Service Branch Address: Office no.311,S No-307,Shanti Nagar,,W3-Hadapsar,PUNE - 411013.

Sep 10, 2025

Mrs.KRUTIKA RAMESH SHINDE
VADGAON SHINDE TAL. HAVELI ASHIRWAD NIWAS PUNE MAHARASHTRA 9096417545

PUNE,MAHARASHTRA
411047
Telephone :
Mobile: 90xxxxxx45

Intermediary Code: OA512096
Intermediary Name: Moseem Iliyas Shaikh .
Contact: 8421887858

CERTIFICATE OF INSURANCE & POLICY SCHEDULE

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988

Goods Carrying Vehicle Policy – Liability only [Reprint]

Certificate of Insurance and Policy No. **VGT0573285000100**	**Policy Period:Period of insurance** ***From 11:09 hours on 11/09/2025 To Midnight of 10/09/2026***

INSURED DETAILS

Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mrs.KRUTIKA RAMESH SHINDE	08/12/1995	India		PUNE	17/10/2011

VEHICLE DETAILS

Registration Number	**MH12HD0603**	Model Description	**Navistar MN 25**	Gross Vehicle Weight(Kgs)	**25,000**
Engine Number	**BA11ZD0011**	Type of Body	**OPEN**	Seating Capacity (including Driver)	**2**
Chassis Number	**MA1QDAHHCB6F91088**	Public Carrier/Private Carrier	**Public Carrier**	Fuel Type	**Diesel**
Make of the Vehicle	**MAHINDRA**	Year of Manufacture	**2011**	**Total Premium (in Rs.)**	**49,283**

LIMITATIONS AS TO USE: As per Motor Vehicles Rules, 1989 The Policy covers use only under a Permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act, 1988. The Policy does not cover use for a) Organised racing b) Pace Making c) Speed testing d) Reliability Trials

DRIVER: *Persons or class of persons permitted to drive public/private carrier • Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. • Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 1989.*

LIMITS OF LIABILITY:
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 Vehicles Act, 1988.
Under Section II-1 (ii) of the Policy -Damage to Third Party Property - Rs750,000. In respect of any one claim or series of claims arising out of one event.

Nominee Name : LEGAL HEIR	**Nominee Age : 30**	**Relationship with : SPOUSE**
Guardian Name :	**Guardian Age : 0**	**Guardian Relation :**

Personal Accident Cover for Owner - Driver under Section IV Capital Sum Insured : Rs. 0

B - LIABILITY

1. Basic premium including premium for TPPD	43,950.00		
2. Less: For restricted TPPD cover for Rs.6000/-(IMT 20)	0.00		
3. Trailers	0.00		
4. Bi-fuel kit (CNG)	0.00		
Add:Personal Accident Benefits			
5. Geographical Area Extn.Endt.IMT-1	0.00		
6. Under Section IV (Owner Driver), CSI Rs.0	0.00		
7. P.A Cover to Paid Driver, CSI Rs. 0(IMT 17)	0.00		
Legal Liability			
8. To Paid Driver/Cleaner (IMT 28)	50.00	**ADD:** SGST	2,641.50
9. To Coolies (IMT 39)	0.00	**ADD:** CGST	2,641.50
10.NFPP to employees (IMT 37)	0.00		
11. NFPP to non - employees (IMT 37-A)	0.00		
12. Usage of Commercial and Private Purpose - IMT 34	0.00		
13. Indemnity to Hirer_Liability- IMT - 45	0.00		
TOTAL LIABILITY PREMIUM (B)	**44,000.00**	**TOTAL PREMIUM**	**49,283.00**

In Witness whereof this Policy has been signed at Chennai on 10/09/2025 in lieu of Cover note No. dated Receipt No. CBCEAP3706997.Subject to IMT Endt. Nos & Memorandum 28. 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 the Motor Vehicles Act, 1988.

IMPORTANT NOTICE: *The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule.*

For Royal Sundaram General Insurance Co. Limited

Signed by:SHYAMSUNDER TM
Date:Wed Sep 10 11:52:46 IST 2025
Reason: For RoyalSundaram
Location: Chennai

Consolidated Stamp Duty Paid to Govt of TamilNadu

Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

For Legal interpretation, English version will hold good. GSTIN :27AABCR7106G1ZJ PAN Number:AABCR7106G

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You can reach us through the details given below Mon - Sat 8.00am to 9.00pm and Sunday up to 5.00pm

Call:1860 425 0000,1860 258 0000
SMS:type <MOTORCLAIMS> and send to 567675
E-Mail:customer.services@royalsundaram.in
www.royalsundaram.in

GST Invoice

Royal Sundaram General Insurance Co. Limited
W3:W3-Hadapsar
Address: Office no.311,S No-307,Shanti Nagar,,W3-Hadapsar,PUNE - 411013.
GSTIN: 27AABCR7106G1ZJ

Policy Number : VGT0573285000100
GST Invoice Number : VGT057328500000
Invoice Date : 11/09/2025

Address of insured:
Insured Name: Mrs.KRUTIKA RAMESH SHINDE
VADGAON SHINDE TAL. HAVELI ASHIRWAD
NIWAS PUNE MAHARASHTRA 9096417545

PUNE
State:MAHARASHTRA
Pincode: 411047

HSN SAC	Taxable Value	CGST		SGST/UTGST		IGST		Total Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
997134	50.00	9.00%	4.50	9.00%	4.50			59.00
9971	43,950.00	6.00%	2,637.00	6.00%	2,637.00			49,224.00

Indication if tax payable under reverse charge - No

“I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.”:

Note:“This document is digitally signed”
“This document is electronically generated.This document should be issued along with the Policy document.This document stands invalid,if issued separately”