

Service Branch Address:

104, C - Block, Laxmi Kant Parisar,, Jamal Road (Near Ambition Business Centre),,,K5-Patna ,PATNA - 800001.

Jul 08, 2026

Mr.UPENDRA KUMAR
S/O-RAMJI PRASAD
PARWALPUR, BISHAI BIGHA
P.O-AUNGARI, NALANDA
NALANDA - 801301, BIHAR
Telephone :
Mobile : 82xxxxxx04

**NEXT RENEWAL
IS ON
07/07/2027**



Certificate of Insurance and Policy No.
VGC1576952000100

Policy Period: Period of insurance
From 15:38:26 hours on 08/07/2026 To Midnight of 07/07/2027

Dear Customer,

Thank you for choosing Royal Sundaram as the Insurer of your vehicle. We are delighted to have you as our customer. Please find enclosed Goods Carrying Vehicle Policy No. VGC1576952000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.UPENDRA KUMAR	
Mobile No.: 82xxxxxx04	Email ID: son*****@gmail.com
Make of the Vehicle: Tata Motors Ltd.	Model Description: LPT 4825 BSVI
Engine No.: B67B6A250D02102L6412 8232	Chassis No.: MAT820003L1N08047
Premium Amount (Rs.) 53,860.96	Add-on Covers Opted : No
This policy is issued after pre-inspection on . Any Pre-existing damages observed during the pre-inspection is not covered in this policy.	
Previous Policy No.	3379/04394662/003/00
Previous Policy Insurance Co.	CHOALAMANDALAM GENERAL INSURANCE CO LTD
Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy (20 %)	
Does the vehicle have valid Pollution Under Control (PUC) Certificate: Yes	
Pollution Certificate Number (PUC) :	
PUC expiry date :	CKYC No.:
*In line with the Central Motor Vehicle Act, 1989 and as per the directive of Hon'ble Supreme Court of India, it is mandated that insured must produce a valid "Pollution Under control" Certificate as and when asked by the insurer and it is the responsibility of the insured to renew the same before expiry of the validity of the PUC certificate. Absence of Valid certificate may lead to cancellation of insurance	
CPA Status	
Waived off -Waiver details- The registered owner driver, does not have effective driving license/Learners License	

The policy is processed based on the information declared by you. While the information regarding the vehicle, insured (yourselves), detail of covers and terms/conditions could be ascertained from the Certificate of Insurance and Policy Schedule (Enclosed), some of the very critical ones like No Claim Bonus extended, KYC Details, status of Compulsory Personal Accident (CPA) Cover and details regarding Vehicle Inspection if any etc. are furnished above.

Coverage of risk is subject to realization of the full premium, post which, insurance coverage under the policy would commence. In-case the premium is not received by us due to cheque dishonor or any other reason or misrepresentation of any information, the insurance cover shall be void ab-initio.

Please check all the information printed in these pages for its correctness and should there be a discrepancy, reach us (Contact details provided below) for suitable rectification. In case there is no response within 15 days of policy inception, it will be deemed that all information provided are correct and all future transactions would be based on such information only.

The above information is to be read in conjunction with the policy certificate of issuance and policy schedule and shall be considered null and void without the same.

To read the "policy" & "add on" terms, conditions, exceptions and applicable endorsement, please log on to our website www.royalsundaram.in. Should you have any queries, please contact our Customer Service helpline number 1860-425-0000, 1860-258-0000. You may also write to customer.services@royalsundaram.in

Assuring you of our best services at all times.

Yours sincerely,

Authorized Signatory

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Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in

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PARWALPUR, BISHAI BIGHA
P.O-AUNGARI, NALANDA
PATNA BIHAR
801301
Telephone:
Mobile: 82xxxxxx04

Intermediary Code: POS38668
Intermediary Name: PATEL ANJU KUMARI
Contact: 7011303402

CERTIFICATE OF INSURANCE & POLICY SCHEDULE

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

Goods Carrying Vehicle Policy

Certificate of Insurance and Policy No. VGC1576952000100				Policy Period: Period of insurance From 15:38:26 hours on 08/07/2026 To Midnight of 07/07/2027		
INSURED DETAILS						
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr.UPENDRA KUMAR		05/12/1990	India		PATNA	29/12/2020
INSURED'S DECLARED VALUE (IDV) (in Rs.)						
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG Kit	Total IDV	Invoice Price Value
3,040,000	0	0	0	0	3,040,000	0
VEHICLE DETAILS						
Registration Number		BR01GQ2328		Type of Body		OPEN
Engine Number		B67B6A250D02102L6412 8232		Public Carrier/Private Carrier		Public Carrier
Chassis Number		MAT820003L1N08047		Year of Manufacture		2020
Make of the Vehicle		Tata Motors Ltd.		Gross Vehicle Weight (Kgs)		4,75,00
Model Description		LPT 4825 BSVI		Total Premium (in Rs.)		53,861
Fuel Type		Diesel				
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				Persons or Classes of Persons entitled to Drive: <i>Any person including the Insured</i> • Provided that a person driving holds an effective driving licence 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 when not used for the transport of goods at the time of the accident 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 - Rs 750000 (as per IMT 20) - In respect of any one claim or series of claims arising out of one event. Personal Accident cover for Owner - Driver under section IV: CSI - Rs.0						
Note: Warranted that at no time the gross laden weight of the vehicle exceeds the gross vehicle weight mentioned in the schedule of the policy.						
Deductible under Section -I : In respect of each and every claim. (Compulsory Deductible [Rs.1,500] and Imposed Deductible [Rs. 0])						

Document Code:

Certificate of insurance & policy schedule continued in Page 2

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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

CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

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

Goods Carrying Vehicle Policy

Policy No. VGC1576952000100

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle b) Non-Electrical Accessories 2. Additional GVW over 12,000 Kgs 3. Electrical & Electronic Accessories @ 4% (IMT 24) 4. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	5,298.72 0.00 958.50 0.00 0.00	1. Basic premium including premium for TPPD 2. Reduction in TPPD to Rs.6000/- 3. Trailers Endt. IMT-30 4. Bi – Fuel Kit (CNG/LPG) IMT-25	44,242.00 0.00 0.00 0.00
ADD: 5. Trailer 6. Overturning Risk 7. Geographical Area Extn.Endt.IMT-1 8. Cover for Lamps, Bumpers, etc. Endt. IMT – 23 9. Fibre Glass Tanks 10. Additional Towing Charges. Rs.0 11. 60% on OD Premium for Driving Tuition 12. Usage of Commercial and Private Purpose - IMT 34 13. for any other extra	0.00 0.00 400.00 938.58 0.00 0.00 0.00 0.00	ADD:: Personal Accident Benefits 5. Geographical Area Extn. Endt.IMT-1 6. Under Section IV- Rs.0 7. PA to Paid Driver/ Cleaners Endt. IMT-17 8. Indemnity to Hirer IMT-44 9. Enhanced PA cover , Owner Driver, CSI Rs.0 10. Enhanced PA cover, Paid Driver, CSI Rs.0.00 Legal Liability: 11. To Paid Driver/Cleaner(not exceeding 7 persons) Endt. IMT-28	100.00 0.00 0.00 0.00 0.00 0.00 100.00
LESS: 14. 50% Discount for vehicles specially designed/modified for blind, handicapped and mentally challenged persons 15. Discount for Anti-theft Devices Endt. IMT-10 16. Discount for vehicles plying within insured own premises 17. 20% NCB	0.00 0.00 0.00 -1,519.16	12. To Paid Driver/Cleaner/Coolies(exceeding 7 persons) Endt. IMT-39A 13. To Coolies Endt. IMT-39 14. NFPP - Employees Endt. IMT-37 15. NFPP Other than Employees Endt. IMT-37A 16. Usage of Commercial and Private Purpose - IMT 34 17. TOTAL LIABILITY PREMIUM (B)	0.00 0.00 0.00 0.00 0.00 0.00 44,442.00
		18. ADD: Underwriting Loading% 19. Confined to own sites 20. Total Premium (A+B)	0.00 0.00 50,519.00
Add: Additional Cover for Package Policies 18. Depreciation Waiver Clause (IRDAN102RP0005V03201617/A0028V01202526) 19. Windshield Glass (IRDAN102RP0005V03201617/A0002V01201011) 20. EMI Protector Clause (IRDAN102RP0005V03201617/A0003V01202021) Limit. Rs.0.00 21. Loss of Income Cover (IRDAN102RP0005V03201617/A0005V01202021) Limit in Rs.0.00 Duration: 0 months 22. Engine Protector Cover (IRDAN102RP0005V03201617/A0059V01202627) 23. Return to Invoice Cover (IRDAN102RP0005V03201617/A0060V01202627)	0.00 0.00 0.00 0.00 0.00 0.00 0.00	ADD: SGST ADD: CGST ADD: CGST ADD: CGST	1,670.98 1,670.98 1,670.98 1,670.98
24. TOTAL OWN DAMAGE PREMIUM (A)	6,077.00	24. TOTAL PREMIUM PAYABLE	53,860.96

No Claim Bonus:

a) No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous year. b) The insured is entitled to 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 details given below:

Period of Insurance	% of NCB on OD Premium	Subject to IMT Endt. Nos. & memorandum 23,1,1,28,7,21 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED														
The preceding year	20															
Preceding two consecutive years	25	<table><tr><th>Nominee Name</th><th>Nominee Age</th><th>Relationship with</th></tr><tr><td></td><td>0</td><td></td></tr><tr><th>Guardian Name</th><th>Guardian Age</th><th>Guardian Relation</th></tr><tr><td></td><td>0</td><td></td></tr></table>			Nominee Name	Nominee Age	Relationship with		0		Guardian Name	Guardian Age	Guardian Relation		0	
Nominee Name	Nominee Age				Relationship with											
	0															
Guardian Name	Guardian Age				Guardian Relation											
	0															
Preceding three consecutive years	35															
Preceding four consecutive years	45															
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 08/07/2026														

Date and Signature of Proposal/Renewal notice 08/07/2026

In Witness whereof this Policy has been signed at Chennai on 08/07/2026 in lieu of Cover note No. dated Receipt No. CBCEAP5426179. 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.

Consolidated Stamp Duty Paid to Govt of TamilNadu

Authorised Signatory

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

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E-Mail:customer.services@royalsundaram.in



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GSTIN : 10AABCR7106G1ZY

Base Product UIN: IRDAN102RP0005V03201617

PAN Number : AABCR7106G

Enhanced PA Cover Clause UIN:

IRDAN102RP0005V03201617/A0017V01201920

For Legal interpretation, English version will hold good.

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E-Mail:customer.services@royalsundaram.in



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GST Invoice

Royal Sundaram General Insurance Co. Limited
K5:K5-Patna
Address: 104, C - Block, Laxmi Kant Parisar,, Jamal Road (Near Ambition Business Centre),,,K5-Patna ,PATNA - 800001.
GSTIN: 10AABCR7106G1ZY

Policy Number : VGC1576952000100
GST Invoice Number : VGC157695200000
Invoice Date : 08/07/2026

Address of insured:
Insured Name: Mr.UPENDRA KUMAR
S/O-RAMJI PRASAD
PARWALPUR, BISHAI BIGHA
P.O-AUNGARI, NALANDA
NALANDA
State:BIHAR
Pincode: 801301

HSN SAC	Taxable Value	CGST		SGST/UTGST		IGST		Total Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
997134	6,277.00	9.00%	564.93	9.00%	564.93			7,407.00
9971	44,242.00	2.50 %	1,106.05	2.50 %	1,106.05			46,454.00

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"

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Use your smart phone to scan the QR code and get detailed autoinspekt report

Address : AT. C/O- KANHAIYA JEE, RAM RAJI ROAD, MARIPUR, MUZAFFARPUR. BIHAR 842001. LAND LINE :-+919431266932/8789630039

Phone: 0621-2275699 , 06212275699

Email : help.mfcw@mahindra.com

Insurer Ref No. MF20260706000006

COMMERCIAL VEHICLE INSPECTION REPORT

Ref No. PI17861071

Proposer : UPENDRA KUMAR	Insurer/Broker : ROYAL SUNDARAM GENERAL INSURANCE CO. LTD.		
Officer/Agent Name & No : HR009349 -- 7011303402	Inspection Date : 06/07/2026 05:29 PM	Request Date : 06/07/2026 11:00 AM	
For Insurer : NA	Inspection Place : Nalanada	Self-Inspection Case : No	

VEHICLE DETAILS

Vehicle NO : BR01GQ2328	Chassis NO : MAT820003L1N08047	Engine NO : 7B6A250D02102L64128232	Make : TATA MOTORS LIMITED
Model & Variant :LPT 4825	Year of Manufacture : 2020	Odometer Reading : 260384	R.C. Verified : Yes
Type Of Body : Truck	Fuel Used : Diesel	Chassis Production No :NA	Stereo Make: YES

INSPECTION DETAILS

BODY PARTS			
Cowl: Safe	Cabin: Safe	Front Excavator : NA	Boom : NA
Chassis Frame: Safe	Stepney : NA	Left Mudguard : Safe	Grill : Safe
Front Body : Safe	Bonnet : NA	Ac : NA	Fuel Tank : Safe
Head Light : Safe	Right Mudguard : Safe	DashBoard : Safe	Right Body : Safe
Crane Bucket : NA	Fans : NA	Seats : Safe	Indicator Light : Safe
Cabin LT Door: Safe	Crane Hook : NA	Hydraulic System : NA	Tyres : Safe
Rear Body : Scratch	Cabin RT Door: Safe	Bumper: Scratch	Left Body: Safe

GLASSES			
W.S. Glasses : Safe	Excavator Cabin Glass : NA	Left Window Glasses : Safe	Crane Cabin Glass : NA
Right Window Glasses : Safe	Rear View Mirrors : Safe	Back Glasses : Safe	Tail Lamp : Safe

OTHERS	
Extra Fittings : NA	MARKET VALUE ON THE DATE OF INSPECTION(In INR): NA
Remarks : RC SEEN, VEHICLE IS IN RUNNING CONDITION.	Inspection Status : Recommended
Video Link : Click Here To Play Video	



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Field Executive Name: RAJESH KUMAR

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Regional Centre: BIHAR



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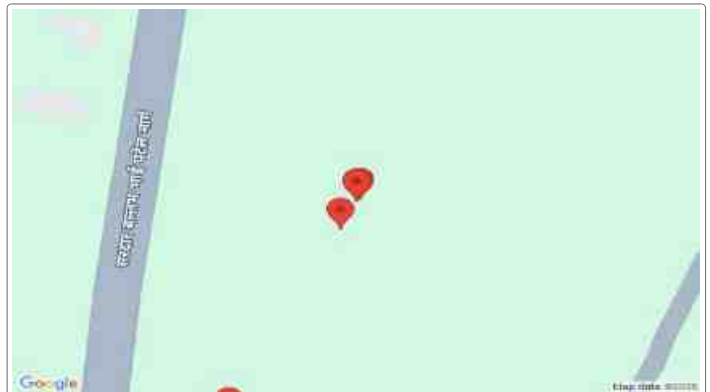
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DECLARATION

- I/We hereby confirm that the vehicle has been inspected in presense of me/my/our representative.
- I/We hereby confirm that the identification details and damages of vehicle as noted / photographs taken by the inspecting officer are correct. Nothing has been hidden/undisclosed.
- I/We agreed that Repair/Replacement of dented/crack parts & Repair Painting of dented/scratched panels as per this inspection photographs shall be excluded in event of any claim lodged during the policy period.
- I hereby certify that I have shown the same vehicle which I have to get insured and if later at the time of claim it is found that vehicle shown and accidental are different then no claim is payable to me.
- I hereby certify that I will not claim for damages existing in my vehicle whether same are mentioned in report or not if same are seen in photograph taken by the inspector.