



The Oriental Insurance Company Ltd.
Policy Schedule

Report ID : PGI0028

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TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)

DIVISIONAL OFFICE, 346 KHAIR NAGAR, OPP. FILMISTAN CINEMA MEERUT, PIN 01214063570, (GSTIN: 09AAACT0627R4ZU)	
Policy Type	BUNDLED POLICY (MOTORISED TWO WHEELERS-(5 Years))
Policy No	252400.31/2026/22772
Policy Issued On	15-JUN-25
Agent/Broker Code	BA0000155144
Proposal No. & Date	R/252400/31/2026/15609 & 15-JUN-2025
Agent/Broker Name	ABHINAV BIHATI
Policy Period (OWN DAMAGE)	FROM 15:17 ON 15/06/2025 TO MIDNIGHT OF 14/06/2026
Insured Name	VISHAL KUMAR GUPTA (GSTIN:)
Policy Period (LIABILITY)	FROM 15:17 ON 15/06/2025 TO MIDNIGHT OF 14/06/2026
Insured Address	CO LAKSHMI PRASAD GUPTA, VILL HARNATAR DAYALPUR, POST BAGHURI, PS SIKANDERPUR, VILL HARNATAR DAYALPUR, POST BAGHURI, PS SIKANDERPUR, BALLIA, NA, Lead /Breakin No / Insured State
	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	HERO MOTOCORP	Vehicle	73175
Model & Variant	HERO SPLENDOR PLUS E20	Electrical Accessories	0
Registration No	NEW	Non Electrical Accessories	0
Year Of Manufacture	2025	Total IDV	73175
Engine -Chassis No	HA11FKSHB22948 - MBLHAW235SHB47271	TMF CONTRACT NO	
Cubic Capacity	100	Policy Type	Zone B - Rest of India
Seating Capacity	1 + 1	Geographical Area	INDIA
Type Of Body	SOL ()		
Type Of Fuel	PETROL		
RTD Location			

OWN DAMAGE SECTION(A)		LIABILITY SECTION (B)	
Vehicle	1226.41	Basic Third Party Liability	3851
Elec Accessories	0	Compulsory PA Cover Premium	0
Non-Elec Accessories	0	PA Cover for 0 Person OR Rs (0) each (IMT-16)	0
Basic Premium	1153.41	Legal Liability (WC) to driver (IMT-28)	0
Geographical Area Extn (IMT -1)	0	Legal Liability to Employees (IMT-29)	0
Driving Tuition Loading On OD Premium (60%)	0	Legal Liability to Passenger (IMT-46)	NA
Sub-Total Additions	0	Driving Tuition Loading On TP Premium (60%)	NA
Deductibles		PA Paid Driver, Conductor, Cleaner-GR36B3	0
Voluntary Deductibles (IMT 22A)	0	Net Liability Premium (B)	3851
Anti-Theft Device (IMT-10)	0	Total Premium (A+B)	4145
AAI Membership (IMT-8)	0	GST	746
No Claim Bonus	0	SERVICE TAX	0
Discount for vehicle designed for handicapped	0	STAMP DUTY	0.00
SIP Discount	1042	Swachh Bharat Cess@0.50%	0
Sub-Total Deductibles	1042	Krishi Kalyan Cess@0.50%	0
Add-On Coverages		Gross Premium Paid	4891
NIL Depreciation	183		
Return to Invoice	0		
Key Replacement	0		
Consumables	0		
Sub Total Add-on Coverages	183		
Net own Damage Premium (A)	294		

Note:
1. Policy Issuance is the subject to the realisation of cheque
2. Consolidated Stamp Duty paid via Challan No
3. The Policy is subject to a compulsory Deductible of Rs 0 (IMT-22)
4. Voluntary excess Rs(0)
5. Subject to Endorsements IMT,7,10,28,

Nominee Details:		Nominee Name		Age	Relation
Payment Details:		Payment Method	Cheque No./Transaction No.	Bank Name	Amount
Financier Type		Financier Name	HERO FINCORP LTD.	Financier Branch	
POS Name	NA	POS ID	NA	POS PAN NO/Aadhar No	NA

In the event of a claim under the policy exceeding Rs.1lac or a claim for refund of premium exceeding Rs1lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating Offices as well as company's website.

The insurance under the policy is subject to conditions, clauses, warranties, exclusions, IMTs and OIC endorsements mentioned herein above which are available on company's website; [www.orientalinsurance.com](#) as on demand from the policy issuing office.

Warranted that in case of deduction of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

Claim is not admissible if driving license is found fake or is not valid whether or not in the Knowledge of the insured.

We hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of Motor Vehicles Act, 1988.

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at 252400 on 15-JUN-25

IMPORTANT NOTICE

The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any Payment made by the company by reason of wider terms appearing in the certificate in order to comply with the M.V. Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN AND RIGHTS OF RECOVERY".

Limitations as to use/for only for social domestic and pleasure purposes and the insured's business. The Policy does not cover the use for: (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 insuring the insured, 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 vehicle & that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicles Rules, 1989

Limit of Liability Clause: Section II-1 (i) of the policy - Death of or body injury. Such amount is necessary to meet there requirement of the motor vehicle act 1988. Under Section II-1 (ii) of the policy - Damage to third party property is Rs. 7.5 lakhs P.A. Cover under section III for owner-Driver is Rs

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) as per the. The preceding year/20% preceding two consecutive years/25% preceding three consecutive years/35% preceding five consecutive years/45% preceding five consecutive years/50% of NCB on OD premium. No Claim bonus only be allowed provided the policy is renewed within 90 days of the previous policy.

We hereby certify that the policy to which this certificate relates as well as the certificate of insurance are issued in accordance with the provisions of chapter X and XI of M.V. Act, 1988.

* This insurance excludes all pre-existing damages.



Approved By: 65952SSMD
Approved On: 15-JUN-25
Place: MRT
Printed On: 15-JUN-25

For and on behalf of
The Oriental Insurance Company Limited
General Manager
Authorized Signature

GOVERNMENT OF UTTAR PRADESH

Transport Department Ballia

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP60BH6043 Registration Date : 23-Jun-2025
Description of Vehicle : M-CYCLE/SCOOTER Purpose For Printing RC : NEW
Dealer's Name & Address : GANPATI AUTOMOBILES (D), PURWA CHAURAHA GKP ROAD, DEORIA, . . . 190-274001
Owner Name : VISHAL KUMAR GUPTA Son/wife/daughter of : LAKSHMI PRASAD GUPTA
Full Address: (Permanent) : VILL- HARNATAR DAYALPUR, PO- BAGHURI PS- SIKANDERPUR, BALLIA, BALLIA,
UTTAR PRADESH-221717
Full Address: (Temporary) : VILL- HARNATAR DAYALPUR, PO- BAGHURI PS- SIKANDERPUR, BALLIA, BALLIA-
UTTAR PRADESH-221717
Fitness UpTo : 22-Jun-2040 Owner Serial No : 1
Detailed Description
Class of Vehicle : M-CYCLE/SCOOTER Link Vehicle No :
Ownership : INDIVIDUAL Norms : BHARAT STAGE VI
Maker's Name : HERO MOTOCORP.LTD
Front HSRP No : AA1043239290 Rear HSRP No : AA1043057419
Type of Body : SOLO WITH PILLION Month/Year of Manuf. : 02/2025
No of Cylinders : 1 Chassis No : MBLHAW235SHB47271
Engine No : HA11E8SHB22948 Fuel : PETROL
Horse Power(BHP) : 7.91 Cubic Capacity : 97.20
Maker's Classification : SPLENDOR+ (DRS) Wheel base : 1236
Seating Cap(in all) : 2 Standing Cap : 0
Sleepar Cap : 0 Unladen Wt (kgs) : 109
Colour : SPORTS RED BLACK Laden/GV Wt (kgs) : 239
Other Criteria : AC Fitted : NO
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 HERO FINCORP LTD, DEORIA, . . . Deoria, Uttar Pradesh-274001 w.e.f. 19-Jun-2025.

Purchase dt : 15-Jun-2025 Sale Amt : 77026/-
OTT Date : 15-Jun-2025 Amount/Rcpt No : 7703 / UP60D25060001923
Vehicle is Govt./ Pvt. : PRIVATE Tax Exempted or Not : NOT EXEMPTED
Date of Approval : 11-Jul-2025

Other State/Transfer/Conversion/Reassign Details

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

This certificate is valid from 23-Jun-2025 to 22-Jun-2040

Date : 11-Jul-2025 16:19:24

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority
Date : 11-Jul-2025