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**GOVERNMENT OF KERALA**  
**MOTOR VEHICLES DEPARTMENT**  
**TAX LICENCE**  
**FORM ETL**  
**(See Rule 7)**

**Licence granted under Section 4(3)(a) of the Kerala Motor Vehicles Taxation Act, 1976**



TL No: KL13D23070001879

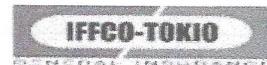
Regn.No: KL13AW8474

Address: , , ,--0

Amount Paid Rs: 12357/-

Period from: 26-Jul-2023 to 30-Jun-2038

1. This is a computer generated document and does not require any signature.
2. The genuineness of this TL shall be verified through <https://vahan.parivahan.gov.in/vahanservice/>.
3. Any modification or misuse of this receipt is an offence which shall attract legal action and punishment.



IFFCO-TOKIO GENERAL INSURANCE CO.LTD  
 Regd. Office: IFFCO Sadan C1 Distt. Centre, Saket, New Delhi - 110017  
 POS - TWO WHEELER POLICY CERTIFICATE OF INSURANCE CUM  
 SCHEDULE & TAX INVOICE  
 Corporate Identification Number (CIN)  
 U74899DL2000PLC107621, IRDA Reg. No. 106  
 UIN: IRDAN106RP007V01201819

**Servicing Office**

IFFCO TOKIO GEN INS CO LTD 3rd Floor Payill kohinoor

Arcade, Sankranti, Kottayam

KERALA KERALA

INDIA 686028

General Insurance Services: 997134

GSTIN : 32AACI7573H1ZL

Phone #: 04812590280

Agent Name: K S. RAJESH

Agent #: 6H000070

Agent Mobile #: 8590513437

POS Agent Name:

POS Agent Aadhaar Card#: XXXXXXXX7721

POS Agent PAN Card#: XXXXXX

Insured's Name: MUHAMMED HASHIQUE COTTICOLLEN

Policy #: 1-2WL4HZCD P400 Policy # MV484103

 Address: Saaz Kunhipally KOTTALI PO KAKKAT  
 KANNUR KERALA Pin Code 670005

 Tax Invoice No: 1-2WL4HZCD Status Check: Inforce  
 Invoice/Issuance Date: 24/07/2023 17:14:24

Phone #: XXXXXXXX022

CKYC #: XXXXXXXX3315

Cover Note #

 Geographical Area: Within India Only  
 Status Check: Inforce

 State Code: 32  
 Country: INDIA

Place Of Supply: KERALA

 GSTIN  
UIN

Registration Mark & No.	Type of Body	CC	Coverage	IDV in Rs.	Non Elect. Acc.	Engine No.	Seating Capacity as per RC
KL/NEW/8281	2023	Make of Vehicle TVS JUPITER 125 DISC BS6	125	Package	90302.00	Non Electrical Accessories are not covered as its value is 0	Chassis No. MD626AK48P1G20298

**Registration Authority**

Vehicle	Side Car	Accessories	Elec./Elect. Acc.	Bi-Fuel Kit	Total Value	Net Premium Rs.
90302.00	0.00	0.00	0.00	0.00	90302.00	7145.69

**IDV TABLE**

1st Year	2nd Year	3rd Year	4th Year	5th Year
90302.00	1.00	1.00	1.00	1.00

**Own Damage Section**
**Liability Section**

 Period Of Insurance: From: 24/07/2023 17:14:07  
 To: 23/07/2024 23:59:59

 Period Of Insurance: From: 24/07/2023 17:14:07  
 To: 23/07/2028 23:59:59

Coverage	Own Damage Premium(Rs.)	Coverage	Third Party Premium(Rs.)
Basic Premium(Inc. Disc)	1513.46	Basic Premium	3851.00
Electrical Accessories (IMT 24)	0.00	Bi Fuel Kit (IMT 25)	0.00
Bi Fuel Kit (IMT 25)	0.00	Add:	
Add:		Legal Liability to Driver (IMT 28)	0.00
Rallies (IMT 31)	0.00	Legal Liability to Employee (IMT 29)	0.00
Foreign Vehicle Loading (IMT 19)	0.00	PA to Passenger (IMT 16)	0.00
Geographical Area Extension (IMT 1)	0.00	Rallies (IMT 31)	0.00
Trailers (IMT 30)	0.00	PA Owner Driven CSI Rs 1500000	330.00
Additional Loading	0.00	Geographical Area Extension (IMT 1)	0.00
Less:		IMT 15	0.00
Voluntary Excess Less 0% (IMT 22A)	0.00	Less:	
Anti Theft Device (IMT 10)	0.00		
Automobile Association (IMT 8)	0.00		
Handicap Discount (IMT 12)	0.00	Any Other Loading Discount	0.00
Vehicle Use (IMT 13)	0.00		
No Claim Discount	(0.0 %)		0.00
<b>Total OD Premium</b>	<b>1513.46</b>	<b>Total Liability Premium</b>	<b>4181.00</b>

**Value Auto Coverage**

 Period Of Insurance: From: 24/07/2023 17:14:07  
 To: 23/07/2024 23:59:59

Coverage's	First Year Premium Rs.	Advance Premium Rs.	Limit Of Liability
Depreciation Waver Cover		361.21	As Per Coverage Wordings
Consumable		0.00	NA
New Vehicle Replacement Cover		0.00	NA
Daily Rental/Travel Cost		0.00	NA
Personal Effect & Belonging		0.00	NA
Medical Expenses**		0.00	NA
Basic Premium			NA
Discount (If Opted On Named Basis)		0.00	
Medical Expenses - Total Premium		0.00	
Personal Accident Cover-Owner	NA	Limit Of Liability	Numbers
Personal Accident Cover-Insured	NA	Owner Driver	C.S.I Each Insured
		-	-
		-	-
		-	-

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Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2023.07.24 17:14:44 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

1) "Policy Issuing Office: Delhi", 2) "Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"

FOR QCS/CLAIMS CALL 1800 103 5499(Toll Free), 0124-4285499 or SMS "CLAIM" to 56161

Person's		Insured Person's			
No Claim Bonus Protection	0.00				NA
Increased Property Damage Liability Benefit	0.00				NA
Wreckage/Debris Removal & Transhipment Cost	0.00				NA
Towing & /or Removal & Storage Of The Insured Vehicle	0.00				NA
Transport, Redelivery or Repatriation Of Repaired Vehicle	0.00				NA
Accommodation & Travelling Expenses	0.00				NA

#### GST DETAILS

	CGST	SGST	UTGST	IGST	KERALA CESS
Percentage	9.00	9.00			
Amount	545.02	545.02	0.00	0.00	

"Whether GST is Payable on Reverse Charge Basis – No"

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.

Liability shall be subject to the law laid down in the Motor Vehicle Act, 1988, as amended from time to time

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client/ Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML/ CFT. In case, if any discrepancy is found in KYC Verification of the Client/ Policyholder, it is agreed by the Client/ Policyholder to complete/ rectify the discrepancy found in the KYC documents/information for the generation of CKYC Number, failing which the policy will be considered ineffective/suspended/ cancelled and no claim will be payable under this Insurance Policy.

In case this policy is cancelled for any reason before 31st October of the following year, the refund calculated as per terms of the policy along with corresponding amount of GST would be refunded. However, in case this policy is cancelled beyond the said date (31st October of the following year), only the refund calculated as per terms of the policy would be refunded and any GST amount would NOT be refunded owing to the restrictions prescribed under the GST law.

However, an unregistered GST customers can apply for refund of the GST amount from the government directly in FORM GST RFD-01 (along with relevant documents), within the prescribed timelines as per Circular No. 188/20/2022-GST dated 27/12/2022

#### Premium Bifurcation (Rs.)

Liability Section	OD Section	Value Auto	Premium/Taxable Value	Total GST (Incl. kerala Cess)	Gross Premium Payable
4181.00	1513.46	361.21	6055.67	1090.02	7145.69

Based on your option, the personal accident cover to Owner-Driver is granted for 1 year from the date of inception of the policy. You need to renew it before expiry for continuation of the cover.

This policy of type 'New Vehicle Without NCB' with age of vehicle '0' is issued as a brand new vehicle and if it is otherwise, the benefits under the present policy will stand forfeited. For this New Vehicle 'KL/NEW/8281' is a system generated number for Internal Reference only. Client needs to contact nearest Iffco Tokio Branch for inclusion of Registration number issued by RTO within 60 days of Policy Inception.

Under Hire Purchase /Hypothecated/Lease Agreement with TATA CAPITAL FINANCIAL SERVICES LTD Nominees: SAMIYA MUHAMMED(Spouse),  
Subject to IMT Endorsement Nos. 7 Printed here in / attached here to

Limitation To Use: Use only for social domestic and pleasure purpose and for the insured's business or profession. The policy does not cover use for hire or reward, tuition, racing, pace-making, reliability trials, speed testing, carriage of goods(other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motors Trade.

Driver Clause: Any person including insured: provided that the person driving holds and 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.

The preceding year 20% Preceding two consecutive year 25% Preceding three consecutive year 35% Preceding four consecutive year 45% Preceding five consecutive year 50%

Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.

No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy

Please note that the above premium is likely to be changed with effect from 1.5.2022 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.

PUC Details:

Limit of Liability  
Under Section II-(i) Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988  
Under Section II-(ii) As per premium computation table  
Under Section III PA Owner- Driver as per premium computation table  
Compulsory Excess (IMT 22) Rs.100

Imposed Excess:  
Partial Loss:  
Total Loss:  
Voluntary Excess:

Inspection Status:

Inspection Date: Inspection Ref No.: Inspecting Agency:

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No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy

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

Period of Insurance Percentage of NCB on OD Premium Limit of Liability

The preceding year 20% Under Section II-(i) Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988

Preceding two consecutive year 25% Under Section II-(ii) As per premium computation table

Preceding three consecutive year 35% Under Section III PA Owner- Driver as per premium computation table

Preceding four consecutive year 45% Compulsory Excess: (IMT 22) Rs. 100

Preceding five consecutive year 50% Imposed Excess:

Partial Loss:

Total Loss:

Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.

The benefit under the policy will not be payable unless the policy is endorsed with proper registration No. of the vehicle within a maximum period of 7 days from the date and time of the Registration of the vehicle.

Previous Policy No.	Previous Insurer Name and Address	Previous Expiry Date
//		

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2023.07.24 17:14:44 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

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