

To,

The Registrar general,  
Hon'ble High Court of judicature at  
Allahabad,

Through,

The District Judge,  
Mau

**Subject- Information about purchase of new car.**

Sir,

I have the honour to say that I have purchased a new car Hundayi Aura Reg no- UP 50 BV 5852 on 25-06-2020. I am submitting the details and complete information regarding purchase of car, above mentioned as per C.L. No. 25/Admin (A), dated 13-07-1998 for kind perusal of the Hon'ble High Court.

- |  |  |
|--|--|
| 1- Date of Joining in service  | 16-12-2019   |
| 2- Present Gross salary and take-home salary   | 84188 Rs., 78988 Rs.   |
| 3- Detail of purchase (movable property) exceeding value of 10,000/- and immovable made by him earlier with complete date of purchase, amount spent etc.   | N.A.   |
| 4- If any advance or load taken from the high court its amount and in what manner the loan will be repaid namely the number of instalments, its amount and till what date the deductions will be made etc.   | Nil.   |
| 5- If any loan taken from banks etc, details of amount, mode of the payment, period of deduction, number of amount of instalment etc.  | 1-Loan form HDFC Rs. 553,945/-<br>2- Repayment through cheque.<br>3- In 36 monthly instalments of Rs. 20,574/- |
| 6- Regarding purchase of a second hand car name of the vehicle, its model, cost price etc. date of first purchase month and cost of vehicle from car dealer to the first purchaser and a copy of the insurance policy showing the amount for which the vehicle was insured prior to its purchase by the officer. | N.A.   |
| 7- Details of the property (Area of plot, locality, city, district if building or flat then its size.  | Hyundai Aura cost- Rs. 830945/- with insurance and T.R.C.  |
| 8- Name and full address of the dealer/seller  | Shiva hyundai pvt., Ltd. (authorise Hyundai car Dealer) Varanasi Road,Azamghar U.P.                            |
| 9- Whether the dealer is regular and reputed one   | Yes  |

*Shivprasad Singh*

10- Whether the Judicial Officer is related to the seller in any way and whether any case against the seller is pending in or decided by the judicial officer. No.

11- Detail of Source of the amount with paper with support thereof.

1- Loan taken from HDFC Rs. 553,945/-

2-Rs. 1,77,000/- has been given by me through cheque and rest 100000/- amount has been transferred through my account no. 38902076338

With regards

Date-20/10/2020

Your faithfully

Shipra Singh

Addl. Civil Judge (J.D.)

Court No- 6 Mau

Enclosures: 1- Photocopy of Retail invoice  
2- Certificate of Loan from HDFC.  
3- Photocopy of Registration Certificate.  
4- Photocopy of insurance.  
5- Photocopy of cheque  
6- Photocopy of Bank statement





Repayment Schedule Date : 29/06/2020

Agreement No. 111623287 UCIC 138604103  
Customer MR. SHIPRA SINGH  
Tenure 30 Loan Type AUTO LOAN  
Total Instl 30 Amount Financed 553,945.00  
Currency INDIAN RUPEE Frequency Monthly

Instl. Due Date Cheque Num Instl Amt Principal Interest O/s Principal

Bank Name: HDFC BANK LTD

1	05/08/2020	SI	20,574.00	16,627.06	3,946.94	537,317.94
2	05/09/2020	SI	20,574.00	16,745.53	3,828.47	520,572.41
3	05/10/2020	SI	20,574.00	16,864.84	3,709.16	503,707.57
4	05/11/2020	SI	20,574.00	16,985.01	3,588.99	486,722.56
5	05/12/2020	SI	20,574.00	17,106.03	3,467.97	469,616.53
6	05/01/2021	SI	20,574.00	17,227.91	3,346.09	452,388.62
7	05/02/2021	SI	20,574.00	17,350.66	3,223.34	435,037.96
8	05/03/2021	SI	20,574.00	17,474.29	3,099.71	417,563.67
9	05/04/2021	SI	20,574.00	17,598.80	2,975.20	399,964.87
10	05/05/2021	SI	20,574.00	17,724.19	2,849.81	382,240.68
11	05/06/2021	SI	20,574.00	17,850.48	2,723.52	364,390.20
12	05/07/2021	SI	20,574.00	17,977.67	2,596.33	346,412.53
13	05/08/2021	SI	20,574.00	18,105.76	2,468.24	328,306.77
14	05/09/2021	SI	20,574.00	18,234.76	2,339.24	310,072.01
15	05/10/2021	SI	20,574.00	18,364.69	2,209.31	291,707.32
16	05/11/2021	SI	20,574.00	18,495.54	2,078.46	273,211.78
17	05/12/2021	SI	20,574.00	18,627.33	1,946.67	254,584.45
18	05/01/2022	SI	20,574.00	18,760.05	1,813.95	235,824.40
19	05/02/2022	SI	20,574.00	18,893.72	1,680.28	216,930.68
20	05/03/2022	SI	20,574.00	19,028.34	1,545.66	197,902.34
21	05/04/2022	SI	20,574.00	19,163.92	1,410.08	178,738.42
22	05/05/2022	SI	20,574.00	19,300.46	1,273.54	159,437.96
23	05/06/2022	SI	20,574.00	19,437.98	1,136.02	139,999.98
24	05/07/2022	SI	20,574.00	19,576.48	997.52	120,423.50
25	05/08/2022	SI	20,574.00	19,715.96	858.04	100,707.54
26	05/09/2022	SI	20,574.00	19,856.44	717.56	80,851.10
27	05/10/2022	SI	20,574.00	19,997.92	576.08	60,853.18
28	05/11/2022	SI	20,574.00	20,140.41	433.59	40,712.77
29	05/12/2022	SI	20,574.00	20,283.92	290.08	20,428.85
30	05/01/2023	SI	20,574.00	20,428.85	145.15	0.00

Total : 617,220.00 553,945.00 63,275.00

*Shipra Singh*

**General Information**

**Terms and Conditions of the Loan**

All terms, conditions of the loan are as per the Agreement executed between us and it is assumed that these have been fully understood/ accepted by you

**Repayment Schedule**

The Repayment Schedule of your Loan is enclosed herewith. Repayment Schedule provides the amount of each EMI, due dates and break up between principal and interest components. It also provides the outstanding principal after realization of each installment.

**IMPORTANT:** The outstanding principal should not be taken as the only obligation to the Bank under the Loan Agreement. Prepayment penalty and other charges, if applicable, are also payable at the time of full and final settlement.

**Statement of Account**

Statement of Loan Account provides details of repayments and can be furnished upon request.

**Swap of the Mode of Repayment**

The facility of substituting the existing instructions for repayment of EMIs can be allowed. This can be done by submitting set of fresh instructions alongwith Security Cheques (as applicable) for the remaining installment at any of our Retail Loans Service Centers listed under <http://www.hdfcbank.com/personalfind-your-nearest/find-your-nearest.html>

**IMPORTANT:** Please note that from the date of receipt of fresh instructions, 30 working days are required for effecting the swap. Till such time, the existing instructions will remain in operation for the installment falling due during the intervening period, and necessary cover funds must be provided for the same. Once the Swap is activated, the un-cashed Post Dated Cheques (PDCs) / Security Cheques will be defaced and retained at our end. In case you wish these to be returned, kindly lodge a request through Phonebanking or visit [www.hdfcbank.com/services](http://www.hdfcbank.com/services) and log your request within a maximum of 45 days from the date of this application. In case we do not hear from you within this period, the cheques shall be destroyed.

**Maturity of Loan**

A Closure Letter will be issued within 30 working days on full and final settlement of the Loan Account. In case of Vehicle Loans, a No-Objection Certificate and Form-35 for reimbursement of Hypothecation will also be issued with the closure letter. For Loan Against Property and Loan Against Rent Receivables, the Title Deed/ Documents of Ownership will be returned within 20 working days, from the date of clearance of the foreclosure payment, subject to, closure of all facilities linked to the collateral.

**Interstate NOCs**

In the event of a Borrower requiring a NOC for purpose of interstate registration, Deposit of Rs. 5000 will be charged which will be refunded post submission of transferred Registration certificate to the bank. It will be the borrower's responsibility to provide the transferred Registration certificate to the bank.

**Floating Rate Revision**

Effective 1st February 2014 any revision in the interest rate of your secured loan facility(s) would be effected on the same day in accordance to changes in Bank's Base Rate.

**Pre-Payment of Loans**

Prepayment of the loan is allowed at sole discretion of the Bank and with a minimum of 30 days notice in writing. The schedule of charges for pre-payment (if permissible) are detailed hereunder. These are computed as a percentage of the outstanding Principal as on the date of foreclosure.

	Personal / Express Personal Loan	Personal Loan Golden Edge	Business / Express Business Loan / Self Employed Professional Loan/ Express Loan Plus	Two Wheeler Loan	Auto Loan Used Car Loans	Commercial Vehicle Used Commercial Vehicle Loan	Commercial Equipment / Used Commercial Equipment Loan	Infrastructure Term Loan	Loan Against Property/ Commercial Property/ Rent Receivables	Mortgage App. Credit	Health Care Equipment / Project Finance	Education Loan	Loan Self Help Group
Within 6 months to reach the Final EMI Date	Not Allowed	Not Allowed	Not Allowed	Not Allowed	Not Allowed	4%	4%	4%	Not Allowed	4%	4%	4%*	NIL
Within 7 months to 12 months from the Final EMI Date	4%	0%***	4%	5%	6%	4%	4%	4%	2.5%	4%	4%	4%*	NIL
Within 13 months to 24 months from the Final EMI Date	4%	0%***	4%	5%	5%	2%	2%	2%	2.5%	4%	4%	4%*	NIL
Within 25 months to 36 months from the Final EMI Date	3%	0%***	3%	3%	3%	2%	2%	2%	2.5%	4%	4%	4%*	NIL
Within 37 months to 60 months from the Final EMI Date	2%	0%***	2%	3%	3%	2%	2%	2%	2.5%	4%	4%	4%*	NIL
After 60 months from the Final EMI Date	2%	0%***	2%	3%	3%	2%	2%	2%	NIL	4%	4%	4%*	NIL

Service Tax will be levied additionally over and above the Foreclosure charges as specified in the above grid.

\*Foreclosure Charges is applicable if loan is foreclosed during the course moratorium period only.

\*\*Nil foreclosure charges will apply if loan is foreclosed from borrower's account. Normal foreclosure charges as mentioned under Personal Loan will apply if loan is foreclosed from any other account.

Charges Mentioned above are subject to change from time to time as per Bank's policy. Rates applicable at the time of transaction will apply.

**Other information:**

1. Loan Account number must invariably be mentioned on reverse of the cheques submitted for Pre-payment of Loan, replacement PDCs, swap or any other charges.
2. For Auto, Two Wheeler Tractor loan & Commercial Vehicle Loans: Copy of certified RC Book with hypothecation in favour of the Bank duly recorded thereon must be furnished within 45 days of disbursement, at the address mentioned in this letter. In the absence of RC Book details, Bank will not be in a position to issue the No-Objection Certificate and Form-35.
3. Interest Certificate will be provided on request at the end of each financial year.
4. Adequate balances must be maintained in your Bank Account on each due date. In the event of non-realization of EMI on due date, Late Payment Penalty will be applicable on the unpaid installment in addition to the Cheque Bouncing Charges.
5. Any change in mailing address, telephone numbers and other contact details must be intimated in writing to the Bank, quoting the Loan Account Number along with a valid documentary proof.
6. Should you require any further information / assistance from our Retail Asset Customer Service Center, we request you to carry a Valid Photo ID card to be furnished or provide a proper authority letter and self attested photo ID to your representative along with his / her photo ID.

**SCHEDULE OF CHARGES**

Category	Charge	Amount
Processing Charge	For all loans except Self Help Group	Rs. 1500/- (one thousand five hundred only)
Processing Charge	For Self Help Group	Rs. 500/- (five hundred only)
Foreclosure Charge	As per the schedule of charges	As per the schedule of charges
Swap Charge	As per the schedule of charges	As per the schedule of charges
Prepayment Charge	As per the schedule of charges	As per the schedule of charges

**Note:** For loans extended to Self Help Groups, the terms and conditions, repayment and schedule of charges are applicable as per the clauses & schedule stated in the Loan Agreement. Getting information on your Loan Account was never so Easy. Just Dial our PhoneBanking Numbers or visit [www.hdfcbank.com/services](http://www.hdfcbank.com/services) and Write to us at your Convenience or log onto the Bank's Website to view loan details through Net Banking.

For any queries on your loan account, please visit [www.hdfcbank.com/loans](http://www.hdfcbank.com/loans) and write in to us with complete details viz. Loan Account No., name and details of the query or call us at the below Prepayment Numbers (Dial 4 for Query on Loans).

North	East	South
Delhi & NCR (011) 26160161 • Chandigarh (0172) 6160161	East - Kolkata (033) 6160161	Hyderabad (040) 6160161 • Chennai (044) 6160161
Jammu & Kashmir / Himachal Pradesh 1800 180 4333	West Bengal / Sikkim 98310 73333 • Meghalaya / Tripura	Tamil Nadu / Pondicherry 98403 73333
Uttar Pradesh / Uttarakhand - 98599 03333	Nagaland / Mizoram 1800 345 3333 • Assam 99571 93333	Bangalore (080) 6160161 • Karnataka 98458 63333
Punjab 98153 31111 • Haryana 99462 43333	Orissa 99579 03333	Andhra Pradesh 99494 93333 • Cochin (0484) 6160161
Jarapur (0141) 6160161 • Rajasthan 99750 03333	Patna/Bihar/Jharkhand (0612) 6160161	Kerala 98506 63333
Indore (0731) 6160161 • Madhya Pradesh / Chhattisgarh 98936 3333	West - Mumbai (022) 6160161 • Goa (020) 6160161	
3333 • Lucknow (0522) 6160161	Maharashtra (except Mumbai) / Guj 98906 03333	
	Anhmedabad (079) 6160161 • Gujarat 98982 71111	

**YOUR LOAN ACCOUNT NUMBER MUST BE QUOTED IN ALL CORRESPONDENCE WITH THE BANK**

*Shipra Singh*

GOVERNMENT OF UTTAR PRADESH

Transport Department Azamgarh RTO

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP50BV5352 Registration Date : 25-Jun-2020  
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW  
 Dealer's Name & Address : M/S SHIVA AUTO WHEELS PVT LTD, CHAK KHAIRULLAH, BELAISA VARANASI ROAD.

Owner Name : SHIPRA SINGH Son/wife/daughter of : YOGENDRA SINGH  
 Full Address: (Permanent) : MOHALLA- SALEMPUR, POST- HEERAPATTI, AZAMGARH UTTAR PRADESH-276001  
 Full Address: (Temporary) : MOHALLA- SALEMPUR, POST- HEERAPATTI, AZAMGARH-UTTAR PRADESH-276001  
 Fitness UpTo : 24-Jun-2035 Tax UpTo : One Time  
 Owner Serial No : 1  
 Detailed Description

Class of Vehicle : MOTOR CAR Link Vehicle No :  
 Ownership : INDIVIDUAL Norms : BHARAT STAGE VI  
 Maker's Name : HYUNDAI MOTOR INDIA LTD  
 Front HSRP No : AA1001954937 Rear HSRP No : AA1001954936  
 Type of Body : SALOON Month/Year of Manuf. : 03/2020  
 No of Cylinders : 4 Chassis No : MA1 B341CLLM022372  
 Engine No : G4LALM594441 Fuel : PETROL  
 Horse Power(BHP) : 81.74 Cubic Capacity : 1197.00  
 Maker's Classification : AURA 1.2MT KAPPA SX Wheel base : 2150  
 Seating Cap(in all) : 5 Standing Cap : 0  
 Sleeper Cap : 0 Unladen Wt (kgs) : 933  
 Colour : TYPHOON SILVER Laden/GV Wt (kgs) : 1400  
 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 HDFC BANK LTD, Azamgarh, Uttar Pradesh-276001 w.e.f. 20-Jun-2020.

Purchase dt : 20-Jun-2020 Sale Amt : 729900/-  
 OTT Date : 20-Jun-2020 Amount/Rcpt No : 58300 / UP50D20060003067  
 TaxUpTo : One Time Vehicle is Govt./ Pvt : PRIVATE  
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 25-Jun-2020

Other State/Transfer/Conversion Details

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

This certificate is valid from 25-Jun-2020 to 24-Jun-2035

Date : 10-Jul-2020 13:49:05

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority  
 Date : 10-Jul-2020

*Shipra Singh*

201571



**The New India Assurance Co. Ltd.**  
**Bundled Motor Policy for Private Cars, UIN: IRDANI90RP0023V01201819**  
**(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)**

Policy No  
 Policy Issued On  
 Insured Name  
 Insured Add.

1130001200901307746  
 20-JUN-2020 (17:33)  
 MS. SHIPRA SINGH  
 D/O.-MR.YOGENDRA SINGH, ADD.- MOH-SALEMPUR  
 , POST-HEERAPATTI, DISTT-, AZAMGARH , UTTAR  
 PRADESH-276001  
 MR.SIDDHARTH

Proposal No. & Date P29961751, 20-JUN-2020  
 Previous Policy No. NA  
 Previous Insurer NA  
 Period of Own Damage 20-JUN-2020(17:33) to 19-JUN-2021(Midnight)1 Year  
 Period of Liability Cover 20-JUN-2020(17:33) to 19-JUN-2023(Midnight)3 Years  
 Period of CPA Cover 20-JUN-2020(17:29) to 19-JUN-2023(Midnight)3 Years  
 Age 28 [ MALE ]  
 Relation BROTHER

Nominee Name  
 Servicing Office of Insurer: THE NEW INDIA ASSURANCE COMPANY LTD. HYUNDAI NODAL OFFICE DO 113000 MOTI MAHAL, 6TH FLOOR JAMSHEDJI TATA ROAD, CHURCHGATE MUMBAI 400020  
 MUMBAI, MAHARASHTRA , PINCODE 400020, MAHARASHTRA (State Code : 27), PH-022-24620363  
 PAN: AAACN4165C

GSTIN: 27AAACN4165C3ZP

CIN: L66000MH1919GOI000526

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	AURA	AURA 1.2MT KAPPA SX	1197	2020	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SALOON	NEW	AZAMGARH	Yes	PETROL	MALB34JCLLM022372
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
693,405	0	0	0	693,405	G4LALMS94441

Own Damage Premium (A)		Schedule of Premium (Amount in Rs.)	
Basic Premium			
Vehicle		Deductibles	
Non-Elec. Accessories	17,702	Voluntary Deductibles (0) (IMT-22A)	0
Elec. Accessories (IMT-24)	0	Anti Theft Device (IMT-10)	443
CNG/LPG Kit (IMT-25)	0	AA Membership (IMT-8)	0
Sub Total (Basic Premium)	17,702	No Claim Bonus (0%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	443
IMT 58 Premium	0	Add On Coverages (ZD CM PB KP)	4,112
Sub Total-Addition	17,702	Net Own Damage Premium (A)	21,371

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)	750	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		Net Liability Premium (B)	10,434

		Total Premium (A + B)	31,805
		IGST (18%)	5725
		Gross Premiums Paid	37,530
Note: 1 Policy issuance is subject to realization of cheque		4. Geographical Area-India.	
2. Consolidated Stamp Duty paid vide Mudrank-2004/4125/CR/690/M-1		5. The insurance company will display terms & conditions on its website www.newindia.co.in which can be accessed by you online.	
3. The policy is subject to compulsory deductible of Rs. 1000 (IMT-22)		*Subject to IMT Endt. Nux & Memorandum: 7.10.22.28	
Tenure	20-JUN-2020 to 19-JUN-2021		
Total IDV	693,405		

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. 7.5 Lakhs 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.

Hypothecation Details: HDFC BANK LTD. - AZAMGARH

MISP: AB-MHY000316 - SHIVA AUTOWHEELS PVT LTD Designated Person (DP) Name: PRADEEP KUMAR SINGH, Code: AB-DPHY000399-1108

Receipt No: 13200037399, Payment Mode: ACH

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 : 13200037399

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 The New India Assurance Co. Ltd.



**SHIVA HYUNDAI**  
 Shiva Autowheels Pvt. Ltd.  
 Chak Khatwa, Belaita  
 Varahas Road, Azamgarh  
 Ph.-05462-214410

Scan QR for Latest Status and Renew after 19-MAR-21

Broker's Name & Add: Aditya Birla Insurance Brokers Ltd. One India Bulls Centre, Tower -1, 14th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400 013, IRDA License Number -ABIRL-146/03

Insurer's IRDA Registration Number-190

Authorized Signatory

In case of any claim or assistance required please contact our 24X7 help line at 18002707000 .

*Shipra Singh*



## 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

#### 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%

Add-on 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.newindia.co.in](http://www.newindia.co.in)

*Shipra Singh*



17468 / 10 / BLUE ORDER (A / 01 / Nov 2019)  
SESHAASA (G) / CTS 2019



भारतीय स्टेट बैंक  
State Bank of India

(043556) AZAMGARH CITY  
BHRAGATI NAGAR  
DIST. AZAMGARH, UTTAR PRADESH 221201  
Tel. Fax : ES Code : SBIN00043556 SWIFT

PAY Shriee Autowheels PVT. LTD

₹ One lakh Seventy Seven Thousand  
only,

शुद्ध रकम ₹ 1,77,000

को या उसके आदेश पर OR ORDER

अकाउंट नं. 38902076338

वॉलेट नं. 03367020983

SB ACCOUNT  
PREFIX :  
1516000000

Shipra Singh  
MIS. SHIPRA SINGH

MULTI-CITY CHEQUE Payable at Par at All Branches of SBI

॥ 584657॥ 276002003॥ 007513॥ 31

20062020  
D D M M Y Y Y Y

Shipra Singh

**STATEMENT OF ACCOUNT**

STATE BANK OF INDIA  
 AZAMGARH CITY  
 BHAGAUTI KATRA  
 DIST:AZAMGARH  
 Branch Code : 4556  
 Branch Phone : 2205381  
 IFSC:SBIN0004556  
 MICR:276002003

**Mrs. SHIPRA SINGH**  
 D/O YOGENDRA SINGH  
 VILL-SALEMPUR, POST-HEERAPATTI  
 AZAMGARH  
 276001

**Account No. : 38902076338**  
**Product : LOTUS SAVING BANK AL OVD- CHQ**  
**Currency : INR**

**Date : 19/10/2020**                      **Time : 11:01:42**                      **E-mail : sshipra290@gmail.com**

**Cleared Balance :**                      2,15,600.70Cr                      **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 01/06/2020 to 19/10/2020                      **Page No. : 1**

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		<b>BROUGHT FORWARD :</b>				<b>322615.20Cr</b>
01/06/20	01/06/20	DEP TFR NEFT RBI153201115558 8 RBISOGOUEP MAU TREASURY AT 04430 PAYMENT SYS			78988.00	401603.20Cr
11/06/20	11/06/20	CAS CASH CHEQUE CASH WITHDRAWAL BY C AT 01671 MAUNATH BHA	584654	15000.00		386603.20Cr
16/06/20	16/06/20	CAS CASH CHEQUE CASH WITHDRAWAL BY C AT 01671 MAUNATH BHA	584656	50000.00		336603.20Cr
20/06/20	20/06/20	WDL TFR UPI/DR/017216981975/ 5098025162091 AT 04556 AZAMGARH CI		100000.00		236603.20Cr
22/06/20	22/06/20	CAS CHQ XFER WD CHEQUE TRANSFER TO 35350929759 OF SHIVA AT 00014 AZAMGARH	584657	177000.00		59603.20Cr
25/06/20	25/06/20	INTEREST CREDIT			2033.00	61636.20Cr
01/07/20	01/07/20	DEP TFR NEFT RBI183204740829 2 RBISOGOUEP MAU TREASURY AT 04430 PAYMENT SYS			78988.00	140624.20Cr
04/07/20	04/07/20	CAS CASH CHEQUE CASH WITHDRAWAL BY C AT 01671 MAUNATH BHA	584659	10000.00		130624.20Cr
06/07/20	06/07/20	MCC ISSUE		88.50		130535.70Cr
06/07/20	06/07/20	MCC ISSUE		177.00		130358.70Cr
26/07/20	26/07/20	WDL TFR UPI/DR/020816547436/ 5099845162091 AT 04556 AZAMGARH CI		4000.00		126358.70Cr
31/07/20	31/07/20	DEP TFR NEFT RBI213207395782 <b>CARRIED FORWARD :</b>			78988.00	205346.70Cr
						<b>2,05,346.70Cr</b>

**Statement Summary**

**Dr. Count 8**                      **Cr. Count 4**                      **3,56,265.50**                      **2,38,997.00**

*Shipra Singh*