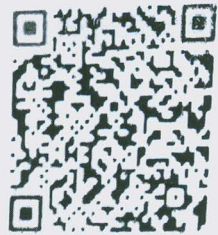


GOVERNMENT OF UTTAR PRADESH

Transport Department Transport Nagar RTO Lucknow (UP32)

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP32LF7470 Registration Date : 27-Jan-2020
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : BEEAAR AUTO WHEELS IND PVT LTD, OPP AIR BORAD CASTING TOWER, FAIZABAD
 ROAD CHINHAT LUCKNOW, ...
 Owner Name : PRIYANKA SINGH Son/wife/daughter of : ASHOK KUMAR SINGH
 Full Address: (Permanent) : KUNJ KUTEER, RANOPALI, AYODHIYA, AYODHIYA, UTTAR PRADESH-224123
 Full Address: (Temporary) : IIB-9 RAIL VIHAR SECTOR-I, AASHIYANA COLONY, LIDA COLONY, LUCKNOW-UTTAR
 PRADESH-226012
 Fitness UpTo : 26-Jan-2035 Tax UpTo : One Time
 Owner Serial No : 1
Detailed Description
 Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : BHARAT STAGE IV
 Maker's Name : MG MOTOR INDIA PVT LTD
 Front HSRP No : IF0037867095 Rear HSRP No : IF0037867096
 Type of Body : MONOCOQUE Month/Year of Manuf. : 01/2020
 No of Cylinders : 4 Chassis No : MZ7AD1DDA3H018241
 Engine No : 4058208 Fuel : DIESEL
 Horse Power(BHP) : 167.50 Cubic Capacity : 1956.00
 Maker's Classification : HECTOR DE 2.0 MT SHARP Wheel base : 2750
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleepar Cap : 0 Unladen Wt (kgs) : 1700
 Colour : STARRY BLACK Laden/GV Wt (kgs) : 2180
 Other Criteria : AC Fitted : YES
 Vehicle Purchase As : Fully Built

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

By Manuf.	Description	As Regd.	Weight(in kgs)
a) Front:			
b) Rear:			
c) Other:			
d) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, KANNAUJ CITY, Kannauj, Uttar Pradesh-209727 w.e.f. 20-Jan-2020.

Purchase dt : 20-Jan-2020 Sale Amt : 1728000/-
 OTT Date : 20-Jan-2020 Amount/Rcpt No : 172800 / UP32D20010008239
 TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 27-Jan-2020

Other State/Transfer/Conversion Details

Previous Owner : Previous RegNo :
 Old State : Entry Date :
 Transfer Date : Conversion Date :

This certificate is valid from 27-Jan-2020 to 26-Jan-2035

Date : 06-Feb-2020 12:02:43

Taxation Particulars / Advance Registration Mark Fee Details

कर/पंजीयन अधिकारी
 महानगरपालिका, काठमाडौं
 Signature of Registering Authority
 Date : 06-Feb-2020

K 1000100

MG

Go Digit General Insurance Ltd.
Plot 76
UDHYOG
VIHAR
DELHI
NEW DELHI-226012

Endorsement Details

Policy no.	`D012324452	Policy Period	20 Jan 2020 2:24PM To 19 Jan 2021 11:59PM
Endorsement No.	100D012324452/02	Period of Endorsement	24 Jan 2020 7:00PM To 19 Jan 2021 11:59PM
Endorsement Request Date	24 Jan 2020 7:00PM	Endorsement Done By	N306-BEEAAR AUTOWHEELS INDIA PVT LTD

Name	Ms. PRIYANKA SINGH
Address	IIB-9, RAIL VIHAR, SECTOR-L, AASHIYANA COLONY, LDA COLONY HECTOR-SHARP
Model-Variant	HECTOR-SHARP
Status	Approved
Remarks	Approved

Endorsement Type Financer Detail**Endorsement Details**

Endorsement For	Old Value	New Value
Financier Name	PUNJAB NATIONAL BANK	STATE BANK OF INDIA
Agreement Type	Hypothecation	Hypothecation
Branch	BAREILLY	KANNAUJ

Payment Calculation

S.No.	Items	IDV	Premium	Other Charge/TP	Total
1	Vehicle/Body				
2	Trailer				
3	Electrical Accessories				
4	Non Electrical Accessories				
5	CNG/LPG				
6	Geographical Area Extension				
7	NCB			0	0
8	Ownership Transfer				
9	PA Cover			0	0
10	IMT23				
11	IMT34				
12	OverTurn				
13	Add on				
14	Endorsement Service Charge				

Endorsement Payment Charges

Net Premium	Total Premium Payable
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Motor Insurance

Aditya Birla Insurance Brokers Limited



ADITYA BIRLA
CAPITAL

adityabirlacapital.com

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

Dear MS. PRIYANKA SINGH,

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 MG Secure Program 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
- Fast, hassle-free, cashless claim settlements 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 M G Motors 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.

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 MG Secure 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 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 License Number: 146. Composite Insurance Broker. Valid till: 9th April 2021

Corporate Office: One Indiabulls Center, Tower 1, 14th 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.



Go Digit General Insurance Ltd.
PRIVATE CAR PACKAGE POLICY - BUNDLED COVER CUM RECEIPT
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No	D012324452	Proposal No. & Date	P8695269, 20 Jan 2020
Policy Issued On	20 Jan 2020 2:24PM	Period of Own Damage Cover	20 Jan 2020 2:24PM to 19 Jan 2021 11:59PM(Midnight)
Insured Name	MS. PRIYANKA SINGH	Period of Liability Cover	20 Jan 2020 2:24PM to 19 Jan 2023 11:59PM(Midnight)
Insured Add.	11B-9 RAIL VIHAR SECTOR- L AAS , LUCKNOW , UTTAR PRADESH-226012 GSTIN :NA	Previous Policy No.	NA
Nominee Name	KUSUM RANI SINGH	Previous Insurer	NA
Servicing Office of Insurer:	Office No 406 4th Flr Regus Business Centre Halwasiya Court Hazratganj Lucknow 226001, LUCKNOW , UTTAR PRADESH- DDZPS3510Q	Age	60
PAN:		Relation	MOTHER
		GSTIN:	09AACCO4128Q1ZY

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
MG MOTOR	HECTOR	SHARP	1956	2020	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	New	LUCKNOW	Yes	DIESEL	MZ7AD1DDA3H018241
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,641,600	0	0	0	1,641,600	4058208

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Liability Premium (B)	
Basic Premium		Basic Third Party Liability (including TPPD)	24,305
Vehicle	38,416	Third Party Liability For Bi-Fuel Kit	0
Non-Elec. Accessories	0	PA Cover For Owner Driver Of Rs. 1,500,000	909
Elec. Accessories (IMT-24)	0	PA For Paid Driver	0
CNG/LPG Kit (IMT - 25)	0	PA Cover (0 Per Person) for 0 Persons	0
Sub Total (Basic Premium)	38,416	Legal Liability For Paid Driver / Unnamed Person (0) (IMT - 28)	0
		Geographical Areas Extention	0
Add On - (Secure Elite - ENGINE PROTECTOR,KEY LOSS COVER,LOSS OF PERSONAL BELONGINGS,NIL DEP,RIM AND TYRE COVER,RTI)	7,836	Sub Total (PA Cover)	909
Geographical Area Extension (IMT-1)	0	Net Liability Premium (B)	25214
Sub Total-Addition	46,252	Total Premium (A+B)	71,466
		SGST(9.00%)	6432
Deductibles		CGST(9.00%)	6432
Voluntary Deductibles (0) (IMT-22A)	0		0
Anti Theft Device (IMT-10)	0	Gross Premium Paid	84,330
AA Membership (IMT-8)	0	Note: 1.Policy issuance is subject to realization of cheque	
No Claim Bonus (0%)	0	2.Consolidated stamp duty paid to state exchequer	
Sub Total (Deductibles)	0	3.The policy is subject to compulsory deductible of Rs.2000 (IMT-22)	
Net Own Damage Premium (A)	46,252	4.Geographical Area-India	
		*Subject to IMT Endt. Nos.& Memorandum:15,22,7	

Consumable is covered under this policy.

Tenure	20 Jan 2020 to 19 Jan 2021	-	-
Total IDV	1641600	0	0

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 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 the 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 PA Cover Under Section III for Owner-Driver is Rs. 1,500,000.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at () or may write an email at (). In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at ().In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: , or on the website of General Insurance Council: or on the company website (www.abc.com).
The Policy wording is available on request at free of cost. The Same can be downloaded from our Website (www.abc.com).

Hypothecation Details: PUNJAB NATIONAL BANK , - BAREILLY
MISP Name - BEEAAR AUTOWHEELS INDIA PVT LTD,MISP Code - AB-MMG000025
,DP Name: MOHD AHSAN

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 interpretation, English version will hold good.

SAC : 997134 Description of Service : Motor Insurance Place of Supply : UTTAR PRADESH(State Code-09) Insurer Invoice Number : IA010378111

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 Go Digit General Insurance Ltd.



(Signature)

Authorized Signatory

Broker Name & Add :Aditya Birla Insurance Brokers Limited,Regd. Office: Indian Rayon Compound, Veraval - 362 266. Corporate Office: One Indiabulls Centre, Tower 1, 14th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel: +91-22-43568585 Fax: +91-22-4356 8511 License Number: 146 CIN: U99999GJ2001PLC062239 . Broker Code :10000001926

For Renewal/Claims assistance - please contact Insurance.Co./Broker through : BEEAAR AUTOWHEELS INDIA PVT LTD LUCKNOW at 07800-9051

1. It is hereby declared and agreed that any damages pre-existing, any losses occurred & any liability having been insured, prior to the communication of cover under this policy are excluded from the scope of this policy

2. Updating Registration Number of Vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your agent/Our call centre/Policy issuing branch (Applicable for policies booked without Registration No of vehicles)

As a responsible broker, we take a complete systematic approach to ensure that the motor insurance opted by you meets their requirements and triggers the best way at the time of need.

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.

- 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 as applicable

Optional Extensions

- Loss of Electrical/Non-Electrical accessories

- 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

- 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

Schedule of Depreciation

Schedule of depreciation for fixing IDV of the vehicle

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

Schedule of depreciation for fixing IDV of the vehicle

- 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%

Add On Cover

Zero Depreciation - If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.

- No depreciation charges to the customer if the vehicle is repaired at authorized garages

Nil depreciation on metal parts

Nil depreciations on plastic parts (other insurance companies plastic parts attracts 50% depreciation)

- This cover is available only at time of purchase & cannot be incorporated in the middle of the year

- In the event of complete loss of the insured vehicle (Constructive Total Loss or Total Loss), no payment shall be made under this add-on.

- For any claim to become payable under this cover, it should be admitted under Section I - "Loss or damage to the vehicle insured" of motor comprehensive policy

- Normal wear and tear not included in this cover.

- Premium rate depends on vehicle model, territory & age of 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%