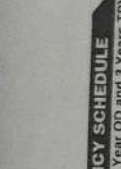
Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambika House, Nr. C.U. Shah College, Ashram Road, AHMEDABAD-380 014, Tel.: 079-27545441, Fax: 079-7796457, Email: bimab@kai.ahmedabad@gbic.co.in	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Dieman and Diu
BENGALURU	Insurance Ombudsman, Office of the Insurance Ombudsman, 19/19, Jeevan Soudha Building, Ground Floor, 24th Main, JP Nagar First Phase, Bengaluru-560025, Tel.: 080-28652949/28652048, Email: bimab@kai.bengaluru@gbic.co.in	State of Karnataka
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman, 1st Floor, 6, Mahila Nagar, Opp. Ardi, Near bimab@kai.bhopal@gbic.co.in	States of Madhya Pradesh and Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009, Tel.: 0674-2596455, Fax: 0674-2596003, Email: bimab@kai.bhubaneswar@gbic.co.in	State of Odisha
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Bata Building, Sector 17-D, CHANDIGARH-160002, Tel.: 0172-2709489/2712101, Fax: 0172-2709274, Email: bimab@kai.chandigarh@gbic.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union Territory of Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman, 1st Floor, 104, 2nd Floor, 45, Esar, 453 (old 332), Anna Salai, Teyyanampet, CHENNAI-600 018, Tel.: 044-24333668/62984, Fax: 044-24333664, Email: bimab@kai.chennai@gbic.co.in	States of Tamil Nadu, Kerala, Andhra Pradesh, Karnataka, West Bengal, Pondicherry, Jharkhand, Chhattisgarh, Madhya Pradesh, Uttar Pradesh, Bihar, Odisha, Assam, Meghalaya, Mizoram, Tripura, Arunachal Pradesh, Nagaland and Manipal
NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 212 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002, Tel.: 011-2323405/23232037, Fax: 011-23230858, Email: bimab@kai.delhi@gbic.co.in	State of Delhi
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman, 222 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002, Tel.: 011-2323405/23232037, Fax: 011-23230858, Email: bimab@kai.delhi@gbic.co.in	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Main Court, A.C. Guards, Laddi Ka Pool, HYDERABAD-500 004, Tel.: 040-8555041/23923312122, Fax: 040-23376399, Email: bimab@kai.hyderabad@gbic.co.in	States of Andhra Pradesh, Telangana and Union Territory of Yasaam which is a part of Union Territory of Pondicherry
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawan Singh Marg, Jaipur-302 005, Tel.: 014- 2740363, Fax: 0141, Email: bimab@kai.jaipur@gbic.co.in	State of Rajasthan
KOCHI	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawan Singh Marg, Jaipur-302 005, Tel.: 014- 2740363, Fax: 0141, Email: bimab@kai.jaipur@gbic.co.in	State of Kerala and Union Territory of (a) Lakshadweep (b) Male - a part of Union Territory of Pondicherry
KOLKATA	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindustan Bldg., Anand, A. C. Ramer, Kolkata-700 072, Kolkata, Tel.: 033-22124339/22124346, Fax: 22124341, Email: bimab@kai.kolkata@gbic.co.in	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman, Phase-2, 6th Floor, Nagal Kishore Road, Hazariganj, LUCKNOW-226 001, Tel.: 0522-2253331/2231330, Fax: 0522-2231310, Email: bimab@kai.lucknow@gbic.co.in	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Jhansi, Banda, Chhikola, Auraiya, Kanpur, Lalitpur, Fatehpur, Prayagrah, Amroha, Meerut, Saharanpur, Rampur, Lucknow, Unnao, Sitapur, Jaunpur, Bahraich, Barabanki, Sambhal, Srawasti, Goranabad, Ghazipur, Azamgarh, Baranasi, Sant Kabir Nagar, Sultanpur, Maharaish, Sonbhadra, Sant Kabir Nagar, Azamgarh, Kushinagar, Gorakhpur, Deoria, Meer, Ghazipur, Chandauli, Ballia, Siddharthnagar
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Anexe, S.V. Road, Santacruz(W), MUMBAI-400 054, Tel.: 022-26106899/26106552, Email: bimab@kai.mumbai@gbic.co.in	States of Goa, Andhra Pradesh, Karnataka, Kerala, excluding Areas of New Mumbai & Thane
NOIDA	Insurance Ombudsman, Office of the Insurance Ombudsman, bhagwan saba palace, 4th floor, Main Road, Naya Bazar, Sec: 15 G B, Noida, Noida - 201301, Tel.: 0120-2514250/2514252-53, Email: bimab@kai.noida@gbic.co.in	States of Uttaranchal and the following Districts of State of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bulandshahr, Budaun, Budaun, Budaun, Budaun, Budaun, Budaun, Budaun, Budaun, Budaun, Budaun, Budaun, Budaun, Budaun, Ferozabad, Ferozabad, Gurgaon, Gurgaon, Gurgaon, Kasganj, Haridwar, Shamli, Meerut, Meerut, Meerut, Sambhal, Aoncha, Hathras, Agra, Meerut, Meerut, Meerut
PATNA	Insurance Ombudsman, Office of the Insurance Ombudsman, Kalyana Arcade Building, 1st Floor, Bazar Samiti Road, Bahadurpur, Patna 800 006, Tel: 91-952-2580952, Email: bimab@kai.patna@gbic.co.in	States of Bihar and Jharkhand
PUNE	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Darghan Bldg., 2nd Floor, C.T.S. No.3, 195 to 198, N.C. Kokhar Road, Narayan Peth, Pune - 411 030, Tel.: 020-32341330, Email: bimab@kai.pune@gbic.co.in	State of Maharashtra, Areas of New Mumbai and Thane but excluding Mumbai Metropolitan Region

18-10-18
09-10-18

OFFICE OF THE GOVERNING BODY OF INSURANCE COUNCIL

Smt. Ramma Bhasin, Secretary General
3rd Floor, Jeevan Seva Anexe,
S.V. Road, Santacruz(W),
MUMBAI - 400 021,
Tel: 022-26106899/6671
Fax : 022-26106949
Email- inscoun@gbic.co.in
Web: http://www.gbic.co.in/

Smt. Y. R. Raagar, The Secretary
3rd Floor, Jeevan Seva Anexe,
S.V. Road, Santacruz (W),
MUMBAI - 400 021,
Tel: 022-26106980
Fax: 022-26106949



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE
 Smart Drive Private Car Bundled Cover Insurance (1 Year OD and 3 Years TP)

Insured Name	MR CHARU NAND	
Address	28B/BR/RAHMAN TOLA CHOWK LUCKNOW-226003 UTTAR PRADESH INDIA 226003	
Telephone No	Mobile No	73760088884
Email Address	NONMAIL@GMAIL.COM	
Nominee Name	Appointee Name	AKANKSH NAND
Relationship	Appointee Relation	BROTHER
Registration No.	Make/Model	HONDA AMAZE 1.5 DE
NEW	Type of Body	SALOON
Vehicle IDV	Trailer	Non Electrical
673,550.00	Electrical/Electronic Accessories (₹)	0.00

Agent Name & No	BHARTI AXA GENERAL INS CO. LTD. (UJ2026269)	
Agent Contact No	(Office) 1800-103-2292	
Policy No	P13M75236/UJ112007083	
Policy Period (TP)	December 06, 2019 0.00 to Midnight of December 05, 2022	
Policy Period (PA)	December 06, 2019 0.00 to Midnight of December 05, 2022	
Policy Period (OD)	December 06, 2019 0.00 to Midnight of December 05, 2020	
Policy Issued On	December 06, 2019	
Governor No	LUCKNOW	
Hypothecated To	HDFC BANK LTD.	
Mfg Yr	Seating Capacity	Chassis No.
1498	0005	MAKDF657KK41D0504
Electrical/Electronic Accessories (₹)	CGI LPG Unit	Engine No
0.00	(₹)	N15A12807214
	0.00	Total IDV
		(₹)
		673,550.00

Premium Details	
(₹)	LIABILITY (B)
21,492.98	Basic Third Party Liability
0	Comp PA
0	CGI/LPG
0	Restricted TRPD
0	LL Others
8,571.40	Legal Liability to Third Driver
0	Uninsured PA Cover for 3 Persons 450,000.00 each
0	PA to third driver
0	LL to employee
0	Geographical Area
0	Total Liability Premium (B)
0	Total Package Premium (A+B)
	29,064.38

OWN DAMAGE (A)	(₹)
Premium on Vehicle and non Electrical Accessory	21,492.98
Elec Accessory	0
CGI/LPG	0
Anti Theft	0
Handicap	0
NCB	0
Load/Discount	0
Own Premises	0
Voluntary Excess	0
Fibre Glass Tank	0
IMT 23	0
Geographical Area	0
Add on premium	(₹)
Consumables Cover	673.55
Depreciation Cover	3704.52
ENGINE & GEAR BOX PROTECTION	673.55
Total Own Damage Premium (A)	17,973.62

ADD ON PREMIUM	(₹)
Consumables Cover	673.55
Depreciation Cover	3704.52
ENGINE & GEAR BOX PROTECTION	673.55
Total Premium Payable in Rs.	5345.40
GST (18%)	35,042.92

IDV for First year	673,550.00
IDV for Second year	
IDV for Third year	

Geographical Area	LUCKNOW
Applicable IMT Clauses	1007, 1015, 1018, 1022, 1028, 1067, 1102, 1110
Voluntary Deductible	0.00
Premium Amount	35,042.92
Receipt No.	JD233848

LIMITS OF LIABILITY: (a) Under section II (i) of the policy, Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. (b) Under section II (ii) of the policy, Damage to Third Party Property Rs. 150,000.00; PA Cover for Owner-Driver and section III: CSI Rs. 1,500,000.00 p.a. Limitations as to Use: The policy covers use of the vehicle for any purpose other than Hire or Reward. Carriage of goods (other than samples of personal luggage), Organised racing, Pace Making, Reliability trials or Speed testing, any purpose in connection with Motor Trade, Driver's Cause: Any person including the insured. Provided also that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective learner's licence may also drive the vehicle and that such a person satisfies the requirement of rule 3 of the Central Motor Vehicle Rules, 1989. **Important notice:** This Insured is not identifiable if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason of motor 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 RIGHTS OF RECOVERY'. For legal interpretation, English version will hold good.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the new financial year (FY) as follows: (i) no claim is made of re-issuing during the preceding year(s) as follows: The preceding year - 25% provided the policy is renewed within 90 days of the expiry date of the previous policy. (ii) preceding four consecutive years - 35%, preceding five consecutive years - 45%, preceding six consecutive years - 50% of NCB on OD premium. NCB will only be allowed if the policy is renewed within 90 days of the expiry date of the previous policy.

Disclaimer: Please visit www.bharti-axa.com for the detailed policy wording, inclusions, exclusions for complete details on terms and conditions governing the coverage and NCB. This document is to be read with the policy wordings. The policy is valid subject to realisation of cheque. We accept premium only via duly recognised modes. In case of disbursement of premium cheque, the company shall not be liable under the policy and the policy shall be void ab-initio. In case of any discrepancy with respect to the policy, please refer within 15 days from the policy start date. This policy is underwritten on the basis of the information provided by you and as detailed in the Risk Assumption Letter shared with you along with the policy.

Grievance Redressal: For redressal of your grievance, if any, you may approach any one of the offices - 1. Policy issuing office 2. Corporate office, 3. Contact us, 1800-103-2292 (Toll free), 4. Register Grievances at www.bharti-axa.com. In case, you are not satisfied with our own grievance redressal mechanism, you may also approach Insurance Ombudsman. Details of Insurance Ombudsman offices are available at IRDA website: www.irda.gov.in, or on the website of the Central Insurance Council: www.cicindia.in or on the company website www.bharti-axa.com

ISSUED BY - IMB674 on December 06, 2019

I/We hereby certify that the policy in which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the Provisions of Chapter X and XI of Motor Vehicle Act, 1988. In witness of this policy has been signed at

 Authorised Signatory

BHARTI AXA GENERAL INSURANCE COMPANY LTD.
 Authorised Signatory

1800-103-2292
 MDP

Important Notice: The insured is not identifiable if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason of motor terms appearing in the certificate in order to comply with the Motor Vehicle Act is recoverable from the insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY'. The Schedule, the attached Policy and Endorsements mentioned herein, above shall read together and shall form part of the policy and the insured shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy, once issued, would be valid and effective, only after written request is made to the company and Company shall not be liable for any liability whatsoever arising from such changes. Any amendments/modifications/alterations and records the same through separate endorsement to be provided by the Company.

Stamp duty paid to the account of The District Registrar of Stamps (ACC-Head 0030-02-103-0-10), Bangalore Karnataka.

TAX INVOICE U/S 28 OF GST ACT, 2016

Supplier's Name : BHARTI AXA GENERAL INSURANCE COMPANY LTD
 Supplier's address : RATAN SQUARE,
 OFFICE NO 507,
 20 VIDHAN SABHA MARG,
 LUCKNOW-226001
 Tel:0522-4087900 Fax:
 Email: customer.service@bharti-axa.com

GSTIN of Supplier : 09AADCB2008D1ZA

Sold To
 Buyer Name : CHARU NAND
 Buyer Address : 328/8BIRAHMANT TOLA
 CHOWK
 LUCKNOW-226003
 UTTAR PRADESH
 INDIA 226003

Invoice No : 2002904825
 Date : 06/12/2019

Contact Number : 73760088884
 Email Id : NOMAIL@GMAIL.COM
 Location of Recipient (State) : 09 -Uttar Pradesh
 GSTIN of the buyer/ Unique ID : UNREGISTERED

Location of Supply (State) : 09 -Uttar Pradesh

Sr. No.	Description	SAC	Gross Value	IGST		CGST		SGST		Total Value
				Rate	Amount	Rate	Amount	Rate	Amount	
0001	14775236/00001/O13/0001/T13	997134	3,928.00	0.00	0.00	9.00	353.52	9.00	353.52	4,635.04
0002	14775236/00001/O13/0001/O13	997134	12,922.00	0.00	0.00	9.00	1,162.98	9.00	1,162.98	15,247.96
0003	14775236/00001/O13/0001/A13	997134	5,051.62	0.00	0.00	9.00	454.65	9.00	454.65	5,960.92
0004	14775236/00001/T23/0002/T23	997134	3,904.00	0.00	0.00	9.00	351.36	9.00	351.36	4,606.72
0005	14775236/00001/T33/0003/T33	997134	3,891.00	0.00	0.00	9.00	350.19	9.00	350.19	4,591.38
										35,042.02

Total Invoice Value (In figures) 35042.02

Total Invoice Value (In words) Thirty-Five Thousand Forty Two Rupees and Two Paise

Remarks, if any

Charu
 06-12-2019

For Bharti Axa General Insurance Co. Ltd.



Authorised Signatory



Date: 06/12/2019

To,

MS. CHARU NAND
H NO B 12 CIRCUIT HOUSE COLONY
CHHAVANI KANPUR NAGAR
KANPUR NAGAR - 208001
UTTAR PRADESH
Phone : 7376088884

Dear Customer,

Welcome to HDFC Bank and thank you for choosing us for your **AUTO LOAN**.

We are pleased to inform you that your loan for **Rs. 6,85,043.00** has been disbursed and your **AUTO LOAN** Account Number is **96916079** and UCIC is **149902897**.

As you are aware, we will present your repayment instructions on the **07th** of every **MONTH**. Please ensure that your bank account is adequately funded. This will avoid levy of additional charges for non-receipt of payment.

Your Installment amount is **Rs. 11,022.00** and the repayment will start from **07/01/2020**.

If you require any further details on your **AUTO LOAN** Account, please contact us at given telephone number. Our customer service representatives will be glad to assist you.

We value your relationship with us and assure you of our best services always.

Best Regards

HDFC Bank Ltd.,

This is a computer generated letter hence does not require any signature.

HDFC BANK LTD.

Please quote your **AUTO LOAN** Account number whenever you contact us.
For any further clarification, please call on given customer service centre.

At : RETAIL LOAN SERVICE CENTRE 15/63, KRISHNA TOWERS, EIGHTH FLOOR, CIVIL LINES,, KANPUR, 208001.

Phone No : 18602676161.

Email : loansupport@hdfcbank.com

Charu
27-01-2021