

The Oriental Insurance Company Ltd.
Policy Schedule

Report ID: PG49925

Page No: 1

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

DIVISIONAL OFFICE, 346 KHAIR NAGAR, OPP. FILMISTAN CINEMA MEERUT, 01214063570, (GSTIN: 09AAACT0627R4Z1)

Policy Type	BUNDLED POLICY (MOTORISED TWO WHEELERS-(5 Years))	Policy Issued On	24-JUN-25
Policy No	252400-1-2026-74502	Proposal No. & Date	R/252400/31/2026/17203 & 24-JUN-2025
Agent/Broker Code	HA000155144	Policy Period (OWN DAMAGE)	FROM 14:39 ON 24-06-2025 TO MIDNIGHT OF 23/06/2026
Agent/Broker Name	ABHINAV BHATTI	Policy Period (LIABILITY)	FROM 14:39 ON 24-06-2025 TO MIDNIGHT OF 23/06/2026
Insured Name	BANKU BHARI PANDEY (GSTIN:)	Lead/Breakin No	
Insured Address	C/O SURYDEV PANDY, VILL BALLIA DAKSHIN, POST BHAGALPUR, PS MAIL, VILL BALLIA DAKSHIN, POST BHAGALPUR, PS MAIL, DEORIA, NA,	Insured State	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	HERO MOTOCORP	Vehicle	74837
Model & Variant	HERO SPLENDOR PLUS E20	Electrical Accessories	0
Registration No	NEW	Non Electrical Accessories	0
Year of Manufacture	2025	Total IDV	74837
Engine Chassis No	BA1F1NHE2812-MBLHAW485SHFJ0130	IMF CONTRACT NO	
Cubic Capacity	100	Policy Type	Zone B - Rest of India
Number of Seats	2	Geographical Area	INDIA
Type of Fuel	PETROL		

Schedule Of Premium (Amount in Rs.)

OWN DAMAGE SECTION(A)		LIABILITY SECTION (B)	
Basic Premium	1254.27	Basic Third Party Liability	3851
Accessories	0	Compulsary PA Cover Premium	0
Electrical Accessories	0	PA Cover for 0 Person Of Rs (0) each (IMT-16)	0
Non Electrical Accessories	0	Legal Liability (WC) to driver (IMT-28)	0
Excess Premium	1179.27	Legal Liability to Employees (IMT-29)	0
Geographical Area Extn (IMT -1)	0	Legal Liability to Passenger (IMT-46)	NA
Driving Tuition Loading On OD Premium (60%)	0	Driving Tuition Loading On TP Premium (60%)	NA
Anti-Theft Addition	0	PA Paid Driver, Conductor, Cleaner-GR36B3	0
Deductibles		Net Liability Premium (B)	3851
Voluntary Deductibles (IMT 22A)	0	Total Premium (A+B)	4151
Anti-Theft Device (IMT-1B)	0	GST	748
Anti-Membership (IMT-3)	0	SERVICE TAX	0
Anti-Theft Bonus	0	STAMP DUTY	0.00
Discount for vehicle designed for handicapped	0	Swachh Bharat Cess@0.50%	1
MP Discount	1066	Krishi Kalyan Cess@0.50%	0
Anti-Theft Deductibles	1066	Gross Premium Paid	4899
Add-On Coverages		Note	
Anti-Theft Premium	187	1. Policy Issuance is the subject to the realisation of cheque	
Return to Insurer	0	2. Consolidated Stamp Duty paid via Challan No	
Key Replacement	0	3. The Policy is subject to a compulsory Deductible of Rs 0 (IMT-22)	
Insurance Fee	0	4. Voluntary excess Rs(0)	
Anti-Theft Add-on Coverage	187	5. Subject to Endorsements IMT 7, 10, 28	
Own Damage Premium(A)	390		

Insurer Details	Dominant Name	Age	Relation
Payment Details	Payment Method	Cheque No./Transaction No.	Bank Name
Amount			Amount
4899			
Financer Type	Financer Name	HERO FINCORP LTD	Financer Branch
POS ID	POS ID	NA	POS PAN NO/Aadhar No
			NA

46. In case of a claim under the policy, according to the schedule of premium or a claim for refund of premium exceeding Rs 1000, the insured will comply with the provisions of the AMI policy of the Company. The AMI policy is available in all our branches as well as on company's website.

47. The insured under the policy is subject to conditions, clauses, warranties, exclusions, IMTs and OIC endorsements mentioned herein above which are available on company's website.

48. In case of a claim for refund of premium, the insured shall not be liable under the policy and the policy shall be void ab initio (from its inception).

49. It is not admissible if during Litigation is found fake or is not valid whether or not in the Knowledge of the insured.

50. We hereby certify that the policy to which the 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 respect of the undersigned being authorized by and on behalf of the company has/have herein to get his/their hands at 252400 on 24-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 is only to comply with the MV Act 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN AND RIGHTS OF RECOVERY".

Limitation as to use: It is used 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 baggage) (3) Transporting (4) Race 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 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 driver is not under the influence of any intoxicating liquor or any drug and is not driving a motor vehicle in violation of any law.

Limits of Liability Clause: Under section II-1 (a) of the policy - Death of or body injury. Such amount is necessary to meet their requirement of the motor vehicle Act 1988. Under Section II-1 (a) of the policy - Damage to third party property is Rs. 5 Lakhs PA Cover under section III for owner-driver is Rs. 5 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). 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, 1998.

This insurance excludes all property damages.

Address: 659525SMD
Approved On: 24-JUN-25
Place: MR

For and on behalf of
The Oriental Insurance Company Limited



Certificate of Services

Certificate Issuer & Servicing Office Motor Sathi Care Private Limited, D-27, Shastri Nagar, Meerut, Uttar Pradesh, (250004) Certificate Number: INCP00451490
 Tax Invoice cum Certificate Number: INCP00451490
 Name of Certificate Holder: BANKEBIHARI PANDEY
 Mobile: 7408860075
 Address: VILL BALLIA DAKSHIN, POST BHAGALPUR, PS MAIL, State: Uttar Pradesh
 IDV: 68543.45
 Vehicle Registration Number: New
 Model: SPLENDOR PLUS
 Engine Number: HA11F7SHE82812
 Acknowledgment No: MS/2025/E451490

For Assistance, Please contact us at: Toll Free Number: 7941050643 Email ID: info@mtorosathi.com
 Period of Coverage(MS): 2025-06-24 - 2026-06-23 MIDNIGHT
 DOB:
 Period of Coverage(I): 2025-06-24 - 2030-06-23 MIDNIGHT
 City / District:
 Pincode: 274602
 Manufacturing Year: 2025
 Vehicle Manufacturer: HERO MOTOCORP
 Variant: DRUM SELF E20
 Chassis Number: MBLHAW485SHFJ0130
 Personal Accident Insurance Amount: 15,00,000

Drive Assure

S.No	Featured Benefits	Description	TW
1	Relay of urgent messages	Pass on message to Riders friends, family	Yes
2	Doctor Referral	Giving the contact details of nearest doctor to Rider	Yes
3	Vehicle Breakdown- Phone Support	Guiding the Rider on phone about vehicle related problems	Yes
4	On Site Minor Repair	Arranging for a mechanic to do minor repairs on the spot	Yes
5	Replacement of Keys	Arrange for pick-up and delivery of duplicate keys from Rider residence	Yes
6	Lost Keys	Arrange for a locksmith or a technician to open the lock	Yes
7	Fuel Delivery	Arrange for fuel delivery in case vehicle is out of fuel (Fuel cost on actual basis)	Yes
8	Wrong Fueling	Arrange for tank cleaning or towing in case of wrong fueling	Yes
9	Flat tyre Support	Arrange for technician to change the tyre or get it repaired, Material/spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the insured. In case the spare tyre is not available in the covered Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs and re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured	Yes
10	Battery Jump-Start	A technician to be arranged for battery jumpstart	Yes
11	Tax Assistance	Arrange for taxi on Rider's / driver's request irrespective of breakdown location	Yes
12	Hotel Assistance	Arrange for Hotel on Rider's / driver's request	Yes
13	Medical Assistance	Arranging for an ambulance/ hospital for Rider	Yes
14	Vehicle Custody Services	Take custody of vehicle in case Rider cannot attend the vehicle	Yes
15	Programme Start Date	For renewal cases, the date of commencement of coverage under the program. The program start date will be after 7 days from the program purchase date	After 7 Days
16	Number of Services	Proposed Number of Service	4

Special Conditions (applicable to all coverages): (a) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services provided would be on chargeable basis to the insured. (b) This Certificate is valid subject to realisation of the payment and is effective from the Payment realisation date or certificate issue date, whichever is later

Accidental Hospital Daily Cash

AHDC Benefits: Fixed amount per day of hospitalisation in direct connection with above mentioned vehicle of which he / she is registered owner and whilst driving or whilst travelling in it as a co-driver, caused by violent accidental external and visible means up to a maximum number of 10 days in a policy year. Multiple Claims during the policy year up to a maximum of 10 days. Entry Age: Minimum 18 Years to 65 years. To avail "Accidental Hospital Daily Cash" benefit minimum 24 hours hospitalisation is mandatory

Coverage Amount - Rs.1000 per day

Maximum Number of days - 10

For AHDC Support, Please reach out: Motor Sathi Services Private Limited, Website: www.motorsathi.com, Email: care@motorsathi.com, Contact Number: +91 7941050643

Doctor On Call

To get above doctor on call/chat benefits, whatsapp "EXPERIENCE DOC" @ +91-7941050643 from your registered mobile

#	Plan Amount	CGST (9%)	SGST (9%)	IGST (18%)	Total Amount
MS Services	450	40.5	40.5	-	531
Allied Services	1856.08	167.05	167.05	-	2190

Personal Accident Cover Details

Period of Insurance: 2025-06-24 (13:24 HRS) - 2026-06-23 MIDNIGHT
 Nominee Relationship: Wife
 Nominee Age: 55 Years

Name of Certificate Holder: BANKEBIHARI PANDEY
 Nominee Name: RUPA DEVI
 Nominee Gender: Female

Special Conditions: 1) Per individual SI is fixed Rs. 15 Lakh. 2) Age Band - 18 to 70 yrs. 3) Accidental Death (AD) - Covers Death due to Accident only. 4) We shall pay compensation for death, in direct connection with the vehicle cover for above Assistance Certificate and of which he / she is registered owner or whilst driving such registered vehicle or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in Death 100% CSI. 5) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to - (a) Intentional self injury suicide or attempted suicide physical defect or infirmity or (b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs. 6) Such compensation shall be payable directly to his / her legal representatives. 7) This cover is subject to - (a) The Insured is the registered owner of the vehicle and has direct connection with his / her death. (b) The Insured holds a valid and effective driving licence, in accordance with the provisions of Section 3 of Motor Vehicle Act, 1988, at the time of the accident. 7) Any form of Nuclear, Chemical and biological Terrorism is excluded. 8) Scope of Cover - 24 Hrs. Within India only. All disputes arising out of or in connection with this agreement shall be subject to the exclusive jurisdiction of the courts at Meerut.

GOVERNMENT OF UTTAR PRADESH

Transport Department DEORIA

FORM 23

CERTIFICATE OF REGISTRATION

Registration No : **UP52CH0762** Registration Date : **26-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 : **BANKEBIHARI PANDEY** Son/wife/daughter of : **SURYDEV PANDEY**
 Full Address: (Permanent) : **VILL- BALLIA DAKSHIN, PO BHAGALPUR PS- MAIL SALEMPUR, DEORIA, DEORIA, UTTAR PRADESH-274602**
 Full Address: (Temporary) : **VILL- BALLIA DAKSHIN, PO BHAGALPUR PS- MAIL SALEMPUR, DEORIA, DEORIA- UTTAR PRADESH-274602**

Fitness UpTo : **25-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 : **AA1043239550** Rear HSRP No : **AA1043057679**
 Type of Body : **SOLO WITH PILLION** Month/Year of Manuf. : **06/2025**
 No of Cylinders : **1** Chassis No : **MBLHAW485SHFJ0130**
 Engine No : **HA11F7SHE82812** Fuel : **PETROL**
 Horse Power(BHP) : **8.17** Cubic Capacity : **97.20**
 Maker's Classification : **SPLENDOR+ (DRS)** Wheel base : **1235**
 Seating Cap(in all) : **2** Standing Cap : **0**
 Sleeper Cap : **0** Unladen Wt (kgs) : **113**
 Colour : **Black Heavy Grey** Laden/GV Wt (kgs) : **243**
 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.

As Regd.

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. 26-Jun-2025.

Purchase dt : **24-Jun-2025** Sale Amt : **78776/-**
 OTT Date : **24-Jun-2025** Amount/Rcpt No : **7878 / UP52D25060003332**
 Vehicle is Govt./ Pvt. : **PRIVATE** Tax Exempted or Not : **NOT EXEMPTED**
 Date of Approval : **28-Jun-2025**

Other State/Transfer/Conversion/Reassign Details

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

This certificate is valid from 26-Jun-2025 to 25-Jun-2040

Date : **02-Feb-2026 13:50:40**

Taxation Particulars / Advance Registration Mark Fee Details


 Signature of Registering Authority
 Date : **02-Feb-2026**

Q 7541439