



Leadership and Beyond...

The New India Assurance Co. Ltd.

IRDAI Regn. No. 190. CIN - L660001MH1919GOI000526

CERTIFICATE CUM POLICY SCHEDULE

ORIGINAL FOR RECIPIENT / DUPLICATE FOR SUPPLIER

TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE

(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)

Policy Type & UIN	Bundled Motor Policy- 3 Yr TP + 1 Yr OD (Private Vehicle) & IRDAN190RP0023V01201819	Proposal No & Date	N0008908862 / 05-Jan-2026 10:36
Policy No	98000031250918411246	Period of Insurance	Own Damage 05-JAN-2026 10:37 to 04-JAN-2027 23:59 Third Party 05-JAN-2026 10:37 to 04-JAN-2029 23:59
Policy Issued On	05-Jan-2026 10:37	Vehicle Identification No.	MBJTYKL1SSL351395
Insured Name	Mrs. TAHIRA BANO	Geographical Area	India
Invoice No	11251199040	GST No & State	NA Jammu and Kashmir
Insured Address	10 USMANIA COLONY, BEMINA SRINAGAR, BEMINA, JAMMU AND KASHMIR-190018	Accounting Code of Service	997134
Insured State & Code	Jammu and Kashmir - 01	Place of Supply	Jammu and Kashmir
		GSTIN of Customer	GSTUNREGISTERED

MOTOR VEHICLE DETAILS

Make	Maruti Suzuki	Seating Capacity	5
Model - Variant	GRAND VITARA DELTA	Type of Body Color	SUV PEARL ARCTIC WHITE
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2025	RTO Location	SRINAGAR JK-01
Engine - Chassis No	K15CN7850092 - MBJTYKL1SSL351395	Zone	B
Cubic Capacity	1462	FASTag ID	

Insured Declared Value(₹)

Vehicle ₹	1149215	Non Electrical Accessories ₹	47148	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	1196363
-----------	---------	------------------------------	-------	--------------------------	---	---------------	---	-------------	---------

Schedule of Premium(Amount in ₹)

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 12835	Basic Third Party Liability	₹ 10640
Non Electrical Accessories		Compulsory PA Cover Premium [3 Years](Sum Insured 15 lakhs)	₹ 825
1. RAINWISER of value Rs.2498	₹ 527	P.A Cover to Unnamed Passengers 5 Person of Rs100000 each (IMT-16)	₹ 750
2. ALLOYS of value Rs.44650		Legal Liability (WC) to Driver (IMT-28)	₹ 150
Basic Premium	₹ 13362	Net Liability Premium (B)	₹ 12365
Deductibles		Total Premium (A+B)	₹ 33948
Anti-Theft Device (IMT-10)	₹ 334	IGST @18%	₹ 6110.64
Sub-Total Deductibles	₹ 334	Gross Premium Paid	₹ 40059
Zero Depreciation (IRDAN190RP0023V01201819/A0047V01201819)	₹ 4785	Point of Sale - NX Competent Kashmir Automobiles Private Limited Notes:- 1. Policy Issuance is subject to realisation of premium. 2. Consolidate stamp duty paid to State Exchequer. 3. Policy is subject to a compulsory Deductible of Rs. 1000 (IMT-22) 4. Voluntary excess Rs. 0 5. Subject to Endorsements IMT 10,16,28 6. OD Premium rates are different for NCB/Non-NCB class of customer. In case of change from NCB to Non-NCB, the recoverable amount may be more than the NCB amount. 7. This policy provides the benefit of "Roadside Assistance" in case of any emergency Please contact on below mentioned number. Contact Detail:-91-8447748758	
Engine Protect (IRDAN190RPMT0023V02201819/A0051V02202425)	₹ 1316		
Loss of Key (IRDAN190RP0023V01201819/A0054V01201819)	₹ 250		
Consumables (IRDAN190RP0042V01100001/A0058V03201819)	₹ 1077		
Return to Invoice (IRDAN190RP0023V02201819/A0049V02201819)	₹ 1077		
Roadside Assistance (IRDAN190RP0023V02201819/A0008V01202021)	₹ 50		
Net own Damage Premium (A)	₹ 21583		

Nominee Details

Nominee Name:	MOHD AZAM	Age:	35	Relation:	Husband
---------------	-----------	------	----	-----------	---------

Financier Details

Financier Type:	Financed	Financier Name:	JAMMU AND KASHMIR BANK LTD	Financier Branch:	bone and joint
-----------------	----------	-----------------	----------------------------	-------------------	----------------

Payment Details

Payment Mode:	Credit Card	Cheque No/Transaction No:	80945005514	Bank Name:	ICICI BANK LIMITED	Amount:	40059
---------------	-------------	---------------------------	-------------	------------	--------------------	---------	-------

Limitations as to use:- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Driver:- 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 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 there 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. Cover for Owner - Driver under section III (CSI) Rs 1500000 - Deductible under section-I: Rs 1000(Compulsory Deductible Rs 1000 Imposed Deductible Rs. 0 and Voluntary Deductible Rs 0)

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 following: The preceding year 20%, Preceding Two consecutive years/25%, Preceding Three consecutive years/35%, Preceding Four consecutive years/45%, Preceding Five consecutive years/50%. No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

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 Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For Legal interpretation, English version will hold good.

For information on ombudsman you may visit website : <https://www.cioins.co.in/Ombudsman>: 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 M.V. Act, 1988.



For THE NEW INDIA ASSURANCE CO. LTD

Authorised Signatory

Policy Issuing Office :1215, NAURANG HOUSE 21, K G MARG, NEW DELHI - 110001
GSTIN: 07AAACN4165C1ZT, CIN No.: . State Name: Delhi

This Policy is sourced and serviced by Maruti Suzuki Insurance Broking Private Limited
Direct Broker (General) IRDAI License No. 428, valid till 01 February 2027, Mail ID: support@msibpl.co.in, Contact: 33774477 (Prefix 011/022/033/044)

For Policy Terms and Conditions Log on to : www.marutisuzukiinsurance.com, www.newindia.co.in



Leadership and Beyond...

1215, NAURANG HOUSE 21, K G MARG, NEW DELHI - 110001
 IRDA Reg No. 58, CIN No. L65000MH1919G01000526
 GSTIN 07AAACN4165C1ZT

Endorsement Schedule

Endorsement No.	ED000000001601258	Endorsement Date & Time	05-JAN-2026 15:12:29
Policy No.	98000031250918411246	SACPA Policy No.	
Risk Inception Date	05-JAN-2026	Policy Type	1 year OD & 3 years TP policy
Invoice No.	11251199040E01	Policy Expiry Date	04-JAN-2029
Accounting Code of Service	997134	Endorsement Category	Non-Premium
Insured Address	10 USMANIA COLONY BEMINA SRINAGAR BEMINA 190018	Insured Name	TAHIRA BANO
Place of Supply	Jammu and Kashmir	Insured State Name & Code	Jammu and Kashmir-14
Type of Endorsement	Non-Premium	GSTIN of Customer	UNREGISTERED
Total Endorsement Charges	0		

At the request of the insured, it is hereby declared and agreed that the following items under the withstanding policy has been changed / altered.

Notwithstanding anything herein to the contrary contained, at the request of the insured, it is hereby declared and agreed that under the within mentioned policy

THE CORRECT

Endorsement On	New Value	Old Value
Address 2	A/P USMANIA COLONY BEMINA	BEMINA SRINAGAR
Landmark	SRINAGAR	
Pincode	190018	190018
Locality	Bemina	Bemina
State	Jammu and Kashmir	Jammu and Kashmir

And not as stated therein.

Subject to fulfillment of conditions. If any mentioned in remarks

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 M.V. act, 1988.

For THE NEW INDIA ASSURANCE CO. LTD

Remarks: approved_RA



Authorized Signatory