

1976 ರ ಕರ್ನಾಟಕ ಮುನಿಸಿಪಲ್ ಕಾರ್ಪೊರೇಷನ್ ಕಾಯಿದೆಯ 19 ನೇ

ಪ್ರಕರಣದ ಅನ್ವಯ 2010-2011 ಸಾಲಿಗೆ ಆಸ್ತಿ ಮತ್ತು

ಹೊಣೆಗಾರಿಕೆಯನ್ನು ತೋರಿಸುವ ತ:ಖ್ತೆ.

1	ನಗರ ಸಭಾ ಸದಸ್ಯರ ಹೆಸರು	:	ಎಲ್ ರಮೇಶ್
2	ಹಾಲಿ ಅಧಿಕಾರ ಸ್ಥಾನ	:	ನಗರಸಭಾ ಸದಸ್ಯರು [ವಂಸ ಸಂ-187]
3	ಚುನಾಯಿತರಾದ ದಿನಾಂಕ:	:	05-04-2010
4	ಮಾಹೆಯಾನ ಆದಾಯ	:	
5	ಆಸ್ತಿಗಳು:		
	1. ಸ್ಥಿರ ಆಸ್ತಿ: ಪಿತ್ರಾರ್ಜಿತವೇ ಅಥವಾ ಸ್ವಂತ ಸಂಪಾದನೆಯೇ ಅಥವಾ ಗುತ್ತಿಗೆ ಅಥವಾ ಅಡಮಾನದ ಮೂಲಕ ಪಡೆಯಲಾಗಿದೆಯೇ ?	:	ಖಿತ್ರಾರ್ಜಿತ
ಎ) ತೋಟದ ಜಮೀನು ಮತ್ತು ಪ್ಲಾಂಟೇಷನ್ ಜಮೀನು:			
	1. ಯಾರ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಲಾಗಿದೆ (ಸ್ಥಿರ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಿಲ್ಲದಿದ್ದರೆ ಯಾರ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಲಾಗಿದೆ? ಅವನ ಅಥವಾ ಅವಳ ಸಂಬಂಧ).	:	- ಇಲ್ಲ -
	2. ಅದು ಇರುವ ಸ್ಥಳ (ಜಿಲ್ಲೆ, ತಾಲ್ಲೂಕು, ಮತ್ತು ಹಳ್ಳಿ ಅಥವಾ ಪಟ್ಟಣ)	:	- ಇಲ್ಲ -
	3. ಸರ್ವೆ ನಂ.	:	- ಇಲ್ಲ -
	4. ವಿಸ್ತೀರ್ಣ	:	- ಇಲ್ಲ -
	5. ಆದಾಯ	:	- ಇಲ್ಲ -
	6. ಖರೀದಿಸಿದ ಬೆಲೆ	:	- ಇಲ್ಲ -
	7. ಅಂದಾಜು ಮೌಲ್ಯ	:	- ಇಲ್ಲ -
	8. ಸ್ವಂತವಾಗಿದ್ದಲ್ಲಿ ಯಾವ ರೀತಿ ಸಂಪಾದಿಸಲಾಯಿತು (ಖರೀದಿಸಿದ್ದೇ, ದಾನವೇ ಅಥವಾ ಪಿತ್ರಾರ್ಜಿತವೇ) ಅಥವಾ ಗುತ್ತಿಗೆಯ ಮೇಲೆ ಹೊಂದಿದ್ದಲ್ಲಿ ಗುತ್ತಿಗೆ ಮತ್ತು ಅಡಮಾನದ ವಿವರಗಳು	:	- ಇಲ್ಲ -

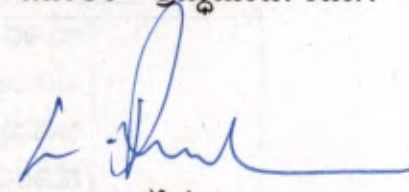


ಬಿ) ಗದ್ದೆ ತರಿ ಅಥವಾ ನೀರಾವರಿ ಜಮೀನು:		
1.	ಯಾರ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಲಾಗಿದೆ? (ಸ್ವಂತ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಲಾಗಿದೆ ಮತ್ತು ಅವನ ಅಥವಾ ಅವಳ ಸಂಬಂಧ).	: - ಔಲ್ಲ -
2.	ಅದು ಇರುವ ಸ್ಥಳ (ಜಿಲ್ಲೆ, ತಾಲ್ಲೂಕು ಮತ್ತು ಹಳ್ಳಿ ಅಥವಾ ಪಟ್ಟಣ)	: - ಔಲ್ಲ -
3.	ಸರ್ವೆ ನಂ.	: - ಔಲ್ಲ -
4.	ವಿಸ್ತೀರ್ಣ	: - ಔಲ್ಲ -
5.	ಆದಾಯ	: - ಔಲ್ಲ -
6.	ಖರೀದಿಸಿದ ಬೆಲೆ	: - ಔಲ್ಲ -
7.	ಅಂದಾಜು ಮೌಲ್ಯ	: - ಔಲ್ಲ -
8.	ಸ್ವಂತವಾಗಿದ್ದಲ್ಲಿ ಯಾವ ರೀತಿ ಸಂಪಾದಿಸಲಾಯಿತು (ಖರೀದಿಸಿದ್ದೇ, ದಾನವಾಗಿ ಪಡೆದಿದ್ದೇ ಅಥವಾ ಪಿತೃರ್ಜಿತವೇ)? ಅಥವಾ ಗುತ್ತಿಗೆ ಅಥವಾ ಅಡಮಾನದ ಮೇಲೆ ಹೊಂದಿದ್ದಲ್ಲಿ ಗುತ್ತಿಗೆ ಅಥವಾ ಅಡಮಾನದ ವಿವರಗಳು	: - ಔಲ್ಲ -
ಸಿ) ಹೊಲ ಅಥವಾ ಖುಷ್ಕಿ ಜಮೀನು:		
1.	ಯಾರ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಲಾಗಿದೆ? (ಸ್ವಂತ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಲಾಗಿದೆ ಮತ್ತು ಅವನ ಅಥವಾ ಅವಳ ಸಂಬಂಧ)	: - ಔಲ್ಲ -
2.	ಅದು ಇರುವ ಸ್ಥಳ (ಜಿಲ್ಲೆ, ತಾಲ್ಲೂಕು, ಹಳ್ಳಿ ಅಥವಾ ಪಟ್ಟಣ)	: - ಔಲ್ಲ -
3.	ಸರ್ವೆ ನಂ.	: - ಔಲ್ಲ -
4.	ವಿಸ್ತೀರ್ಣ	: - ಔಲ್ಲ -
5.	ಆದಾಯ	: - ಔಲ್ಲ -
6.	ಖರೀದಿಸಿದ ಬೆಲೆ	: - ಔಲ್ಲ -
7.	ಅಂದಾಜು ಮೌಲ್ಯ	: - ಔಲ್ಲ -

2.	ಮೌಲ್ಯ	:	—
3.	ಬ್ಯಾಂಕ್ ಅಥವಾ ಕಂಪೆನಿಯ ಹೆಸರು	:	—
4.	ಯಾವ ರೀತಿ ಸಂಪಾದಿಸಲಾಯಿತು?	:	—
5.	ಆದಾಯ	:	—
3. ಕಂಡಿಕೆ (2) ರಲ್ಲಿ ನಮೂದಿಸಿರುವುದನ್ನು ಬಿಟ್ಟು ಬರ ಆಸ್ತಿಗಳು			
ಎ)	ಅವುಗಳ ವರ್ಣನೆ ಅಥವಾ ಬಗೆ	:	① ಬಯೋಟಾ ಪ್ರಾನ್ಟಿವಾ KAS-m405 ② ಉಂಡಿ ಗೆಡ್ಡೆ KAS-m405
ಬಿ)	ಯಾವ ರೀತಿ ಸಂಪಾದಿಸಲಾಯಿತು.	:	—
ಸಿ)	ಅಂದಾಜು ಮೌಲ್ಯ	:	① 9,00,000/- ② 2,50,000/-
6. ಹೊಣೆಗಾರಿಕೆಗಳು			
1. ಸಾಲಗಳು:			
ಎ)	ಸಾಲ ಕೊಟ್ಟವರ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	:	① ಶ್ರೀರಾಮನ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ಬಿ.ಬಿ. ಕೆ.ಬಿ. ಬೆಂಗಳೂರು - 76
ಬಿ)	ಮೊಬಲಗು	:	6,50,000/-
ಸಿ)	ಸಾಲ ತೆಗೆದುಕೊಂಡ ದಿನಾಂಕ	:	13-06-2008
2. ಇತರೆ ಹೊಣೆಗಾರಿಕೆಗಳು:			
ಎ)	ಸಾಲ ಕೊಟ್ಟವರ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	:	—
ಬಿ)	ಮೊಬಲಗು	:	—
ಸಿ)	ಹೊಣೆಗಾರಿಕೆಯ ಸ್ವಭಾವ	:	—
ಡಿ)	ದಿನಾಂಕ	:	—

----- ಎಲ್. ರಮೇಶ್ ----- ಆದ ನಾನು ಮೇಲ್ಕಂಡ ಕಂಡಿಕೆಯಲ್ಲಿ ತಿಳಿಸಿರುವ ಮಾಹಿತಿಗಳು ನಿಜವಾಗಿಯೂ ಮತ್ತು ಸರಿಯಾಗಿರುವುದೆಂದು ಮತ್ತು ಮೇಲೆ ತಿಳಿಸಿರುವ ಆಸ್ತಿ ಮತ್ತು ಹೊಣೆಗಾರಿಕೆಗಳ ವಿನಃ ನನ್ನ ಹೆಸರಿನಲ್ಲಿ ಆಗಲಿ ಅಥವಾ ಬೇರೆ ಇತರರ ಹೆಸರಿನಲ್ಲಿ ಆಗಲಿ ಆಸ್ತಿ ಮತ್ತು ಹೊಣೆಗಾರಿಕೆಗಳನ್ನು ಹೊಂದಿಲ್ಲವೆಂದು ಈ ಮೂಲಕ ಶ್ರದ್ಧಾಪೂರ್ವಕವಾಗಿ ಘೋಷಿಸುತ್ತೇನೆ.

ಸ್ಥಳ : ಬೆಂಗಳೂರು
ದಿನಾಂಕ : 22-05-2010


ಸಹಿ/-

ಹೆಸರು: L. RAMESH

	8. ಸ್ವಂತವಾಗಿದ್ದಲ್ಲಿ ಯಾವ ರೀತಿ ಸಂಪಾದಿಸಲಾಯಿತು (ಖರೀದಿಸಿದ್ದೇ, ದಾನವಾಗಿ ಪಡೆದದ್ದೆ ಅಥವಾ ಪಿತ್ರಾರ್ಜಿತವೇ? ಅಥವಾ ಗುತ್ತಿಗೆಯ ಅಥವಾ ಅಡಮಾನದ ಮೇಲೆ ಹೊಂದಿದ್ದಲ್ಲಿ ಅದರ ವಿವರಗಳು.	: - ಇಲ್ಲ -
ಡಿ) ಮನೆ, ಸ್ವತ್ತು ಮತ್ತು ಕಟ್ಟಡಗಳು		
	1. ಯಾರ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಲಾಗಿದೆ? ಸ್ವಂತ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಿದ್ದಲ್ಲಿ ಯಾರ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಲಾಗಿದೆ ಮತ್ತು ಅವನ ಅಥವಾ ಅವಳ ಸಂಬಂಧ)	: ① ಚಕ್. ಪ್ರಭಾವತಿ ② ಚಕ್. ಪ್ರಭಾವತಿ ಸಂಬಂಧ - ಮಕ್ಕಳಿ.
	2. ಅದು ಇರುವ ಸ್ಥಳ (ಜಿಲ್ಲೆ, ತಾಲ್ಲೂಕು, ಹಳ್ಳಿ ಅಥವಾ ಪಟ್ಟಣ)	: ① ಸಾರಕ್ಕಿ ಗ್ರಾಮ, ಅತ್ತರಕಟ್ಟೆ ಹಿನ್ನೆಲೆ ಸಂಸ್ಥಾನ ② ನಯನಪಟ್ಟಿ ಕೆಂಪು ಪಾರ್ಶ್ವ, ಸಂಸ್ಥಾನ ದತ್ತಿ.
	3. ಸರ್ವೆ ನಂ.	: ① ಸ್ವಂತವಾಗಿ ಸಂಸ್ಥಾನ - ೨೨ ② ಸ್ವಂತವಾಗಿ ಸಂಸ್ಥಾನ - ೭೪೩.
	4. ವಿಸ್ತೀರ್ಣ	: ① ೨೨x೪೦ ಕಟ್ಟಡದ ಉಳಿತ ೩೦, ೨೨x೨೦ ② ೨೨x೨೦ ಚದರ ಅಡಿ, ಕಟ್ಟಡದ ಉಳಿತ ೨೦ ಅಡಿ
	5. ಆದಾಯ	:
	6. ಖರೀದಿಸಿದ ಬೆಲೆ	: -
	7. ಅಂದಾಜು ಮೌಲ್ಯ	: ① ೩೦ ಲಕ್ಷ. ② 60 ಲಕ್ಷ.
	8. ಸ್ವಂತವಾಗಿದ್ದಲ್ಲಿ ಯಾವ ರೀತಿ ಸಂಪಾದಿಸಲಾಯಿತು (ಖರೀದಿಸಿದ್ದೇ, ದಾನವಾಗಿ ಪಡೆದದ್ದೆ ಅಥವಾ ಪಿತ್ರಾರ್ಜಿತವೇ? ಅಥವಾ ಗುತ್ತಿಗೆಯ ಅಥವಾ ಅಡಮಾನದ ಮೇಲೆ ಹೊಂದಿದ್ದಲ್ಲಿ ಅದರ ವಿವರಗಳು.	: ① ಕ್ರಿಯೆಯಿಂದ ದಾನವಾಗಿ ಪಡೆದಿರುವುದು. ② ವಿಭಾಗ ಪತ್ರ
2) ಜೇರುಗಳು, ಡಿಬೆಂಚರ್ಸ್, ಭದ್ರತೆಗಳು ಮತ್ತು ಬ್ಯಾಂಕ್ ಠೇವಣಿಗಳು (ಜೇರುಗಳು, ಡಿಬೆಂಚರುಗಳು, ನಗದು ಮತ್ತು ಬ್ಯಾಂಕ್ ಠೇವಣಿಗಳ ವಿವರಗಳನ್ನು ಪ್ರತ್ಯೇಕವಾಗಿ ನೀಡುವುದು)		
	1. ಯಾರ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಲಾಗಿದೆ ಅಥವಾ ಇಡಲಾಗಿದೆ. (ಸ್ವಂತ ಹೆಸರಿನಲ್ಲಿ ಇಲ್ಲದಿದ್ದಲ್ಲಿ ಅದನ್ನು ಯಾರ ಹೆಸರಿನಲ್ಲಿ ಹೊಂದಲಾಗಿದೆ, ಅವನ ಅಥವಾ ಅವಳ ಸಂಬಂಧ)	: ① ಐಂಡಿಯನ್ ಸೇವೆಸೋನ್ ಬ್ಯಾಂಕ್, ಬಿ. ಪಿ. ಕೋಡ್ ಕಾಲ್. ಉಳಿತಾಯ ಖಾತೆ - Rs:- 6674 ② ಕೆನರಾ ಬ್ಯಾಂಕ್ - ಇಯನಕೂ ಕಾಲ್ ಉಳಿತಾಯ ಖಾತೆ - Rs:- ೨13೨7.97 ③ ಐಐಎಂ ಬಿಎಸ್ ಐಸಿಎಸ್ ಖಾತೆ - ೨,4೨,೦೦/- ④ ಭರ್ತೂ 175 ಗ್ರಾಂ, ಚಿಕ್ಕ - Rs:- ೨,೨೨,೦೦/-

Indian Overseas Bank, PANNERDHATTA ROAD BANGALORE Branch Page No: 1
 Account No: 60503250600018 Scheme Code: TL-PUSHP - TERM LOAN - PUSHPA
 Date of Loan: 13/06/2006 Title: PRABHAVATHI R
 Amount of Loan: 6,50,000.00
 Statement For the period from 01/01/2006 To 10/03/2010

TAX DATE NARRATION	DR.	CR.	BALANCE
13/06/2006 TO Disbursement	6,50,000.00		6,50,000.00
22/06/2006 TO Regular Interes	3,072.00		6,46,928.00
26/07/2006 BY Repayments		21,435.00	6,25,493.00
29/07/2006 TO Overdue Interes	10.00		6,25,503.00
29/07/2006 TO Regular Interes	6,319.00		6,19,184.00
26/08/2006 BY Repayments		21,435.00	6,00,749.00
30/08/2006 TO Overdue Interes	17.00		6,00,766.00
30/08/2006 TO Regular Interes	6,406.00		5,94,360.00
26/09/2006 TO Overdue Interes	19.00		5,94,379.00
26/09/2006 TO Regular Interes	5,692.00		5,88,687.00
29/10/2006 TO Overdue Interes	57.00		5,88,744.00
29/10/2006 TO Regular Interes	6,141.00		5,82,603.00
31/10/2006 BY Repayments		22,000.00	5,60,603.00
18/11/2006 BY Repayments		44,000.00	5,16,603.00
29/11/2006 TO Overdue Interes	33.00		5,16,636.00
29/11/2006 TO Regular Interes	5,648.00		5,11,000.00
29/12/2006 TO Overdue Interes	19.00		5,11,019.00
29/12/2006 TO Regular Interes	5,433.00		5,05,586.00
26/01/2007 BY Repayments		43,000.00	4,62,586.00
30/01/2007 TO Overdue Interes	34.00		4,62,620.00
30/01/2007 TO Regular Interes	5,715.00		4,56,905.00
18/02/2007 BY Repayments		21,435.00	4,35,470.00
27/02/2007 TO Regular Interes	4,676.00		4,30,794.00
30/03/2007 TO Overdue Interes	20.00		4,30,814.00
30/03/2007 TO Regular Interes	5,140.00		4,25,674.00
30/04/2007 BY Repayments		21,435.00	4,04,239.00
30/04/2007 TO Overdue Interes	55.00		4,04,294.00
30/04/2007 TO Regular Interes	5,190.00		3,99,104.00
29/05/2007 BY Repayments		21,754.00	3,77,350.00
31/05/2007 TO Overdue Interes	54.00		3,77,404.00
31/05/2007 TO Regular Interes	5,018.00		3,72,386.00
02/06/2007 BY Repayments		8,000.00	3,64,386.00
28/06/2007 TO Overdue Interes	37.00		3,64,423.00
28/06/2007 TO Regular Interes	4,332.00		3,60,091.00
30/06/2007 BY Repayments		25,000.00	3,35,091.00
16/07/2007 BY Repayments		21,435.00	3,13,656.00
17/07/2007 BY Repayments		3,700.00	3,10,000.00
30/07/2007 TO Overdue Interes	19.00		3,10,019.00
30/07/2007 TO Regular Interes	4,644.00		3,05,375.00
30/08/2007 TO Overdue Interes	25.00		3,05,400.00
30/08/2007 TO Regular Interes	4,390.00		3,01,010.00
31/08/2007 BY Repayments		5,000.00	2,96,010.00
28/09/2007 TO Overdue Interes	52.00		2,96,062.00
28/09/2007 TO Regular Interes	4,103.00		2,91,959.00
01/10/2007 BY Repayments		25,000.00	2,66,959.00
30/10/2007 TO Overdue Interes	53.00		2,67,012.00
30/10/2007 TO Regular Interes	4,339.00		2,62,673.00
31/10/2007 BY Repayments		30,000.00	2,32,673.00
03/11/2007 BY Repayments		20,000.00	2,12,673.00
29/11/2007 TO Overdue Interes	13.00		2,12,686.00
29/11/2007 TO Regular Interes	3,049.00		2,09,637.00
26/12/2007 BY Repayments		1,735.00	2,07,902.00
29/12/2007 TO Overdue Interes	36.00		2,07,938.00
29/12/2007 TO Regular Interes	3,647.00		2,04,291.00
30/01/2010 TO Overdue Interes	73.00		2,04,364.00
Carried Over	7,44,385.00	3,56,352.00	

** INDICATES CANCELLED TRANSACTIONS



TXN_DATE NARRATION	DR.	CR.	BALANCE (DR)
Brought f/d	7,44,385.00	3,56,352.00	
30/01/2010 TO Regular Interes	3,912.00		3,91,945.00
30/01/2010 BY Repayments		25,000.00	3,66,945.00
17/02/2010 BY Repayments		25,000.00	3,41,945.00
19/02/2010 BY Repayments		25,000.00	3,16,945.00
27/02/2010 TO Overdue Interes	34.00		3,16,979.00
27/02/2010 TO Regular Interes	3,096.00		3,20,075.00
Grand Total	7,51,427.00	4,31,352.00	

** INDICATES CANCELLED TRANSACTIONS





Account No : 0409101068240
Product Name : SB GENERAL

Statement of Account for the Period from 01/01/2010 to 21/05/2010

Customer ID : 12713010
Customer Name : PRABHAVATHI.R
Customer Address : 19 12TH MAIN 18TH CROSS BEHIND J.P. NAGAR 5TH PHASE
BANGALORE

Account Title : PRABHAVATHI.R

DATE	BRANCH	PARTICULARS	REF/CHK NO.	WITH DRAWALS	DEPOSITS	BALANCE
01/04/2010	408	B/F ...		0.00	49,071.79	49,071.79
01/04/2010	408	ATM-4421-1912-01/0 4/10 13:04:36	009107480205	15,610.00	0.00	33,461.79
01/04/2010	408	ATM-0402-1912-01/0 4/10 13:43:42	009108662013	3,588.00	0.00	29,873.79
03/04/2010	408	BY CL3	000000100461	0.00	50,000.00	79,873.79
03/04/2010	408	ATM-9061-1912-03/0 4/10 20:58:11	009215897310	2,300.00	0.00	77,573.79
03/04/2010	408	ATM-2437-1912-03/0 4/10 21:25:24	009316093326	5,494.00	0.00	72,079.79
03/04/2010	408	NEFT 00821050190932 HDFC00001989		0.00	11,000.00	83,079.79
07/04/2010	408	ATM-0148-1912-07/0 4/10 11:40:21	009706484865	1,940.00	0.00	81,139.79
07/04/2010	408	ATM-4667-1912-07/0 4/10 12:10:10	009706488090	30,000.00	0.00	51,139.79
07/04/2010	408	ATM-4667-1912-07/0 4/10 12:10:54	009706488133	14,871.00	0.00	36,268.79
09/04/2010	408	ATM-0530-1912-09/0 4/10 17:05:12	009912746763	10,150.00	0.00	26,118.79
09/04/2010	408	ATM-4612-1912-09/0 4/10 20:33:09	009915773592	1,745.00	0.00	24,373.79
09/04/2010	408	ATM-8609-1912-09/0 4/10 20:50:02	009913972002	1,400.00	0.00	22,973.79
09/04/2010	408	ATM-5061-1912-09/0 4/10 21:45:18	009916341133	815.00	0.00	22,158.79
10/04/2010	408	ATM-5061-1912-10/0 4/10 19:35:06	010014650790	1,590.00	0.00	20,568.79
13/04/2010	408	ATM-3061-1912-13/0 4/10 11:36:32	010306915175	3,237.00	0.00	17,331.79
13/04/2010	408	ATM-0030-9897-13/0 4/10 11:44:01	6200	5,000.00	0.00	12,331.79
19/04/2010	408	ATM-3091-1912-19/0 4/10 21:48:30	010816860483	1,472.00	0.00	10,859.79
24/04/2010	408	ATM-0701-1912-24/0 4/10 12:04:50	011406019914	1,000.00	0.00	9,859.79
24/04/2010	408	ATM-7379-1912-24/0 4/10 12:57:56	011407439135	3,290.00	0.00	6,569.79
24/04/2010	408	ATM-7879-1912-24/0	011401771833	4,000.00	0.00	2,569.79

CS5/21L/1758/11.2009/SUPERCOAT

CS5/21L/1758/11.2009/SUPERCOAT

DATE	BRANCH	PARTICULARS	REF/CHQ NO.	WITH DRAWALS	DEPOSITS	BALANCE
		4/10 13:32:19				
24/04/2010	408	BY CLS	000000152335	0.00	7,000.00	19447.79
24/04/2010	408	BY CLS	000000152336	0.00	7,000.00	26447.79
28/04/2010	408	ATM-0701-1912-24/0	011406019914	27.00	0.00	26420.79
		4/10 12:14:54				
29/04/2010	408	ATM-7966-1912-29/0	011903263145	4,225.00	0.00	22195.79
		4/10 14:08:56				
30/04/2010	408	ATM-1710-1912-30/0	012002279626	2,000.00	0.00	20195.79
		4/10 07:23:33				
01/05/2010	408	ATM-7511-1912-01/0	012107553773	2,500.00	0.00	17695.79
		5/10 12:34:05				
01/05/2010	408	ATM-9085-1912-01/0	012108599035	12,170.00	0.00	5525.79
		5/10 13:32:58				
03/05/2010	408	NEFT		0.00	11,000.00	16525.79
		00821050195932				
		HD:00000000				
04/05/2010	408	ATM-5958-1912-04/0	012411294361	910.00	0.00	15615.79
		5/10 16:48:55				
05/05/2010	408	ATM-1710-1912-05/0	012002279626	55.20	0.00	15560.59
		4/10 07:33:41				
05/05/2010	408	BY CLS	000000152777	0.00	12,400.00	28159.59
06/05/2010	408	DEBIT CARD CASH		0.00	377.00	28536.59
		BACK OTHER				
10/05/2010	408	ATM-7966-1912-10/0	013005251092	1,720.00	0.00	26816.59
		5/10 12:20:58				
10/05/2010	408	ATM-1111-1912-10/0	013012035103	2,300.00	0.00	24516.59
		5/10 17:22:05				
11/05/2010	408	ATM-1850-1912-11/0	013116505421	699.00	0.00	23817.59
		5/10 21:24:45				
17/05/2010	408	ATM-0703-1912-16/0	013606046602	1,450.00	0.00	22367.59
		5/10 11:20:00				
19/05/2010	408	ATM-0703-1912-16/0	013606046602	40.00	0.00	21927.59
		5/10 11:30:21				

TOTAL :

OPENING BALANCE	49,071.790	Dr. Count :	30 Dr. Amounts	106,120.62
CLOSING BALANCE	21,327.97	Cr. Count :	8 Cr. Amounts	178,792.69

UNLESS THE CONSTITUENT BRINGS TO THE NOTICE OF THE BANK ANY DISCREPANCY / ERRORS / OMISSION / UNCORRECTED DEBITS IMMEDIATELY, THE ENTRIES IN SUCH PASS SHEET SHALL BE DEEMED AS CORRECT AND SHALL BIND THE CONSTITUENT FOR ALL PURPOSES AND INTENTS.
COMPUTER OUTPUT- DOES NOT REQUIRE SIGNATURE

----- END OF STATEMENT -----

1223121

Indian Overseas Bank
BANNERGHATTA ROAD BANGALORE

Cont Page : 1
Page : 1

Name : PRABHAVATHI R
Address : 36

17TH CROSS
13TH MAIN, J P NAGAR 5TH PHASE
Bangalore

SB-PUB STATEMENT FROM 01/01/2010 TO 21/05/2010 A/c No: 160501000002322

Dt	Chq No	Narration	Cod	Debit	Credit	Balance
2010 February		Opening Balance			1701.00	1701.00
7		Normal Interest	INT		30.00	1731.00
11		By clg:122150	CLG		50000.00	51731.00
13		TO CH RETNS	CLG	50057.00		1674.00
15		By clg:122150	CLG		50000.00	51674.00
17		CR TO ADV-2508000	TFR	25000.00		26674.00
		-18				
19		tl 250800018	TFR	25000.00		1674.00
2010 March						
9		By clg:100460	CLG		5000.00	6674.00
		TOTAL Debit :		100057.00		
		TOTAL Credit :			106731.00	

ಈ ದಸ್ತಾವೇಜು ಹಾಳೆಯನ್ನು ಕರ್ನಾಟಕ ಸರ್ಕಾರದ
ಆದೇಶ ಸಂಖ್ಯೆ ಕಂಇ 152 ಮುನೋಮು 2003
ದಿನಾಂಕ 09-05-2003ರ ಪ್ರಕಾರ ಮುದ್ರಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ಸರ್ಕಾರ
Government of Karnataka

ದಸ್ತಾವೇಜು ಹಾಳೆ
Document Sheet

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ನೋಂದಣಿ ಹಾಗೂ ಮುದ್ರಾಂಕ ಇಲಾಖೆ
Registration and Stamps Department

ಬೆಲೆ : ರೂ. 2/-

ಈ ಹಾಳೆಯನ್ನು ಯಾವುದೇ ದಸ್ತಾವೇಜಿಗೆ ಉಪಯೋಗಿಸಬಹುದು
This sheet can be used for any document

ದಸ್ತಾವೇಜನ್ನು ಬರೆದುಕೊಟ್ಟ ದಿನಾಂಕ
Date of execution

ಪಾವತಿಸಿದ ಒಟ್ಟು ಮುದ್ರಾಂಕ ಶುಲ್ಕ ರೂ.
Total stamp duty paid Rs.

BNJ(U)-JPN/2189/2007-2008-1
DEED OF GIFT

This **DEED OF GIFT** is made and executed on the Third day of
January Two Thousand Eight (03.01.2008) at Bangalore.

BY

SMT.NAGAMMA,
Aged about 50 years,
W/o Late Sri.Ramaraju,
Residing at No.99,
II Cross, 6th Main,
J.P. Nagar, III Phase,
Bangalore-560 078

1 5134
07-08

hereinafter referred to as the "DONOR"

[which expression shall wherever the context so requires or admits, mean
and include her legal heirs, executors, administrators and assigns] of the
FIRST PART.

IN FAVOUR OF

SMT.R.PRABHAVATHI,
Aged about 36 years,
D/o Late Sri.Ramaraju,
W/o Sri.L.Ramesh,
Residing at No.36, 12th Main,
17th Cross, J.P. Nagar V Phase,
Bangalore- 560 078.

hereinafter referred to as the " DONEE"

[which expression shall wherever the context so requires or admits, mean
and include her legal heirs, executors, administrators and assigns] of
the SECOND PART.

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ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ನೋಂದಣಿ ಹಾಗೂ ಮುದ್ರಾಂಕ ಇಲಾಖೆ
Department of Stamps and Registration

ಪ್ರಮಾಣ ಪತ್ರ

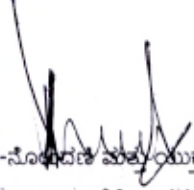
1957 ರ ಕರ್ನಾಟಕ ಮುದ್ರಾಂಕ ಕಾಯ್ದೆಯ ಕಲಂ 10 ಎ ಅಡಿಯಲ್ಲಿಯ ಪ್ರಮಾಣ ಪತ್ರ

ಶ್ರೀಮತಿ Smt.R.Prabhavathi , ಇವರು 1130.00 ರೂಪಾಯಿಗಳನ್ನು ನಿಗದಿತ ಮುದ್ರಾಂಕ ಶುಲ್ಕವಾಗಿ ಪಾವತಿಸಿರುವುದನ್ನು
ದೃಢೀಕರಿಸಲಾಗಿದೆ

ಪ್ರಕಾರ	ಮೊತ್ತ (ರೂ.)	ಹಣದ ಪಾವತಿಯ ವಿವರ
ನೆಗದು ರೂಪ	1130.00	Paid in cash.
ಒಟ್ಟು :	1130.00	

ಸ್ಥಳ : ಜಿ.ಪಿ. ನಗರ

ದಿನಾಂಕ : 03/01/2008


ಉಪ-ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ ಅಧಿಕಾರಿ
ಹಿರಿಯ ಅಧಿಕಾರಿ (ಜಿ.ಪಿ. ನಗರ) ಇಲಾಖೆ
ಜಿ.ಪಿ. ನಗರ, ಬೀದರ್ ಜಿಲ್ಲೆ

ಈ ದಸ್ತಾವೇಜು ಹಾಳೆಯನ್ನು ಕರ್ನಾಟಕ ಸರ್ಕಾರದ
ಲೇಖನ ಸಂಖ್ಯೆ ಕರ್ನಾ 152 ಮುನೋಮು 2003
ಮುಂದೆ 09-05-2003ರ ಪ್ರಕಾರ ಮುದ್ರಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ಸರ್ಕಾರ
Government of Karnataka

ದಸ್ತಾವೇಜು ಹಾಳೆ
Document Sheet



ನೋಂದಣಿ ಹಾಗೂ ಮುದ್ರಾಂಕ ಇಲಾಖೆ
Registration and Stamps Department

ಬೆಲೆ : ರೂ. 2/-

ಈ ಹಾಳೆಯನ್ನು ಯಾವುದೇ ದಸ್ತಾವೇಜಿಗೆ ಉಪಯೋಗಿಸಬಹುದು
This sheet can be used for any document

ದಸ್ತಾವೇಜನ್ನು ಬರೆದುಕೊಟ್ಟ ದಿನಾಂಕ
Date of execution

ಪಾವತಿಸಿದ ಒಟ್ಟು ಮುದ್ರಾಂಕ ಶುಲ್ಕ ರೂ.
Total stamp duty paid Rs.

BNG(U)-JTA/5134/2007-2008 3.7

WHEREAS the Donor is the sole absolute owner of property no.29, Sarakkikere Village, Uttarahalli Hobli, Bangalore South Taluk, Bangalore, morefully described in the schedule hereunder and hereinafter referred to as the SCHEDULE PROPERTY.

WHEREAS the SCHEDULE PROPERTY was acquired by the Donor herein under a family partition deed dated 09.05.1990.

WHEREAS ever since the date of acquiring the property as aforesaid, the Donor is in peaceful possession and enjoyment of the Schedule Property paying taxes and exercising all acts of dominion and ownership.

WHEREAS the **DONEE IS THE DAUGHTER OF THE DONOR** and the said Donor has great love and affection for the Donee and is desirous out of such natural love and affection of gifting the Schedule Property, which is valued at Rs.5,00,000/- (Rupees Five Lakhs Only) to the Donee and there being no legal impediment, this Deed of Gift is made.

NOW THIS DEED OF GIFT WITNESSETH AS FOLLOWS :

1. That in pursuance of the said intention and in consideration of natural love and affection which the said Donor has for the said Donee, the Donor out of her own free will, without fraud, coercion or undue influence from anybody whosoever, and in full possession of her senses does hereby give, convey, grant and transfer unto the said Donee the Schedule Property with all profits, advantages and all other appurtenances whatsoever to the said tenements, land hereditaments or premises, to have and to hold the Schedule Property hereby gifted unto and to the use of the Donee forever and absolutely.
2. That the Donee has accepted the gift of Schedule Property made by the Donor to the Donee and in pursuance thereof the Donor has delivered possession of the Schedule Property to the Donee. The Donee hereby admits and acknowledges having taken possession of the Schedule Property from the Donor.

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ಈ ದಸ್ತಾವೇಜು ಹಾಳೆಯನ್ನು ಕರ್ನಾಟಕ ಸರ್ಕಾರದ
ಆದೇಶ ಸಂಖ್ಯೆ ಕರ್ನಾಟಕ 152 ಮುನ್ಸೂಚನೆಯು 2003
ದಿನಾಂಕ 09-05-2003ರ ಪ್ರಕಾರ ಮುದ್ರಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ಸರ್ಕಾರ
Government of Karnataka

ದಸ್ತಾವೇಜು ಹಾಳೆ
Document Sheet

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ನೋಂದಣಿ ಹಾಗೂ ಮುದ್ರಾಂಕ ಇಲಾಖೆ
Registration and Stamps Department

ಬೆಲೆ : ರೂ. 2/-

ಈ ಹಾಳೆಯನ್ನು ಯಾವುದೇ ದಸ್ತಾವೇಜಿಗೆ ಉಪಯೋಗಿಸಬಹುದು
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ದಸ್ತಾವೇಜನ್ನು ಬರೆದುಕೊಟ್ಟ ದಿನಾಂಕ
Date of execution

ಪಾವತಿಸಿದ ಒಟ್ಟು ಮುದ್ರಾಂಕ ಶುಲ್ಕ ರೂ.
Total stamp duty paid Rs.

- BNG/13/5134 13/11/2009 5.7
3. That the Donee shall and may from time to time at all times hereafter peacefully and quietly enter upon and have, hold, occupy, possess and enjoy the Schedule Property hereby gifted and receive and take rents, issues and profits thereof and of every part thereof, without any let or hindrance whatsoever from or by the said Donor or by any person/s claiming from, under or in trust for her.
 4. The Donor and all persons claiming under her shall and will from time to time upon the request of the Donee, her heirs, executors, representatives and assigns do or execute all such acts deeds and things whatsoever for further and more perfectly assuring the Schedule Property and every part thereof unto the Donee according to the true intent and meaning of this Deed.
 5. The Donor further covenants and declares that the Schedule Property is free from all claims, encumbrances, demands and that the Donor has not done anything whereby the Schedule Property may be subjected to any court attachment or lien of any court or person/s whatsoever and that there are no minor's claim or claims of any other person /s whatsoever and that she has not alienated the Schedule Property in any manner.
 6. The Donor has this day delivered all the relevant documents pertaining to the Schedule Property to the Donee.
 7. The possession of the Schedule Property is also delivered to the Donee.

SCHEDULE PROPERTY

All that piece and parcel of property no.29, Sarakkikere Village, Uttarahalli Hobli, Bangalore South Taluk, Bangalore admeasuring East to West : 55 ft., North to South : 40 ft., in all measuring 2,200 Sq. ft., including all rights and appurtenances whatsoever whether underneath or above the surface and bounded as follows :

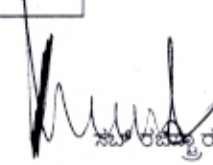
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BNG(U)-JPN/5134/2007-2008.6.7

ಗುರ್ತಿಸಲ್ಪಡುವವರು

ಕ್ರಮ ಸಂಖ್ಯೆ	ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	ಸಹಿ
1	R.Sudha No 425, 9th cross, 5th main, RMV 2nd stage, Dollar's colony, Bangalore 94	R. Sudha
2	R.Harish Babu No 99, 2nd cross, 6th main, JP Nagar 3rd phase, Bangalore 78	R. Harish Babu


ಸಬ್ ರಜಿಸ್ಟ್ರಾರ್

ಹಿರಿಯ ಉಪ ಸೂಚನಾಧಿಕಾರಿ
ಬಿ.ಎ. ನಗರ, ಬೆಂಗಳೂರು

<p style="text-align: center;"> 1 ನೇ ಪುಸ್ತಕದ ದಸ್ತಾವೇಜು ನಂಬರ JPN-1-05134-2007-08 ಆಗಿ ಸಿ.ಡಿ. ನಂಬರ JPND17 ನೇ ದ್ವರಲ್ಲಿ ದಿನಾಂಕ 03-01-2008 ರಂದು ನೋಂದಾಯಿಸಲಾಗಿದೆ</p> <p style="text-align: center;">ಸಬ್ ರಜಿಸ್ಟ್ರಾರ್ (ಬಿ.ಎ. ನಗರ)</p>	
---	--

Designed and Developed by C-DAC, ACT3, Pune

ಬಿ.ಎ. ನಗರ, ಬೆಂಗಳೂರು
ಹಿರಿಯ ಉಪ ಸೂಚನಾಧಿಕಾರಿ

ಈ ದಸ್ತಾವೇಜು ಹಾಳೆಯನ್ನು ಕರ್ನಾಟಕ ಸರ್ಕಾರದ
ಆದೇಶ ಸಂಖ್ಯೆ ಕಂಇ 152 ಮುನೋಮು 2003
ದಿನಾಂಕ 09-05-2003ರ ಪ್ರಕಾರ ಮುದ್ರಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ಸರ್ಕಾರ
Government of Karnataka

ದಸ್ತಾವೇಜು ಹಾಳೆ
Document Sheet



ನೋಂದಣಿ ಹಾಗೂ ಮುದ್ರಾಂಕ ಇಲಾಖೆ
Registration and Stamps Department

ಬೆಲೆ : ರೂ. 2/-

ಈ ಹಾಳೆಯನ್ನು ಯಾವುದೇ ದಸ್ತಾವೇಜಿಗೆ ಉಪಯೋಗಿಸಬಹುದು
This sheet can be used for any document

ದಸ್ತಾವೇಜನ್ನು ಬರೆದುಕೊಟ್ಟ ದಿನಾಂಕ
Date of execution

ಪಾವತಿಸಿದ ಒಟ್ಟು ಮುದ್ರಾಂಕ ಶುಲ್ಕ ರೂ.
Total stamp duty paid Rs.

BNG(U)-JPN/14/134/2007-2008 7.7

On the East by : Road
West by : Property nos.29 & 26
North by : Site nos.27 & 28
South by : Site no.30

**The Market value of Schedule Property is Rs.5,00,000/-
(Rupees Five Lakhs Only).**

IN WITNESS WHEREOF, the said Donor and Donee have hereunto
set and subscribed to these presents on the day, month and the year
first above mentioned before the following witnesses.

WITNESSES :

1. Signature: R. Sudha
Name : R. Sudha
Address : No 405 9th cross,
5th main road, R.M.V. Village
Dollar colony, B'lore -94

DONOR.

2. Signature: R. Anshu
Name : R. Anshu
Address : #99, 2nd cross, 6th main
J.P. Nagar 3rd phase
B'lore-78

DONEE.

Drafted By: J.G.
JAYAKUMAR J.G.
DOCUMENT WRITER
D.W.L No 78/2006-07
No. 70, 5th Cr, 12th Mn, R.V Block
Snnagar, BANGALORE 560 050.



BNG (U) - JNR ⁴⁵⁵³ /1999-2000/1-20

ಈ ದಸ್ತಾವೇಜು PARTITION DEED 10

I ನೇ ಹಾಳೆಯ ದಸ್ತಾವೇಜಿನ ಸಂಖ್ಯೆ 4553 99-2000

THIS PARTITION DEED is made and executed on this the 29th day
of March Two Thousand (29-03-2000) between :

1. **SMT. NAGAMMA,**
Aged about 48 years,
W/o. Late. Rama Raju,
Residing at No. 99, 2nd Cross,
6th Main, J.P.Nagar 3rd Phase,
BANGALORE - 560 078.

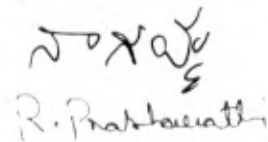
hereinafter called the 'FIRST PARTY'

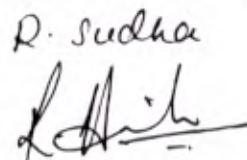
2. **SMT. R. PRABHAVATHI,**
Aged about 29 years,
D/o. Late Rama Raju,
W/o. Sri. L.Ramesh,
Residing at No. 99, 2nd Cross,
6th Main, J.P.Nagar 3rd Phase,
BANGALORE - 560 078.

hereinafter called the 'SECOND PARTY'

3. **SMT. R. SUDHA,**
Aged about 27 years,
D/o. Late Rama Raju,
W/o. Sri. R. Ravi,
Residing at No. 99, 2nd Cross,
6th Main, J.P.Nagar 3rd Phase,
BANGALORE - 560 078.

hereinafter called the 'THIRD PARTY'


R. Prabhavathi


R. Sudha

ಇದೇ ದಸ್ತಾವೇಜಿನ ಸಂಖ್ಯೆ 4553 99-2000

ಇದೇ ದಸ್ತಾವೇಜಿನ ಸಂಖ್ಯೆ 4553 99-2000



15359-68 20/5
Nagamma & others
98/3/2000

J. CHANNARAJA
19, Ch...
BANGALORE

ಕೊಡುಗೆಯ ಸಹಿ ಪಡೆದವರ ಉಪ ನೋಂದಣಿ ಸಂಖ್ಯೆಯನ್ನು
ಕೊಡುಗೆಯ ದಿನಾಂಕ 30 3 - 2000 ರಂದು
ಹಣದ ಮೊತ್ತ 11 30 ರಿಂದ 11 35 ರವರೆಗೆ
ಶ್ರೀ/ಶ್ರೀಮತಿ Nagamma ಕಡೆಗೆ
ಬಾಕಿ ವಸೂಲಾಗುವ ವಸೂಲಿನ ಮೊತ್ತ ರೂ. ಪೈ. BNG (U) - JNR 4553 / 1999-2000 / ವಿ.ವಿ
ನೋಂದಣಿ 1500-00
ವಕಲತಿ 18-00
ಹಿಂಬರಹ 2-00
ಅಂಚೆ ವೆಚ್ಚ Dup - 200-00
ಇತರೆ 1

ಒಟ್ಟು ಮೊ: 1720-00

ನಾಗಮ್ಮ

ಇರಿದು ಕೊಟ್ಟಿರುವ ಆರಂಭಿಕ
ಹಿನ್ನೆಲೆಯನ್ನು ತಿಳಿಸಿ
ನಾಗಮ್ಮ

R. Prabhakar

R. Suelha

L. Hathi

ನೋಂದಣಿ ಅಧಿಕಾರಿ

ನೋಂದಣಿ ಸಂಖ್ಯೆ
T ಸೇ. ಶ್ರೇ. ಸಂ. 2204 ಸೇ. ಸಂಖ್ಯೆ
183 ರಿಂದ 192 ರವರೆಗೆ
99-2000 ಸೇ. ಕಡತದ ಸಂಖ್ಯೆ 17-5-2000
4553 ಸೇ. ಸಂಖ್ಯೆ
ನೋಂದಣಿ ಅಧಿಕಾರಿ,
ಕೊಡುಗೆ ಸಹಿ, ಬಾಕಿ

ನೋಂದಣಿ ಅಧಿಕಾರಿ
Summa
5/10 June 2000
B-11

30/3/2000
ಕೊಡುಗೆ ಉಪ ನೋಂದಣಿ ಅಧಿಕಾರಿ
ಕೊಡುಗೆ ಸಹಿ, ಬಾಕಿ



BNG (U) - JNR 4553/1999-2000/3-00.

॥...ನೇ ಹಾಕೆಯ ದಸ್ತಾವೇಜಿನ ಸಂಖ್ಯೆ 455319 99-2000 ಬುಕ್ಕು. 1

4. SRI. R.HARISH,
Aged about 25 years,
S/o. Late Rama Raju,
Residing at No. 99, 2nd Cross,
6th Main, I.P.Nagar 3rd Phase,
BANGALORE - 560 078.

The above parties constitute members of the Joint Hindu Undivided Family and legal heirs of Late Rama Raju who died on 07-11-1993.

The above parties have been jointly enjoying the property bearing Nos. 7, 8, in Old No. 254/3, 9, 10, 11, 12 & 17, in Old No. 254/2 and 254/1, Mayanappasetty Palys, in the limits of Bangalore City Corporation, morefully described in the schedule hereunder, having acquired the same by the said late Rama Raju and Smt. Nagamma on 29-10-1988 from Smt. M.Rajakumari W/o. Mohanlal, Giridharlal S/o. Paruratharao, Anubuya D/o. Srinivas.V, Lalitha D/o. Srinivas.V, Smt. Rajalakshamma W/o. V.Srinivasa, and Sri. Nandlal S/o. Dadasrinam. The said Nandlal acquired it from K.Seetharam S/o. Fullappa through the Sale Deed Reg. No. 3224/82-83 dt. 20-12-1982 and others acquired through the Sale Deed Registered as Document No. 3227/82-83, 3229/82-83, and 3230/82-83, dated 20-12-1982 registered in the office of the Sub-Registrar, Isyanagar, Bangalore. Property No. 13 in Old No. 57/1 acquired by Rama Raju on 16-10-1987 through OPA/Sale from G.H.Srinivasaswamy Reddy and ever since the parties have been enjoying the same.

WHEREAS it is agreed to amongst and between First, Second, Third and Fourth Parties to this Partition Deed

R. Prabhavathi
R. Prabhavathi

D. Sucha
[Signature]



15359-58 10/ Nagamiki & others
JUL 31 2000

5 *[Signature]*

BNG (U) - JNR 4553 / 1999-2000 / A-20



BNG (U) - JNR 4553.../1999-2000/ 5-00 77-200
 III...ನೀ ಹಾಕೆಯ ದಸ್ತಾವೇಜಿನ ಸಂಖ್ಯೆ 4553 1977...ನುಕರಣ

and have decided to divide and partition the property mentioned above, by virtue of this Partition Deed.

NOW THIS PARTITION DEED WITNESSETH AS FOLLOWS :

1. That parties to this Deed have agreed that the properties subject to partition.

2. It is hereby agreed by the Parties :- That

- 'A' - SCHEDULE property transferred, conveyed and belongs to the SECOND PARTY Smt. R.PRABHAVATHI.
- 'B' - SCHEDULE property transferred, conveyed and belongs to the 'THIRD PARTY' Smt. R.SUDHA.
- 'C' - SCHEDULE property transferred, conveyed and belongs to the FOURTH PARTY Sri. R.HARISH.

3. It is hereby confirmed that the FIRST PARTY Smt. Hagsamma does not like to get any share in the above property under this Partition Deed. She has not taken any share in the abovesaid property, due to her own wish and desire, and she has no any objections to enjoy the Schedule property by other parties.

4. The parties to this Deed hereby release their interests in respect of the share of the other party in 'A' 'B' and 'C' Schedule respectively and the respective shares and the property is absolutely transferred and conveyed as mentioned

ನಂಜಯ್ಯ
 R. Prabhavathi

R. Sudha
 R. Harish



15359-68 10/1
Nogunna & others
28/3/2000

5
J. J. J. J.
J. J. J. J.
J. J. J. J.
J. J. J. J.

BNG (U) - JNR 4553/1999-2000/6 226



BNG (U) - JNR 4553 / 1999-2000/ 7-20 ✓

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above and the respective taxes, and levies and other charges such as Taxes, cesses, Electric, Water charges paid by themselves and enjoy as absolute owners of their respective shares, allotted herein and morefully described in the schedule hereunder.

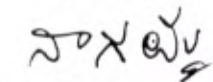
5. The Parties shall be at free and entitled by virtue of this Partition Deed to apply and get the katha transferred of the respective properties in his, her name in the records of the competent Bangalore City Corporation henceforth.

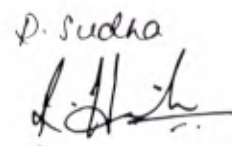
6. The parties hereby agree and declare that each of them shall hold and enjoy their share absolutely as independent owners which is free from all encumbrances. Each of the parties have got independent rights, claims in his or her share, allotted herein.

7. That in pursuance of the above and in consideration of the absolute ownership acquired by the parties in respect of the allotments herein made by virtue of this Deed of Partition, the parties hereby release, transfer, each of the parties does hereby grant, assign, assure and release to the others the property allotted to the share of each person described in the respective schedules, liberties, rights, easements, and appurtenances, whatsoever so as to constitute the said person as the absolute and full owner of the property, share, schedule allotted herein and described in the respective schedules hereunder.

8. The parties assure that the schedule property is not subject to any charge, lien, attachment, disputes, dues, or claims.

9. The Parties have got independent rights this day by


 R. Prabhakar


 D. Sudha



15359-68 10/1
Nagamma & others
28/3/2000

5 J. Chandy
J. Chandy PPA
1st Floor, 1st Floor
1st Floor, 1st Floor
MANGALORE-11

BNG (U) - JNR 4553 / 1999-2000 / 8-20 ✓



BNG (U) - JNR 4553/1999-2000/9-20

ನೀ ಹಾಕೆಯ ದಸ್ತಾವೇಜಿನ ಸಂಖ್ಯೆ 4553 1999

virtue of this Partition Deed in respect of their share of property and he or she can develop and they are entitled to discharge all sorts of rights as desired by them independently from now onwards. The Parties hereby confirmed that they can enjoy it peacefully and also entitled to alienate or convey their respective share, portion by way of Sale, Release, mortgage, lease or take/raise loan independently in any manner he or she desires.

10. It is hereby confirmed that the Old numbers in respect of the schedule property are 254/1, 254/2 and 254/3 and part of 59/1 constitute the schedule A, B & C.

The documents possessed by the parties are Sale Agreement, G.P.A. and affidavit executed by the previous parties and the sale deeds dated 20-12-1982 is related to the schedule property.

The Original documents is retained by the Fourth Party R.Harish and a copy of the document is given to the other parties.

The Parties have decided to divide and Partition the property by virtue of this Partition Deed as UNDER:

- I Party Smt. Nagamma got (1st) party share.
- "A" SCHEDULE - II Party Smt. R.PRABHAYATHI (2 Items).
- "B" SCHEDULE - III Party Smt. R.SUDHA
- "C" - SCHEDULE - IV Party Sri. R.HARISH.

R. Prabhavathi

R. Prabhavathi

R. Sudha

R. Harish



15359-68 10)
Naganna & others
28/3/2000

5 *[Signature]*

BNG (U) - JNR 4553 / 1999-2000 / 10-20



BNG (U) - JNR 4553..1999-2000/ 11-00 *Vero*
 VI...ನೇ ಹಾಳೆಯ ದಸ್ತಾವೇಜಿನ ಸಂಖ್ಯೆ 4553.19.99...ಬುಕ್ಕು. I

: 6 :

'A' - SCHEDULE (belongs to R.PRABHAVATHI - 2 Items)

Property allotted to the share of Smt. R.PRABHAVATHI -
 SECOND PARTY

a) All that piece and parcel of PORTION OF PROPERTY,
 bearing Nos. 7, 8 in Old No. 254/3, 9, 10, 11, 12, & 17 in
 Old No. 254/2 and 254/1, Nayanappassetty Palys, Bangalore,
 Corporation Ward No. 58.

Measuring : East to West 25 feet (Twenty Five feet).
 North to South 25 feet (Twenty Five feet).

Bounded on :

East by : Road.

West by : Private Property.

North by : Property belongs to Smt. R.Prabhavathi.

South by : Property belongs to R.Harish.

Together with all the appurtenances and structures thereon.

R. Prabhavathi
 R. Prabhavathi

R. Sudha
R. Sudha



15359-65-70 |
Naganma & others
28/3/2000

J. J. J.

BNG (U) - JNR 4553/1999-2000/12-20 ✓



BNG (U) - JNR 4553 / 1999-2000 13-20 ✓
VII ನೇ ಹಾಳೆಯ ದಸ್ತಾವೇಜಿನ ಸಂಖ್ಯೆ 4553 1999 ದುಕ್ಕು. I

b) All that piece and parcel of PORTION OF PROPERTY bearing Nos. 7, 8 in Old No. 254/3, 9, 10, 11, 12, & 17 in Old No. 254/2 and 254/1, Nayanappasetty Palya, Bangalore, Corporation Ward No. 58.

Measuring : East to West 70 feet (Seventy Feet).
North to South 28 feet (Twenty Eight Feet).

Bounded on :

East by : Road.

West by : Road.

North by : Property belongs to R.Sudris.

South by : Property belongs to R.Prabhavathi and Pvt. Property.

Together with all the appurtenances and structures thereon.

ನಾಕಾಳಿ

R. sudra

R. Prabhavathi

[Handwritten signature]



15359-68 10/1
Naganna & others
28/3/2000

5 *[Signature]*

BNG (U) - JNR 4553/1999-2000/14-20 ✓

10 Rs.



BNG (U) - JNR. 4553 / 1999-2000 / 15-20 ✓
: 8 :

VIII...ನೇ ಹಾಕೆಯ ದಸ್ತಾವೇಜಿನ ಸಂಖ್ಯೆ 4553/1999-2000

'B' - SCHEDULE (belongs to R.Sudha)

Property allotted to the share of SMT. R.SUDHA - THIRD PARTY

All that piece and parcel of the PORTION OF THE PROPERTY bearing Nos. 7, 8 in Old No. 254/3, 9, 10, 11, 12, 3, 13 in Old No. 254/2 and 254/1, Nayanappasetty Palya, Bangalore, Corporation Ward No. 58.

Measuring : East to West 70 feet (Sevnety feet),
North to South 32 feet (thirty two feet).

Rounded on :
East by : Road.
West by : Road.
North by : B.F.L. Software
South by : Property belongs to R.Prabhavathi.

Together with all the appurtenances and structures thereon.

R. Prabhavathi
R. Prabhavathi

R. sudha
R. Sudha



153501-08 10/1
Nagaranna & others
9813/2000

S. V. Narayana
S. V. Narayana
S. V. Narayana

BNG (U) - JNR 4553/1999-2000/16-20



BNG (U) - JNR 4553/1999-2000/17-20

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" C " - SCHEDULE (belongs to R.Harish)

Property allotted to the share of R.HARISH - FOURTH PARTY

All that piece and parcel of the PORTION OF THE property bearing Nos. 7, 8 in Old No. 254/3, 9, 10, 11, 12, & 13 in Old No. 254/2 and 254/1, Nayanappassetty Palya, Bangalore Corporation Ward No. 58.

Measuring : East to West 25 feet (Twenty Five feet).
North to South 25 feet (Twenty Five Feet).

Bounded on :

East by : Road.

West by : Private Property.

North by : Property belongs to R.Prabhavathi.

South by : Private Property.

Together with all the appurtenances and structures thereon.

R. Prabhavathi

R. Sudha

R. Harish



15359-68 to 17
Subj: Nagarmat & others
Date: 26/3/2000

T. Arun
T. Arun
15359-68 to 17
15359-68 to 17
15359-68 to 17

BNG (U) - JNR 4553/1999-2000/18-20 ✓



BNG (U) - JNR 4553.../1999-2000/19-20

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IN WITNESS whereof the parties have setforth their signatures to this Partition Deed on the day, month and year written above.

WITNESSES :-

- 1. B. Vasudevan Raju
92/1, 15th cross, 17th cross
J.P. Nagar 5th phase
H-78
- 2.

...
I PART PARTY

R. Prabhakar
IIND PARTY

...
SOMMA
15. JAN 2000
B+

R. Sudeha
III PARTY
...
IV PARTY

Prepared By:- ...

...
S. P. VASA, S. B. Com.,
Scribe Writer, Licence No. 12/93-94,
Bangalore (Urban) District,
Bangalore, Karnataka, India



15359-68

Naganna & others

28/3/2000

5 *[Signature]*

BNG (U) - JNR 4553 /1999-2000/ 20-20

**CERTIFICATE UNDER SECTION 10
OF THE KARNATAKA STAMP ACT 1957**

Certified that in pursuance of the Partition deed
deed, I have verified that a stamp duty
of Rs. 2000/- only Three Thousand
has been paid. No. 4553
of the year 99-2000 2204 page 83-192
of Book No. 2 30.3.2000

SUB-REGISTRAR,
BANGALORE CITY,
JAYANAGAR

REGD. as Doct. No. 4553 of 1999-2000 on 28/3/2000
Dated.....

Photo Registrar,
JAYANAGAR,
Bangalore (Urban) Dist.



The difference between the
original and duplicate copy
sections such as subsequent Intended
Altered etc. nil

Read by : BAS
verified by : [Signature]

[Signature]
Sub-Registrar

FORM OF CERTIFICATE OF REGISTRATION

REGISTRATION NO.: **KA-05-MG-405**

Brief description of vehicle:

LMV-MOTOR CAR GETZ- GLS
 Name of Registered Owner: SMT PRABHAVATHY
 Son/Wife/Daughter of W/O SRI RAMESH

Full Address: NO 99 NAINAPPA SHETTY PALYA
 (Permanent) BANGALORE

Full Address:
 (Temporary)

Date: 05/01/2005

(Detailed Description):

1. Class of Vehicle : LMV-MOTOR CAR
- The Motor Vehicle is : New
2. Maker's name : HYUNDAI MOTORS
3. Type of body : SALOON

- 008683
4. Month & Year of Manufacture: 0 2005
 5. Number of cylinders: 4
 6. Chassis number: MALBT51HR4M 003309
 7. Engine number: G4EA4A 83662
 8. Fuel used in the engine: PETROL
 9. Horse power(B.H.P.): 83
 10. Cubic Capacity: 1341
 11. Maker's Classification: GETZ- GLS
 12. Wheel Base: 2445
 13. Seating capacity(including driver): 4+1
 14. Unladen weight: 1050
 15. Colour: WHITE

Specimen signature/Thumb impression of Registered Owner

This certificate is valid from 05/01/2005 to 04/01/2020

Date: 05/01/2005
 Asst. Regional Transport Officer
 Signature of Registering Authority
 BANGALORE (South)

Note:-The motor vehicle above described is subjected to :

GE COUNTRY WIDE AUTO FINANCIAL SERVICE
 BANGALORE

Date: 05/01/2005
 Asst. Regional Transport Officer
 TAXATION PARTICULARS BANGALORE (South)

LTT of Rs.45268/- paid vide challan no CD/541083 dated
 05/01/2005 in respect of MV No.KA-05-MG-405

Asst. Regional Transport Officer
 BANGALORE (South)

Space for further transactions

Termi. Hypothecation agreement KA-05-MG-405
 Rs.100/CE/3147672/ Inw.34308 Dated 30/12/2006
 Existing Hypothecation Agreement with GE COUNTR
 Y WIDE AUTO FINANCIAL SERVICE LTD.BANGALORE is can
 celled with effect from 30/12/2006

M. Kannan Kumar
 Asst. Regional Transport Officer
 Jayasagar Bangalore (South)

30-12-2006

Space for further transactions



For Own Damage Claims

Please contact :

**"Motor OD Claims Hub
UNITED INDIA INSURANCE CO. LTD.**

Shankaranarayana Building, 1st Floor,
No. 25, M. G. Road, Bangalore-560 001."

Phone : 080-25591119 Fax : 080-25591550



UNITED INDIA INSURANCE COMPANY LIMITED

NO:2, I FLOOR, HOSUR MAIN ROAD, MADIWALA, BANGALORE - 560 068 MADIWALA
Tel/Fax : 5530043, 5535811

Fax: email:

**PRIVATE CAR
PACKAGE POLICY**

Policy No.:071803/31/09/01/00007437

Vehicle No. KA-05-MG-0405

PERIOD OF INSURANCE

From 00:00 Hrs on 24\12\2009

To Midnight on 23\12\2010

Insured

R.PRABHAVATHI

NO.36, 1ST CROSS, 13TH MAIN, 5TH PHASE, J.P NAGAR, BANGALORE Dist. :
BANGALORE,
Karnataka-560078

PLEASE RENEW THE POLICY BEFORE EXPIRY

Vehicle should be produced for inspection
after expiry of the policy and the inspection
charges are to be borne by the insured

REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014
Website : <http://www.uilc.co.in>, Email - info@uilc.co.in

PRIVATE CAR - PACKAGE POLICY

SCHEDULE

Policy Number	071803/31/09/01/00007437			Previous Policy No.	37180331080100008227			
Insured Details	Name	R.PRABHAVATHI						
	Tel. (O)		Tel.(R)		Fax			
	E-Mail				Mobile			
	Business/Occupation							
Period of Insurance	From	00:00 Hrs on 24\12\2009			To	Midnight on 23\12\2010		
Co insurance	UIIC 071803 : 100%							
Particulars of Vehicle Insured								
Registration No.								
Vehicle	Trailer (if any)	Engine No.	Chassis No.	Make	Year of Mfg.	Type of Body	Cubic Capacity	Seating Including Driver
KA-05-MG-0405		G4EA4A 83662	MALBT 51HR4M 003309	HYUNDAI GETS.,	2004	Saloon	1300	
Insured's Declared Value								
For Vehicle Rs.	For Trailer Rs.	Non-Electrical Accessories Rs.	Electrical/Electronic Accessories Rs.	CNG/LPG Unit Rs.	Total Value Rs.			
2,75,000		0	0	Nil	2,75,000			
Registration Authority								
Auto Asscn MemNo:		Geographical Area		Extension				
R.T.Office, BANGALORE SOUTH, JAYAP		INDIA		NoExtn				

Insured's Declared Value

For Vehicle Rs.	For Trailer Rs.	Non-Electrical Accessories Rs.	Electrical/Electronic Accessories Rs.	CNG/LPG Unit Rs.	Total Value Rs.
2,75,000		0	0	Nil	2,75,000

Registration Authority	Auto Asscn MemNo:	Geographical Area	Extension
R.T.Office, BANGALORE SOUTH, JAYAP		INDIA	NoExtn

Premium in Words RUPEES FOUR THOUSAND TWO HUNDRED FORTY THREE ONLY

Persons or Class of Persons entitled to drive :

Any person including Insured 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 licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.

Limitations as to use

The Policy covers use of the Vehicle for any purpose other than

- Hire or Reward
- Carriage of Goods (other than samples or personal luggage)
- Organized racing
- Pace making
- Speed Testing and Reliability Trials
- Use in connection with Motor Trade

Limits of Liability :

Under Section-II-1 (i) Death of or bodily injury in respect of any one accident :As per Motor Vehicles Act 1988
Under Section-II-1 (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event:Rs. 750,000.00

Personal Accident cover for Owner - Driver Rs. 2,00,000

Premium	: Rs 4,243.00
Service Tax	: Rs 437.00
Stamp duty	: Rs 1.00
Total	: Rs 4,680.00
Receipt Number	: 071803/81/09/00000100
Receipt Date	: 23\12\2009
STax Regn. No.	: AAACU5552CST001
Agency/Broker Code	: 2304
M JAGADESH	
Dev. Officer Code	: 60
Direct Business	
Cover Note No	: 0
Cover Note Date	:



UNITED INDIA INSURANCE COMPANY LIMITED

CERTIFICATE OF INSURANCE
PRIVATE CAR - PACKAGE POLICY

(Form 51 of Central Motor Vehicle Rules 1989)

I X I

Policy Number	071803/31/09/01/00007437	Certificate No.	071803/31/09/01/00007437
Name of the Insured	R.PRABHAVATHI	Issuing Office Address	Code 071803
Address of the Insured	NO.36, 1ST CROSS, 13TH MAIN, 5TH PHASE, J.P NAGAR, BANGALORE Dist. : BANGALORE, Karnataka-560078	NO:2, I FLOOR, HOSUR MAIN ROAD, MADIVALA, BANGALORE - 560 068 MADIVALA Tel/Fax : 5530043, 5535811	
Business/Occupation		Tel.	Tel/Fax Fax: email:
Effective date of commencement of Insurance for the purpose of Act from 00:00 Hrs on 24\12\2009		Insured's Declared Value Rs 275,000	
Date of Expiry of the Insurance Midnight on 23\12\2010			

Particulars of Vehicle Insured

Registration No.	Engine No.	Chassis No.	Make	Type of Body	Year of Mfg.	Cubic Capacity	Seating Including Driver
KA-05-MG-0405	G4EA4A 83662	MALBT 51HR4M 003309	HYUNDAI GETS.,	Saloon	2004	1300	
Registration Authority		Geographical Area		HP/Hypo/Lease with			
R.T.Office, BANGALORE SOUTH, JAYANAGAR		INDIA		Not Mentioned			

Persons or Class of Persons entitled to drive:

Any person including Insured 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 licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.

Limitations as to use

The Policy covers use of the Vehicle for any purpose other than

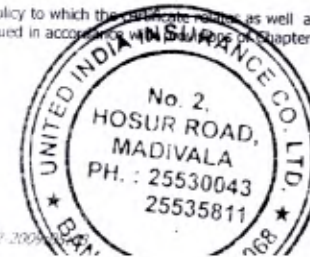
- Hire or Reward
- Carriage of Goods (other than samples or personal luggage)
- Organized racing
- Pace making
- Speed Testing and Reliability Trials
- Use in connection with Motor Trade

Limits of Liability :

Under Section-II-1 (i) Death of or bodily injury in respect of any one accident :As per Motor Vehicles Act 1988
Under Section-II-1 (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event:Rs. 750,000.00

Subject to IMT Endorsement Nos, terms and conditions printed herein/ attached hereto 22, 28

I/We hereby certify that the policy to which the certificate is attached as well as the certificate of insurance are issued in accordance with the provisions of Chapter X & XI of M. V. Act, 1988.
Date of Issue : 23/12/2009



For and on behalf of
United India Insurance Co. Ltd.
Kajamma
Duly Constituted Attorney

This policy is subject to terms and conditions and IMT Endorsement Nos printed herein/attached hereto
22, 28

Imposed Excess	Rs 0	Hypothecation With	
Voluntary Excess	Rs 0	Hire Purchase With	
Compulsory Excess	Rs 500	Lease Agreement With	

SCHEDULE OF PREMIUM			
OWN DAMAGE		LIABILITY	
A: OD - BASIC	6,635.75	B: T.P - BASIC	800.00
NCB 50%	-3,317.88	Compulsory PA to Owner-Driver Amount 200000	100.00
GROSS (A): Rs 3,318.00		WC to employee 1	25.00
		GROSS (B) : Rs 925.00	
		Gross OD & TP : Rs 4,243.00 (A) + (B)	

CERTIFICATE ON THE NEXT PAGE CAN BE DETACHED AND KEPT SEPARATELY

WARRANTED THAT IN CASE OF DISHONOUR OF PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED "AB-INITIO".

IMPORTANT NOTICE

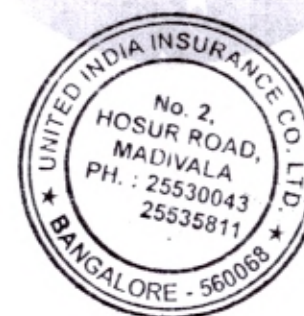
THE INSURED IS NOT INDEMNIFIED IF THE VEHICLE IS USED OR DRIVEN OTHERWISE THAN IN ACCORDANCE WITH THIS SCHEDULE. ANY PAYMENT MADE BY THE COMPANY BY REASON OF WIDER TERMS APPEARING IN THE CERTIFICATE IN ORDER TO COMPLY WITH THE MOTOR VEHICLE ACT, 1988 IS RECOVERABLE FROM THE INSURED. SEE THE CLAUSE HEADED " AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY ". FOR LEGAL INTERPRETATION, ENGLISH VERSION WILL HOLD GOOD.

Date of Proposal and Declaration:20/12/2004

IN WITNESS WHEREOF, this policy has been signed at MADIVALA on this 23rd day of December 2009

For and on behalf of
United India Insurance Co. Ltd.

Duly Constituted Attorney



Affix
Policy
Stamp
here

PRIVATE CAR - PACKAGE POLICY

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

SECTION I. LOSS OF OR DAMAGE TO THE VEHICLE INSURED

1. The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon
 - i. by fire explosion self ignition or lightning ;
 - ii. by burglary housebreaking or theft ;
 - iii. by riot and strike;
 - iv. by earthquake (fire and shock damage);
 - v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
 - vi. by accidental external means;
 - vii. by malicious act;
 - viii. by terrorist activity;
 - ix. whilst in transit by road rail inland-waterway lift elevator or air;
 - x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced :

- | | | |
|---|---|-----|
| (1) For all rubber/ nylon / plastic parts, tyres and tubes, batteries and air bags | - | 50% |
| (2) For fibre glass components | - | 30% |
| (3) For all parts made of glass | - | Nil |
| (4) Rate of depreciation for all other parts including wooden parts will be as per the following schedule. | | |

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months.	Nil
Exceeding 6 months but not exceeding 1 year.	5%
Exceeding 1 year but not exceeding 2 years.	10%
Exceeding 2 years but not exceeding 3 years.	15%
Exceeding 3 years but not exceeding 4 years.	25%
Exceeding 4 years but not exceeding 5 years.	35%
Exceeding 5 year but not exceeding 10 years.	40%
Exceeding 10 years.	50%

2. The Company shall not be liable to make any payment in respect of :-
 - (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
 - (b) damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.

and

 - (c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.
3. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- a) the estimated cost of such repair including replacements, if any, does not exceed Rs.500/-;
- b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first amount as mentioned in the schedule or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no. 3 of this policy .

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE (For all Classes of vehicles.)

In consideration of an additional premium of Rs. 25/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insureds legal liability under the Workmens Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insureds general employees;

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

*(3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- Death Certificate in respect of the insured
- Proof of title to the vehicle
- Original 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 table:

Period of Insurance	% of NCB on OD premium
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.

NB 1:- In **Liability with Fire and /or Theft Only** policies NCB as above will be applicable only on the Fire and / or Theft component of the premium.

2:- In **Fire and /or Theft Only** policies the insured is not entitled for NCB.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The **Insured's Declared Value (IDV)** of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV	AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%	Exceeding 2 years but not exceeding 3 years	30%
Exceeding 6 months but not exceeding 1 year	15%	Exceeding 3 years but not exceeding 4 years	40%
Exceeding 1 year but not exceeding 2 years	20%	Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

SECTION II - LIABILITY TO THIRD PARTIES

- Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the insured shall become legally liable to pay in respect of :-
 - death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
 - damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
- The Company will pay all costs and expenses incurred with its written consent.
- In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
- In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
- The Company may at its own option
 - arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
 - undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act. But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

SECTION III - PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

- 1) The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling 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:

Nature of Injury	Scale of Compensation	Nature of Injury	Scale of Compensation
i) Death	100%	iii) Loss of one limb or sight of one eye	50%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that

- A) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 2 lakhs during any one period of insurance.
- B) 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 (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- 2) This cover is subject to
- the owner-driver is the registered owner of the vehicle insured herein;
 - the owner-driver is the insured named in this policy.
 - the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

- any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
- any claim arising out of any contractual liability;
- any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - being used otherwise than in accordance with the 'Limitations as to Use' or
 - being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
- Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
 - any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or

contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

- Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.
 - No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.
 - The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
 - for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
 - for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
 - The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
 - The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
 - If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
 - If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
- It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.
- It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.



ಯುನೈಟೆಡ್ ಇಂಡಿಯಾ ಇನ್ಶೂರೆನ್ಸ್ ಕಂ. ಲಿ.
 युनाइटेड इंडिया इश्योरंस कं. लि.
 UNITED INDIA INSURANCE COMPANY LTD

BRANCH OFFICE I CODE NO. : 071803

No. 2, 1st FLOOR, HOSUR MAIN ROAD, Near KPN Travels
 MADIVALA, BANGALORE - 560 068 PHONE : 25530043, 25535811
 BUSINESS HOURS : 10-00 A.M. - 1.30 P.M. & 2.00 P.M. - 4.00 P.M.
 SATURDAY & SUNDAY HOLIDAY

RECEIPT

315681

ISSUING OFFICE : 071803 (Office
 Code), NO:2, 1 FLOOR, HOSUR MAIN
 ROAD, MADIVALA, BANGALORE - 560 068
 MADIVALA Tel/Fax : 5530043, 5535811
 Phone : Fax: email:

Collection Number : 071803/81/09/0000010054
 Collection Date : 23/12/2009
 Business Source Code:60
 Bank Account :9103
 Scroll No/Date :1064 23/12/2009

Received with thanks from R.PRABHAVATHI a sum of Rs. 4,680.00 (RUPEES FOUR THOUSAND SIX HUNDRED EIGHTY ONLY), by Cash (Cash
 Payment of Rs. 4,680.00) towards Motor Package Policy as per details given hereunder

Sl Policy Number No	TR End/Ren/Dec/Cin Cd Number	A/c Particulars	Credit Amount (Rs.)	Debit Amount (Rs.)	Amt.Received (Rs.)	A/C Head Genl Sub
1	071803/31/09/01/00007437 11	CASH PREMIUM	4,243.00		4,243.00	5083 2304
2	071803/31/09/01/00007437 11	SERVICE TAX	424.00		424.00	5528 2304
3	071803/31/09/01/00007437 11	EDU CESS	13.00		13.00	5528 2304
Total (In Rs.) :			4,680.00		4,680.00	

Particulars :
 Service Tax Registration Number: AAACU5552CST001
 Service Tax PAN Number : AAA TU 00 85 G

For Use of United India Insurance Company Limited



Authorised Signatory

Cashier's Initial

Note :
 1. Receipt valid subject to Realisation of cheque
 2. Please quote Document No., Collection No. and date in all correspondences.

Policy No : 071800/31/09/01/00000854



UNITED INDIA INSURANCE COMPANY LIMITED

CERTIFICATE OF INSURANCE PRIVATE CAR - PACKAGE POLICY

(Form 51 of Central Motor Vehicle Rules 1989)

1 X 1

Policy Number	071800/31/09/01/00000854	Certificate No.	071800/31/09/01/00000854
Name of the Insured	SMT.PRABHAVATHI		Issuing Office Address Code 071800
Address of the Insured	W/O L.RAMESH, NO.36, 17TH CROSS, 13TH MAIN, J.P.NAGAR, 5TH PHASE, BANGALORE Dist. : BANGALORE, Karnataka-560078		NO.25 & 25/1, II FLOOR, VINOD COMPLEX, J.C.ROAD, BANGALORE-2 Tel/Fax : 2220889 / 2234604
Business/Occupation	HOUSE WIFE	Tel.	Tel/Fax Fax: email:
Effective date of commencement of Insurance for the purpose of Act from 00:00 Hrs on 13/06/2009			Insured's Declared Value Rs 900,000
Date of Expiry of the Insurance Midnight on 12/06/2010			

Particulars of Vehicle Insured								
Registration No.		Engine No.	Chassis No.	Make	Type of Body	Year of Mfg.	Cubic Capacity	Seating Including Driver
Vehicle	Trailer (if any)							
KA-05-MH-0405		2KD6129904	7136849	Toyota Innova - Diesel		2008	2494	
Registration Authority		Geographical Area		HP/Hypo/Lease with				
Not Required, Not Required		INDIA		Not Mentioned				

Persons or Class of Persons entitled to drive:
Any person including Insured 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 licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.

<p>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 and Reliability Trials f) Use in connection with Motor Trade</p>	<p>Premium : Rs21,201.00 Service Tax : Rs2,184.00 Stamp duty : Rs1.00 Total : Rs23,385.00 Receipt Number : 071800/31/09/000001737 Receipt Date : 12/06/2009 STax Regn. No. : AAAOU5552CST001 Agency/Broker Code : 2304 Dev. Officer Code : 23</p>
<p>Limits of Liability : Under Section-II-1 (i) Death of or bodily injury in respect of any one accident :As per Motor Vehicles Act 1988 Under Section-II-1(ii) Damage to third party property in respect of any one claim or series of claims arising out of one event:Rs. 750,000.00</p>	

Subject to IMT Endorsement Nos , terms and conditions printed herein/ attached hereto 22, 28

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with provisions of Chapter X & XI of M. V. Act, 1988.
Date of Issue : 12/06/2009



For and on behalf of
United India Insurance Co. Ltd.
[Signature]
Duly Constituted Attorney

UNITED INDIA INSURANCE COMPANY LIMITED, BANGALORE

Page 12 of 12



UNITED INDIA INSURANCE COMPANY LIMITED

NO.25 & 25/1, II FLOOR, VINOD COMPLEX, J.C.ROAD, BANGALORE-2 Tel/Fax : 2220889 / 2234604

Fax: email:

PRIVATE CAR PACKAGE POLICY

Policy No.:071800/31/09/01/00000854

Vehicle No. KA-05-MH-0405

PERIOD OF INSURANCE
From 00:00 Hrs on 13/06/2009
To Midnight on 12/06/2010

Insured

SMT.PRABHAVATHI

W/O L.RAMESH, NO.36, 17TH CROSS, 13TH MAIN, J.P.NAGAR, 5TH PHASE, BANGALORE Dist. : BANGALORE, Karnataka-560078

REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014
Website : <http://www.uilic.co.in>, Email - info@uilic.co.in

PRIVATE CAR - PACKAGE POLICY

SCHEDULE

Policy Number	071800/31/09/01/00000854		Previous Policy No.	7180331080100002251			
Insured Details	Name	SMT.PRABHAVATHI					
	Tel. (O)		Tel.(R)		Fax		
	E-Mail			Mobile			
	Business/Occupation	HOUSE WIFE					
Period of Insurance	From	00:00 Hrs on 13/06/2009		To	Midnight on 12/06/2010		
Co insurance	UIIC 071800 : 100%						
Particulars of Vehicle Insured							
Registration No.	Engine No	Chassis No.	Make	Year of Mfg.	Type of Body	Cubic Capacity	Seating Including Driver
Vehicle	Trailer (if any)						
KA-05-MH-0405	2KD6129904	7136849	Toyota Innova - Diesel	2008		2494	

Insured's Declared Value

For Vehicle Rs.	For Trailer Rs.	Non-Electrical Accessories Rs.	Electrical/Electronic Accessories Rs.	CNG/LPG Unit Rs.	Total Value Rs.
9,00,000		0	0	Nil	9,00,000
Registration Authority		Auto Asscn MemNo:	Geographical Area	Extension	
Not Required, Not Required			INDIA	NoExtn	

Premium in Words RUPEES TWENTY ONE THOUSAND TWO HUNDRED ONE ONLY

Persons or Class of Persons entitled to drive :

Any person including Insured 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 licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.

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 and Reliability Trials
f) Use in connection with Motor Trade

Limits of Liability :

Under Section-II-I (i) Death of or bodily injury in respect of any one accident :As per Motor Vehicles Act 1988
Under Section-II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event:Rs. 750,000.00

Premium	Rs 21,201.00
Service Tax	Rs 2,184.00
Stamp duty	Rs 1.00
Total	Rs 23,385.00
Receipt Number	071800/81/09/0000001737
Receipt Date	12/06/2009
STax Regn. No.	AAACU5552CST001
Agency/Broker Code	2304
M.JAGADISH	
Dev. Officer Code	23
G.JAYARAM	
Cover Note No	0
Cover Note Date	

Personal Accident cover for Owner - Driver CSI-200000



CERTIFICATE ON THE NEXT PAGE CAN BE DETACHED AND KEPT SEPARATELY

This policy is subject to terms and conditions and IMT Endorsement Nos printed herein/attached hereto
22, 28

Imposed Excess	Rs 0	Hypothecation With	
Voluntary Excess	Rs 0	Hire Purchase With	
Compulsory Excess	Rs 1,000	Lease Agreement With	

SCHEDULE OF PREMIUM			
OWN DAMAGE		LIABILITY	
A: OD - BASIC	23,220.00	B: T.P - BASIC	2,500.00
NCB 20%	-4,644.00	Compulsory PA to Owner-Driver Amount 200000	100.00
GROSS (A):	Rs 18,576.00	WC to employee 1	25.00
		GROSS (B) :	Rs 2,625.00
		Gross OD & TP :	Rs 21,201.00 (A) + (B)

WARRANTED THAT IN CASE OF DISHONOUR OF PREMI'IM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED "AB-INITIO".

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.

Date of Proposal and Declaration: 12/06/2009

IN WITNESS WHEREOF, this policy has been signed at BANGALORE-2 on this 12th day of June 2009

For and on behalf of
United India Insurance Co. Ltd.

[Signature]
Duly Constituted Attorney



Affix
Policy
Stamp
here

PRIVATE CAR - PACKAGE POLICY

Whereas the insured has made a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

SECTION I. LOSS OF OR DAMAGE TO THE VEHICLE INSURED

1. The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon
- by fire explosion self ignition or lightning ;
 - by burglary housebreaking or theft ;
 - by riot and strike;
 - by earthquake (fire and shock damage);
 - by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
 - by accidental external means;
 - by malicious act;
 - by terrorist activity;
 - whilst in transit by road rail inland-waterway lift elevator or air;
 - by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced :

- | | | |
|---|---|-----|
| (1) For all rubber/ nylon / plastic parts, tyres and tubes, batteries and air bags | - | 50% |
| (2) For fibre glass components | - | 30% |
| (3) For all parts made of glass | - | Nil |
| (4) Rate of depreciation for all other parts including wooden parts will be as per the following schedule. | | |

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months.	Nil
Exceeding 6 months but not exceeding 1 year.	5%
Exceeding 1 year but not exceeding 2 years.	10%
Exceeding 2 years but not exceeding 3 years.	15%
Exceeding 3 years but not exceeding 4 years.	25%
Exceeding 4 years but not exceeding 5 years.	35%
Exceeding 5 year but not exceeding 10 years.	40%
Exceeding 10 years.	50%

2. The Company shall not be liable to make any payment in respect of :-
- consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
 - damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.
- and
- any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.
3. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- the estimated cost of such repair including replacements, if any, does not exceed Rs.500/-;
- the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

IMT ENDORSEMENTS : 22, 28**IMT.22. COMPULSORY DEDUCTIBLE**

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first amount as mentioned in the schedule or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no. 3 of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE (For all Classes of vehicles.)

In consideration of an additional premium of Rs. 25/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insureds legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insureds general employees;

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

*(3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

APPLICATION OF LIMITS OF INDEMNITY

In the event of an accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

SECTION III - PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

- 1) The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling 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:

Nature of Injury	Scale of Compensation	Nature of Injury	Scale of Compensation
i) Death	100%	iii) Loss of one limb or sight of one eye	50%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that

- A) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 2 lakhs during any one period of insurance.
- B) 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 (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- 2) This cover is subject to
- the owner-driver is the registered owner of the vehicle insured herein;
 - the owner-driver is the insured named in this policy.
 - the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

- any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
- any claim arising out of any contractual liability;
- any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - being used otherwise than in accordance with the 'Limitations as to Use' or
 - being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
- Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
 - any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or

contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

- Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.
 - No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.
 - The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
 - for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
 - for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
 - The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
 - The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at his last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
 - If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
 - If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
- It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.
- It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the insured
- b) Proof of title to the vehicle
- c) Original 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 table:

Period of Insurance	% of NCB on OD premium
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.

NB 1: In Liability with Fire and /or Theft Only policies NCB as above will be applicable only on the Fire and / or Theft component of the premium.

2-- In Fire and /or Theft Only policies the insured is not entitled for NCB.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The **Insured's Declared Value (IDV)** of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV	AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%	Exceeding 2 years but not exceeding 3 years	30%
Exceeding 6 months but not exceeding 1 year	15%	Exceeding 3 years but not exceeding 4 years	40%
Exceeding 1 year but not exceeding 2 years	20%	Exceeding 4 years but not exceeding 5 years	50%
Exceeding 2 years			

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

SECTION II - LIABILITY TO THIRD PARTIES

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the Market Value throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the insured shall become legally liable to pay in respect of :-
 - (i) death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
 - (ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

5. The Company may at its own option

- (A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
- (B) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.



Aviva Life Insurance Ashirwad Towers, Plot no.2, Old No.182, 3rd Floor Kodambakkam High Road, Nungambakkam, Chennai - 600034
Tel:044-28252725 Fax: 044-28239937 www.avivaindia.com

FIRST PREMIUM RECEIPT

Branch : Canara Jayanagar SC Branch
Policy No. : NSG1193332
Unit Manager Code : 327B
Risk Commencement Date : 30/01/2006
Date : 30/01/2006
Agent Code : kkkbccca
Plan : Enhanced Save Guard

Name of Policy holder : Prabhavathy
Date of Birth : 08/04/1971

Address : No.36, 17th Cross, 13th Main J.P.Nagar, Vth Phase
Bangalore 560078
Karnataka
India

Client ID : 453475

Sum Assured : Rs. 240,000.00
Premium Amount (in figures)** : Rs. 24,000.00
Premium Amount (words) : Rupees Twenty-four thousand only.
Date of Maturity : N/A
Frequency : Annual
Mode : Cash/Cheque

Next Premium Due Date : 1/30/2007
Date of Last Premium payment : 1/30/2020

Name of Life Assured : Prabhavathy
Client ID : 453475

Name of Nominee (1) : Tarun R.
Name of Nominee (2) : Varun R.
Name of Nominee (3) : N/A



Funds Summary			
Funds / Values	Units	NAV (Bid Price)	* Fund value as on 31-Jan-05
Growth Fund	1,115.999	20.484	22,860
* Total Fund value			22,860

"Eligible for benefits as applicable under the prevailing Income Tax Act, 1961"

Information on NAV is published daily on our website www.avivaindia.com and in 'The Economic Times'
We have received the amount noted in the schedule being the First Premium on the policy assurance for the plan and amount indicated therein.

*The fund value has been rounded off to nearest rupee

**Premium Inclusive of Service Tax
A Joint Venture between Dabur and Aviva

Chirag Jain
Authorized Signatory