



SPY VENTURE

Investigation Services Integrity, Ability, Result

Investigation Report	
Date of IR prepared	16.02.2026
Name of Investigator	SALMAN/LAEEK
Case ref. no (to be provided by Investigator)	MOT17263079
Contact Details of Investigator	SB-10, Avishkar Complex, Near GEB, Manisha Crossing, OP Road, Vadodara;
Trigger of Investigation	Red flag claim auto-triggered
Claim No	MOT17263079
Policy No.	3001/O/420501959/00/000
Date of loss	06.02.2026
Date of claim intimated to call centre	06.02.2026
Reasons for late intimation to co. (in case delay is more than 10 days)	Intimation was filed within 10 days of accident.
Insured details	
Name of Insured	DHAVALKUMAR VINODBHAI RATHOD
Insured's Photo	Enclosed with IR
Pan Card no.	EFOPR7160A
Insured Profession	carpenter
Address - As per policy	93 TILAT STREETBAVLIYARI
Contact no.	8866771996
Photo of insured with statement	Enclosed with IR
Statement of Insured - Narration of Accident(Translation)	Enclosed with IR
Timeline of insured	Enclosed with IR
How Insured/driver rehabilitated from loss location to _____ by _____? (if towed then needs towing details)	Khambhat from the Dholka
After accident first contact details	his friend Tarun and insurance company
Call Log details	Enclosed with IR
Vehicle Details	
RC Photo	Enclosed with IR
Vehicle Registration no.	GJ38BH4072
New Vehicle Invoice Details (Purchase)	NA
Make & Model	Tata Motors
Manufacturing Year	2024

SB-10 Aavishkar Complex, N/R GEB Colony, Old Padra road, Vadodara. E-mail:-
spy.venture@gmail.com



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Owner serial Number	1
Chassis Number at the time of survey	NA
Registration Date	13.12.2024
HYP Details	UNION BANK
Fast-Tag Details	Enclosed with IR
Policy details	
Policy Number	3001/O/420501959/00/000
Policy period	13.12.2025 TO 12.12.2026
Policy Type	PRIVATE CAR PACKAGE POLICY
Close Proximate/ End Proximate	NA
Name of Agent/Dealer (Policy Issuing Authority)	NA
Previous Insurer (in rollover)	NA
Previous Policy No.	NA
NCB	NA
Any claim reported in previous policy	NA
Photographs available of previous claim/Claim photos checked	NA
Break in	NA
Break in Inspection date	NA
Breakin Comparision Chart	NA
Odometer reading at the time of break in and Survey	NA
Chassis number at the time of BI	NA
Any discrepancy in break in and damaged photo	NA
Loss Details	
Place of Loss	Enclosed with IR
Date of loss & Time	06.01.2026, 10:30 a.m.,
Nature of Damages	WHOLE BODY DAMAGE
Cause of loss	In the middle of the road, 10:30 a.m., Jinaj-Kanewar road, suddenly cow came front of the IV; IV driver went to side of the road, due to which the IV driver was lost his balance on staring and descended in to road side canal. Due to which the accident occurred.
purpose of travel	PERSONAL WORK
Loss location	Jinaj-Kanewar road,



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Spot visit/enquiry	We were unable to locate any witnesses at the scene. Since the location is an unpopulated open field, there were no bystanders present at the time of the accident.
Accident spot Latitude	22.41149
Accident spot Logitude	72.583555
Co-relating spot with accident from clues like tyre marks/broken glasses/hit marks on tree/any other objects	YES
Eye witness and eye witness version (statement and recording)	No
Nearest police station and hospitals to be checked near loss location	YES
CCTV footage near spot	YES
Toll tax receipt confirmation	No
108 Ambulance call details/ highway patrolling check	NA
Enquiry with the driver at the place of loss	YES
Who has captured Real-time photos	Spot photos taken by IV driver in which date shows 06.01.2026.
Witness Statement, Audio, Video recording	NA
Narration/ Observation with translation	NA
Driver details	
Driver Name	DHAVALKUMAR VINODBHAI RATHOD
DL Photo Copy	Enclosed with IR
Emp. Stability	NA
DL details/ Any Endorsements	GJ 01 20150030600
Name of RTO (Licencing Authority) from DL is issued	GJ 01
Eligible to drive	LMV,MCWG
Validity details	22.07.2015 TO 21.07.2035
Driver injured or not	Nobody was injured in this accident.
Enquiry from neighbors for accident confirmation	NA
Driver relationship	INSURED HIMSELF
Attested Statement Copy from the Driver with Sign Across his Photograph	Enclosed with IR
Details of Occupant travelling in vehicle	At the time of accident, IV was driven by insured and he was alone in IV.



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Need to take count of how many Injuries and death in the accident	NA
GTL- Driver and Hand-set Location	NA
Enquiry in surrounding of Insured/driver residence or office	During surrounding inquiry of Insured's residence, accident was not confirmed.
Self attested statement or claim from from insured (with photo while writing the statement)	Enclosed with IR
Enquiry with neighbor/ Security or watchmen (statement/audio/video recording)	During surrounding inquiry of Insured's residence, accident was not confirmed.
Visit to office (office colleague statement/audio/video recording)	No
Occupant locality statement	Enclosed with IR
Narration/ Observation	No
FIR Details/Hospital details	
FIR copy	FIR was not lodge for the accident.
FIR Number	NA
Panchanama Details	NA
Hospital Records	NA
Injury Details (Insured/Driver/ TP)	NA
Eye witness	NA
Garage Visit	
Name of garage	Tata showroom
Insured vehicle last service date (Pvt Car and CV only)	NA
Inspection of vehicle to find traces of blood/ hair/any other body parts	NA
Odometer reading and service history of vehicle	NA
Date and time of gate pass entry	NA
Towing vendor details (towed from _____ to _____ by whom date and time)	After the accident, IV was shifted to the Tata showroom by crane.
Job card date and details	NA
Gate Entry with Driver Details	NA
Social Media	
Findings from Social media platform	No
If Yes, share details	No
Conclusion	
Documented Evidence collected	PROPERTIES PHOTOS, CALL HISTORY AND GOOGLE TIMELINE



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Discrepancy observed	No, in this case, date of loss and IV driver confirm from the Properties photos, Google time line and call history.
Case Summary and observation	<p>Insured is a carpenter. On the date 06.02.2026, insured took IV and went to Khambhat from the Dholka. In the middle of the road, 10:30 a.m., Jinaj-Kanewar road, suddenly cow came front of the IV; IV driver went to side of the road, due to which the IV driver was lost his balance on staring and descended in to road side canal. Due to which the accident occurred. IV driver coming out from the IV and his mobile was fall in to water, so he took it out and dried it. After that Spot photos taken by IV driver in which date shows 06.01.2026. We check the Google time line of IV driver mobile, in which shows driving at 10:35 to 10:53 a.m., after that shows Jinaj at 10:53 to 11:44 a.m., which is match with accident spot. After the accident, IV driver called to his friend Tarun and insurance company, inform regarding accident. We check the call history and it was match. Nobody was injured in this accident. FIR was not lodge for the accident. We also collect CCTV footage on the date 14.01.2026, in which IV was in good condition, we attached CCTV footage with IR. We check the fasteg detailed in which last toll plaza shows Bhadbhid tool plaza on the date 16.01.2026. At the time of accident, IV was driven by insured and he was alone in IV. IV was register on insured name and use by himself for personal work. After the accident, IV was shifted to the Tata showroom by crane.</p>
Final Conclusion	No, in this case, date of loss and IV driver confirm from the Properties photos, Google time line and call history. We were unable to locate any witnesses at the scene. Since the location is an unpopulated open field, there were no bystanders present at the time of the accident. IV driver cum insured and insured friend Tarun have valid DL.



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Insured STATEMENT

DATE OF STATEMENT :13.02.2026
INSURED'S NAME : Mr. RathodDhavalkumarVinodbhai
AGE : 31 years
OCCUPATION :FURNITURE-LAB
ADDRESS : sarswatiSOCIETY,meethakunj,dholka
IV NO : GJ-38-BH-4072
DATE OF ACCIDENT : 06.02.2026
INJURY DETAIL : no
FIR DETAIL : No

ACCIDENT DETAIL :

My name is Mr. RathodDhavalkumarVinodbhai and I run my Gujarat work and I have my employer's Talati vehicle and for my personal work on 06.02.2026 I took this vehicle myself from Dholka to Khambhat for my workGJ-38-BH-4072 and while I was on the road the vehicle lost balance and my mobile fell into water and therefore photographs were taken and thereafter I called my friend Mr. Tarunbhai and informed him about the accident and called him to the spot and after that I called the insurance company on the toll free number from my phone and informed them about the accident and in the evening of that day I got the drawing done through a private person and submitted the vehicle at Tata showroom at Anand and at the time of the accident I was alone and all the above details are true.

SD/-Mr. RathodDhavalkumarVinodbhai

INSURED STATEMENT

વાહન અકસ્માત અંગે સ્વેચ્છા થી આપેલું નિવેદન

ફોન નંબર: MOT 17263079

તારીખ: 13/02/2022

વાહન મોલિક / વાહન ડ્રાઈવર / સાથી નું નામ: રહિંદા દાલસ કુમાર વિજોદવાર ઉમર: 38
અવસ્થા: રિનિયલ સિજસાસિઝ આવક 24000 સરનામું C-17 સમ્પતી સો. સીદીકુલે અંબીયા સ્કેલ ડોલપડા

ફોન નંબર: 8866711996 વાહન નો નંબર અને પ્રકાર: KT 38 BH 4072 TATA TIARCO

વાઈસ-સ નંબર: 51 અકસ્માત ની તારીખ અને સ્થળ: 5-2-2022 90:30 AM

વાહનની સ્પીડ: 50 વાહન ઉપર લોન છે? 51 બેંક નું નામ: પુનીયા બેંક ઓફ ઈન્ડિયા અકસ્માત થયા પછી પ્રથમ

ખાલુ ફેલ વ્યક્તિ: અકસ્માતમાં ઈજા થઈ છે ના

પોલીસ ટ્રાફિક નું નામ: પોલીસ ઈરિયાદ થઈ છે? પોલીસ સ્ટેશનનું નામ: ડેરિવેશનું

નામ અને સ્થળ: TATA ઓટોમોટીવ આણંદ

અકસ્માત ની વિગત:-
મારું નામ રહિંદા દાલસ કુમાર વિજોદવાર છે અને કચ્છના સ્થળાંતે રુડ રુડ તથા મિસ્ત્રીડામ ફરી મારૂ કુચ્છના યમાલુ રુડ આવી પાસે આવી આસિફની અને TATA TIARCO ગારીને જેનો નંબર KT 38 BH 4072 છે આગાડી રુ મારા અંદાન ડામ આદે કચ્છોળા ફરકુ તા. 5-2-2022 તારીખ આગાડી નેરું રુ બેંકે યસાપી થોસાલી ખંભાત મકા ડામ અર્થે જ્યાં આદે નીકળ્યો હતો ત્યારે અમારો જુલાઈ-ફેબ્રુઆરી રાઈ કચ્છ વાચે અમાનક ગાય અપી જતા ગારીને દબાવવા ગઈ અજાણિયા થઈ ગઈની આઈડે કેનાસમ પસી આરી ગઈ હતી જેથી અકસ્માતનો બિચાર બનેલો હતો આ અકસ્માત સમયે ગારી નંબર KT 38 BH 4072 રુ બેંકે યમાવતો હતો અને ગારીમા રુ અકેસાઈ હતો તથા આ અકસ્માતમા મને ફાઈવળ જાતની ઈજા થઈ નથી અને કોઈ પણ જાતની પોલીસ ફીયાદ થઈ નથી. આ અકસ્માત વખતે પછી રુ બેંકે ગારીમા લી નીકળી અને મોબાઈલ પાછીમા જતો રુ ફોલથી મોબાઈલને વોડી વાલ ત્યાં દુખ મ રાખી અને વોડી વાલ પછી ફોન માધુ ફરી ગારીના અકસ્માત સ્થળના ફોટા ગારીના ફોલ ખાખા ફોટા અને ત્યાં પછી મારા કિચ તરફ ત્યાં ને ફોન ફરી અકસ્માત અંગે મદદ માટે બોલાવેલો

રહિંદા દાલસ

એનિ દયાક વાહી એ ગ્રાહકોની વીગા ડેપોઝીટ રોકડો ગંભીર રીતે
 ફોન કરી અવરજાવ નો જાણ કરી દેતી તથા અવરજાવ સમયે ગ્રાહકો
 નો રોકડો ૧૨ ૬૭ ગોળાઈસ ડાબર ફોનો લેવાથી મે ગાડીના
 ફોન પાયા દવા અને ફોન ફોનો ફોનો તથા આ અવરજાવ વખતે
 વાહી તેજ દિલસ સાંજે પાઈલો ફોન કાલ અરોપન કરી
 ખોલેલીવ ચય શો-૩૦ આજાઈ અને મુકી દેતી તથા આ અવરજાવ
 સમયે ગાડી ફોનો થસાવતો ફોનો તે ફુ અકેનાઈ ફોનો. ઉપરની વાહી
 વાહી સાવી છે. જે ફુ પોતે ગોડી સ્વેચ્છાએ લખી વાહી તેમિ ફુ પોતે મફત કરી

અવરજાવ સમયે વાહીના કેટલા વ્યક્તિ અને ક્યાં બેઠેલા હતા ?:-

Rehmatkhan

અવરજાવ સમયે ઈજા / મરણ થયેલ ની વિગત:-

અવરજાવ સ્થળથી વાહીને ઝેરિયામાં કેવી રીતે વર્ધ થયા ?

અવરજાવ સમયે બેઠેલા વ્યક્તિઓના મોબાઈલ અને E-Mail ID ની વિગત:-

નિવેદન આપનાર ની સાથી અથવા અંગુઠા નું નિવાન _____

સાથી ની સાથી / અંગુઠા નું નિવાન _____

INSURED



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Indian Union Driving Licence
Issued by Government of Gujarat




GJ01 20150030600

Issue Date **Validity (NT)** **Validity (TR)**
 22-07-2015 21-07-2035



Date Of 1st Issue 22-07-2015

[Signature]
Holder's Signature

Name : DHAVALKUMAR V RATHOD

Date Of Birth : 21-07-1994 **Blood Group :** O+ **Organ Donor :** No

Son/Daughter/Wife of : VINUBHAI

Address
 93, TILAT STREET,,
 BAVLIYARI DHOLERA,,
 AHMEDABAD,382455

DL No. GJ01 20150030600

ADPVEH No. (Regn. Numbers) :

Hazardous validity :

Hill Validity :



Form 7 Rule 16(2)

Class of Vehicle	Code	Issued by	Date of Issue	Vehicle Category	Badge Number	Badge issued	Badge Issued By
	MCWG	GJ01	22-07-2015	NT			
	LMV	GJ38	01-03-2024	NT			

Emergency Contact Number

[Signature]
 Licensing Authority
ARTO Baria

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UNION OF INDIA **Driving Licence** (GJ) (NT+)
GUJARAT STATE

GJ23 20160011795

DUPLICATE
Date of First Issue: **22-07-2016** Validity: **21-07-2036**

CDG: 01/10/2020
Date of Birth: **03-03-1994** Blood Group: **B+ VE**

Name: **TARUNKUMAR R PANCHAL**

Son/Daughter/Wife of: **RAJESHBHAI S PANCHAL**





PARIVAHAN
SEWA

सत्यमेव जयते

MINISTRY OF ROAD TRANSPORT & HIGHWAYS

Government of India

Know Your Driving Licence Status

Driving

GJ23 201600117

Licence

No. *

Date Of

03-03-1994

Birth

(DOB) *

[Check Status](#)

[Reset](#)

Details Of Driving License: GJ23 20160011795

Current Status	ACTIVE
Holder's Name	T*R*N*U*A* R P*N*H*L
Old / New DL No.	NA
Source Of Data	SARATHI

Driving License Initial Details

Initial Issue Date	22-Jul-2016
Initial Issuing Office	RTO,ANAND

Driving License Endorsed Details

Last Endorsed Date	01-Oct-2020
Last Endorsed Office	RTO,ANAND
Last Completed Transaction	ISSUE OF DRIVING LICENCE , CHANGE OF ADDRESS IN DL , ISSUE OF DUPLICATE DL , ISSUE OF DUPLICATE DL

Driving License Validity Details

Non-Transport	From: 22-Jul-2016	To: 21-Jul-2036
Transport	From: NA	To: NA
Hazardous Valid Till	NA	Hill Valid Till NA

Class Of Vehicle Details

COV Category	Class Of Vehicle	COV Issue Date
NT	LMV	22-Jul-2016
NT	MCWG	22-Jul-2016

Note: Driving Licence number can be entered in any of the following formats: DL-

- 1420110012345 or DL14<space>20110012345

Total number of input characters should be exactly 16 (including space (' ') or hyphen ('-')).

If you hold an old driving license with a different format, please convert the

format as per below rule before entering.

SS-RRYYYYNNNNNNN OR SSRR<space>YYYYNNNNNNN

Where

SS - Two character State Code (like RJ for Rajasthan, TN for Tamil Nadu etc)

RR - Two digit RTO Code

YYYY - 4-digit Year of Issue (For Example: If year is mentioned in 2 digits, say 99, then it should be converted to 1999. Similarly use 2012 for 12).

Rest of the numbers are to be given in 7 digits. If there are less number of digits, then additional zeros (0's) may be added to make the total 7.

For example: If the Driving Licence Number is RJ-13/DLC/12/123456 then please enter RJ-1320120123456 or RJ13<space>20120123456.

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Government of India

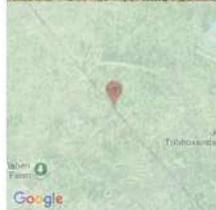


SPOT



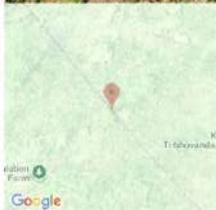
	Decimal	DMS
Latitude	22.41149	22°24'41" N
Longitude	72.583555	72°35'0" E
2026-02-13(Fri) 04:02(PM)		

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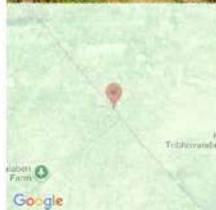
	Decimal	DMS
Latitude	22.41143	22°24'41" N
Longitude	72.583624	72°35'1" E
2026-02-13(Fri) 04:01(PM)		

Scanned with OKEN Scanner



	Decimal	DMS
Latitude	22.411485	22°24'41" N
Longitude	72.583584	72°35'0" E
2026-02-13(Fri) 04:01(PM)		

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Latitude	22.411485	22°24'41" N
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	Decimal	DMS
Latitude	22.41149	22°24'41" N
Longitude	72.583555	72°35'0" E
2026-02-13(Fri) 04:01(PM)		

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	Decimal	DMS
Latitude	22.41149	22°24'41" N
Longitude	72.583555	72°35'0" E
2026-02-13(Fri) 04:01(PM)		

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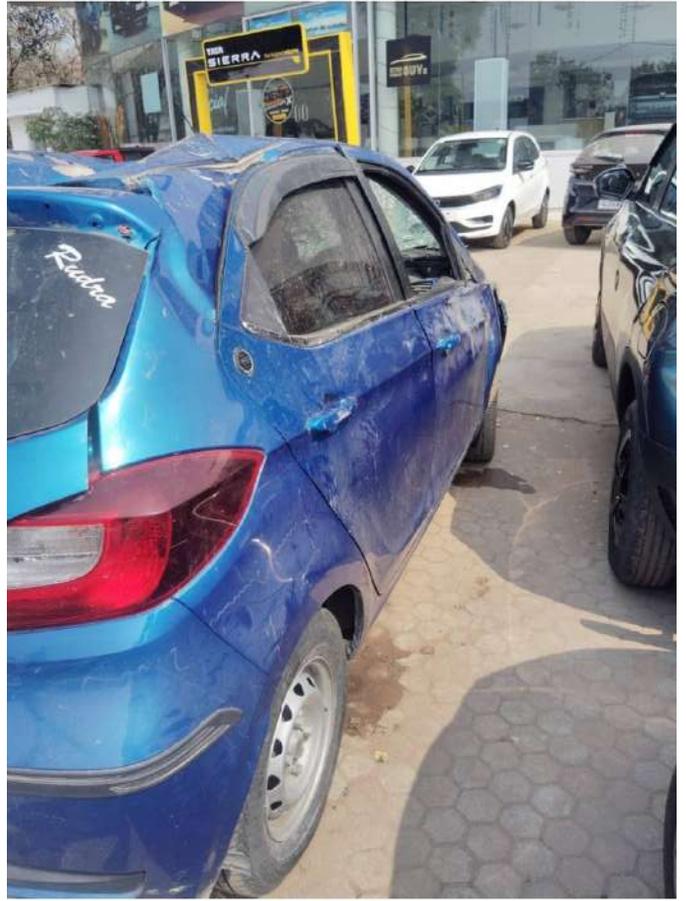
	Decimal	DMS
Latitude	22.41149	22°24'41" N
Longitude	72.583555	72°35'0" E
2026-02-13(Fri) 04:01(PM)		

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IV PHOTOS



Scanned with OKEN Scanner



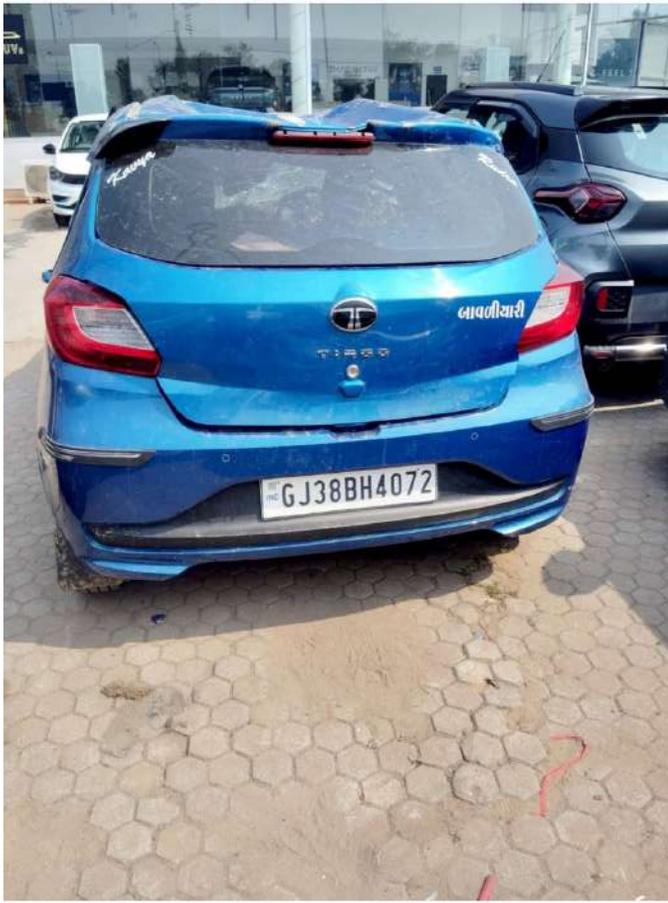
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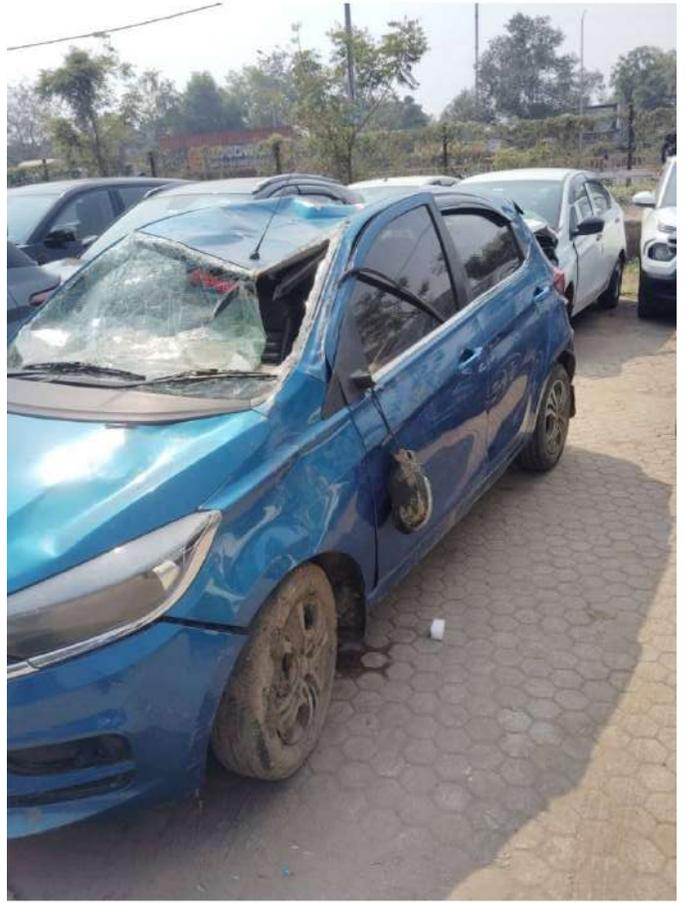
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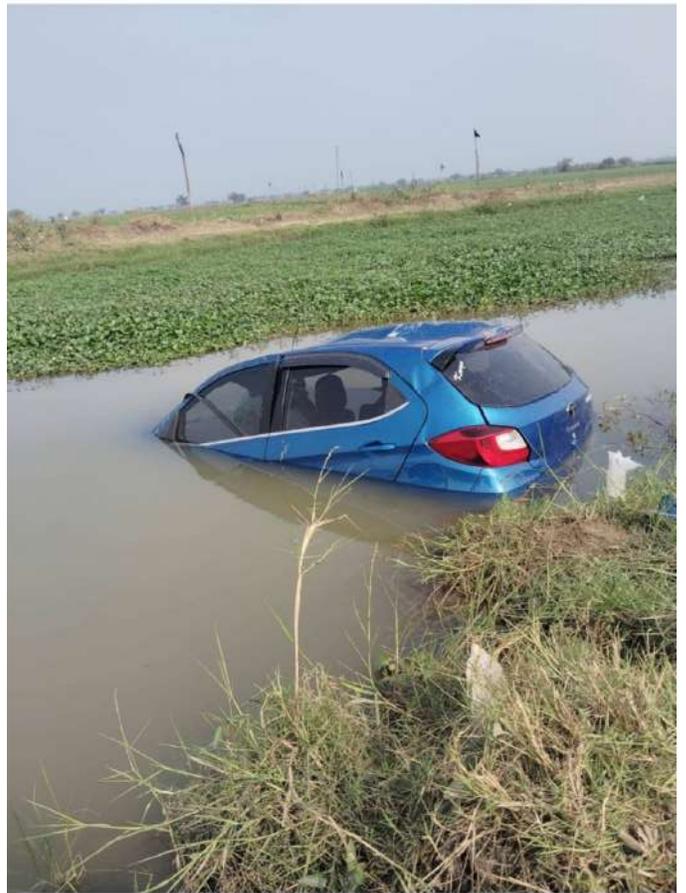
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Scanned with OKEN Scanner



Scanned with OKEN Scanner



Scanned with OKEN Scanner



Scanned with OKEN Scanner



Scanned with OKEN Scanner



Scanned with OKEN Scanner

HOSPITAL



	Decimal	DMS
Tarapur		
Gujarat		
India		
2026-02-14(Sat) 12:52(pm)		

Scanned with OKEN Scanner

POLICE STATION

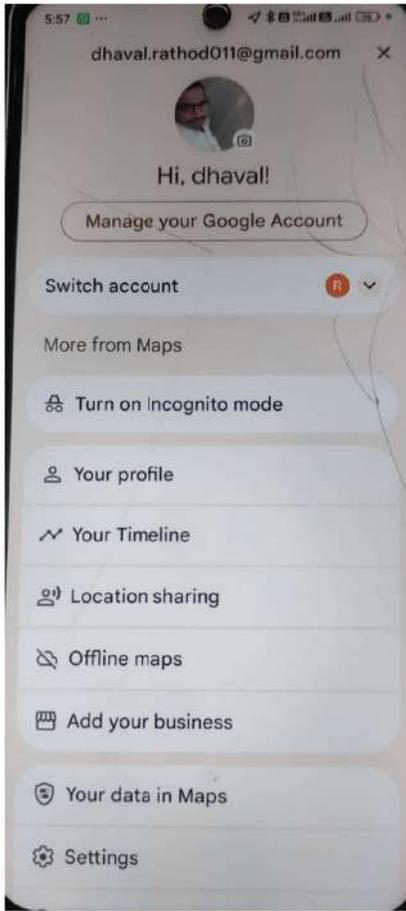


	Decimal	DMS
Tarapur		
Gujarat		
India		
2026-02-14(Sat) 12:55(pm)		

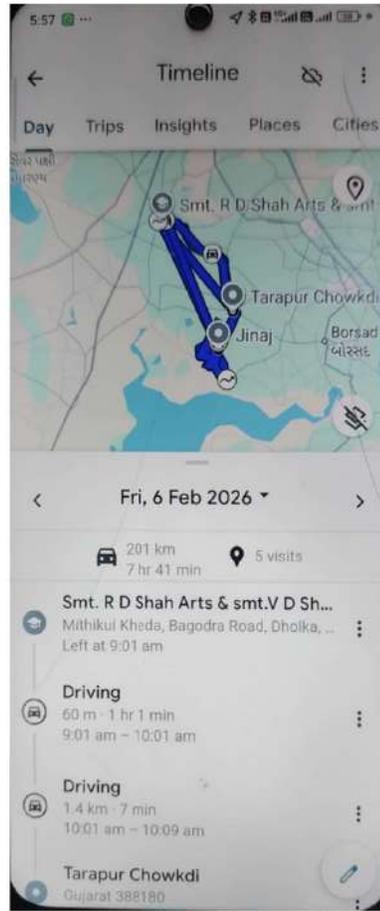
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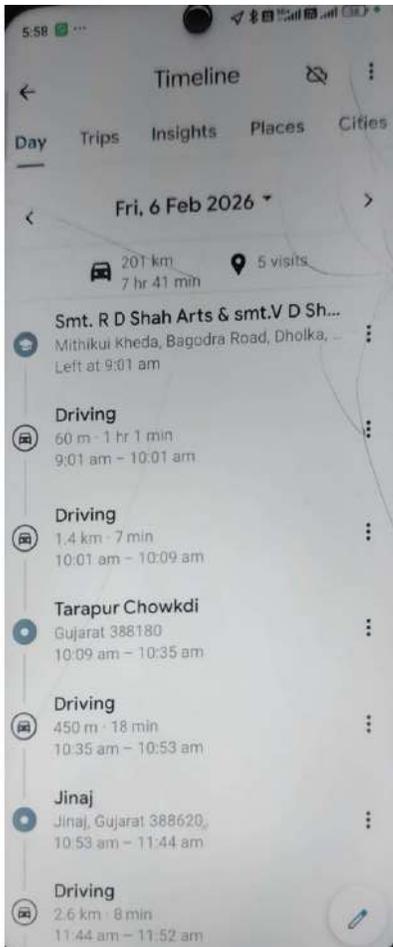
INSURED TIMELINE



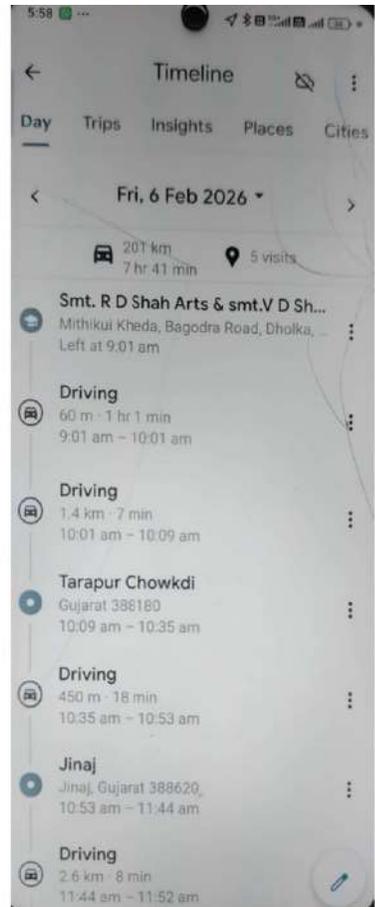
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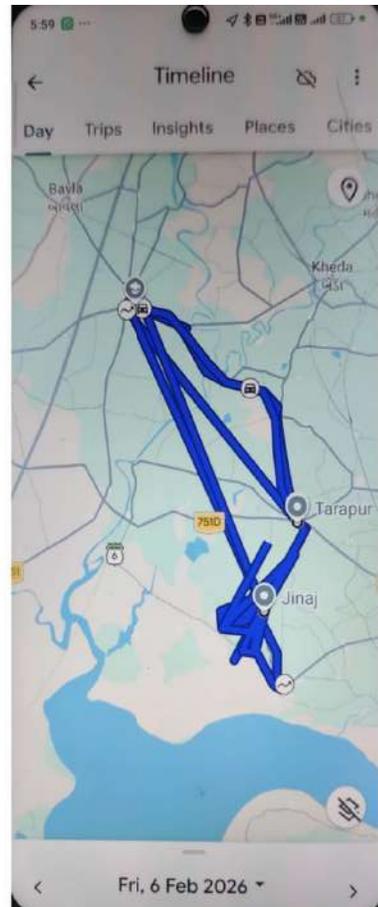
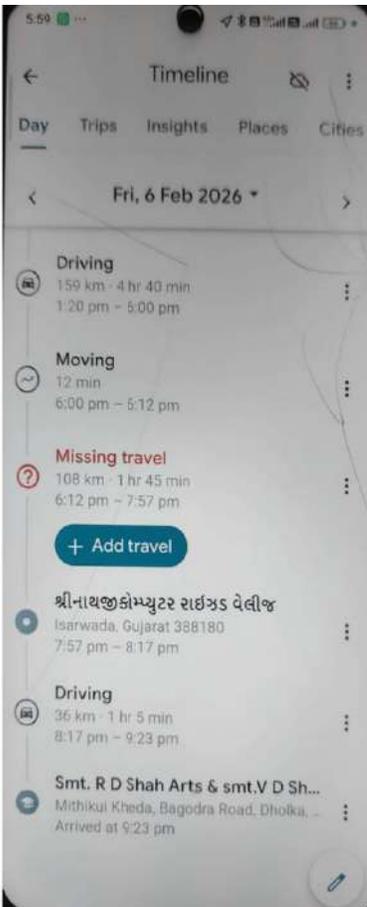
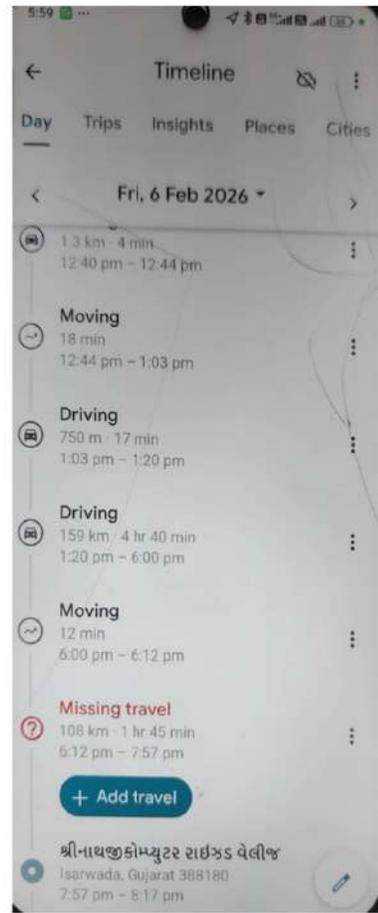
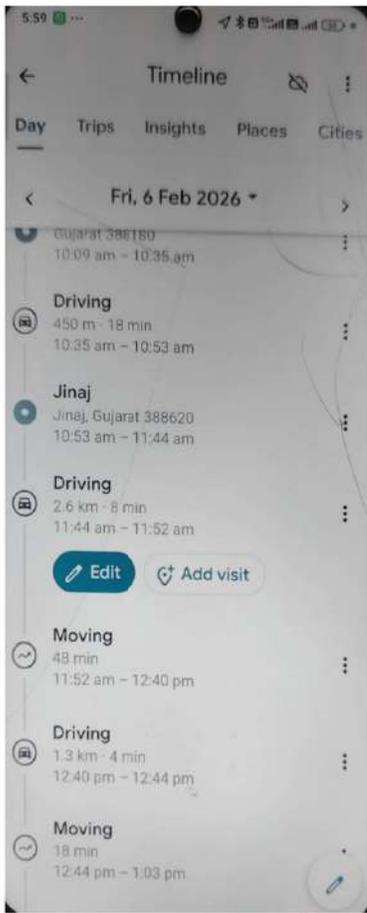
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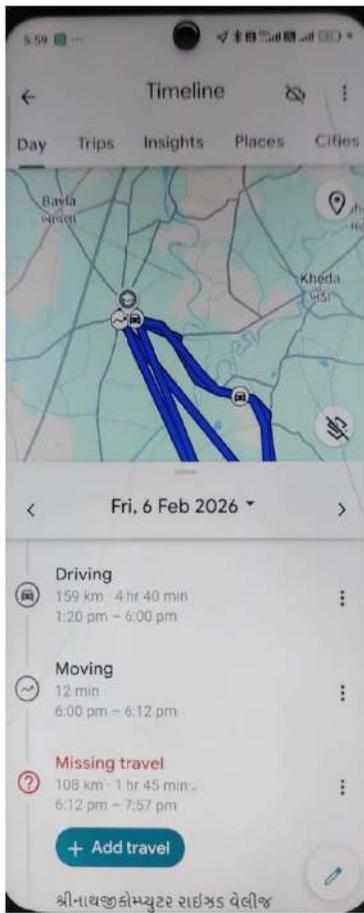


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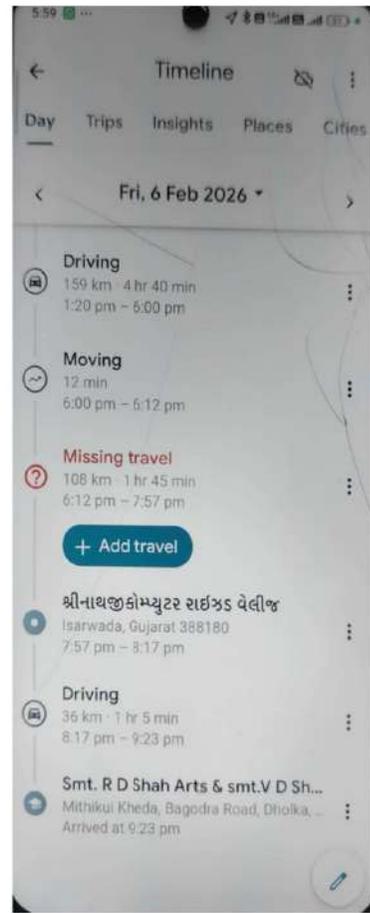


Scanned with OKEN Scanner

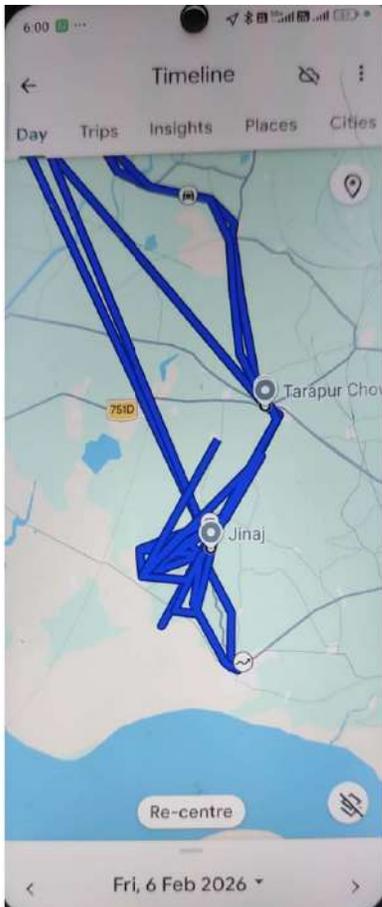




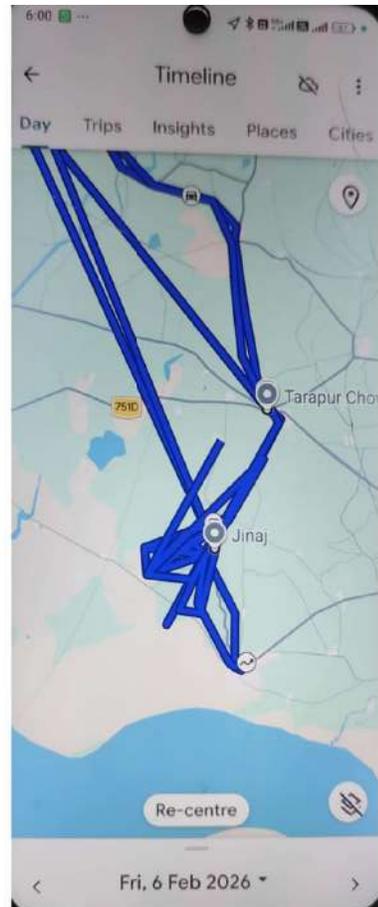
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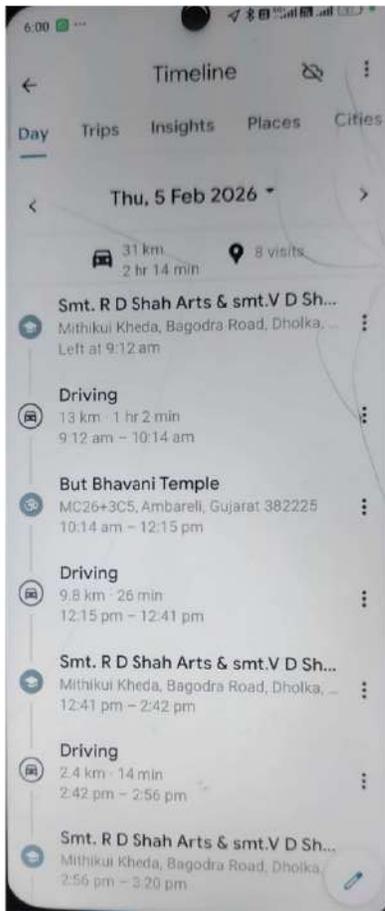
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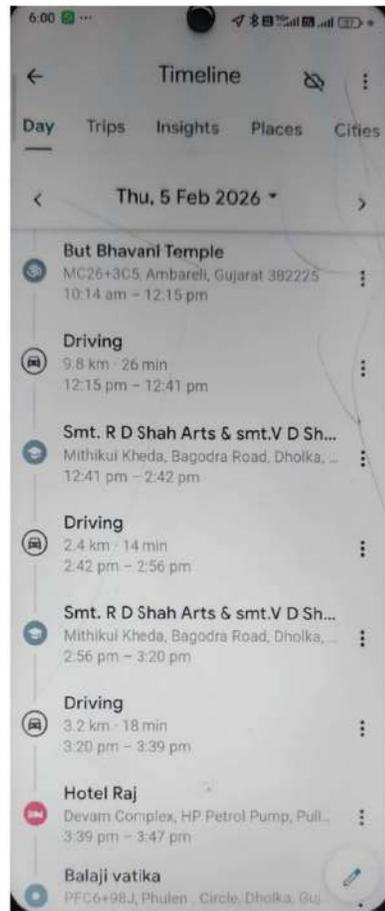
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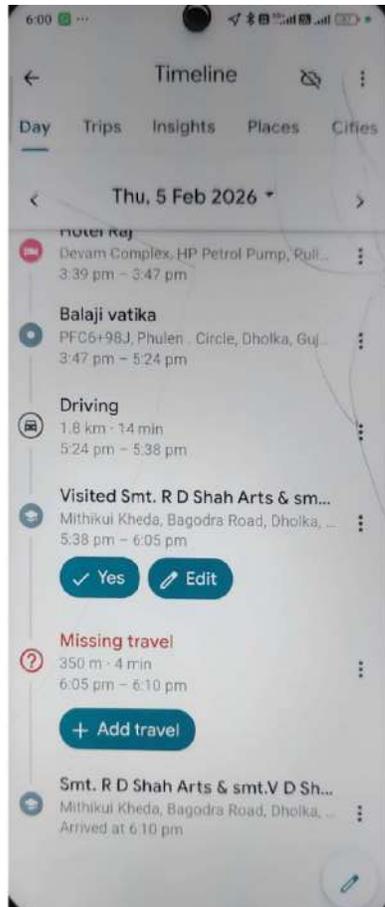
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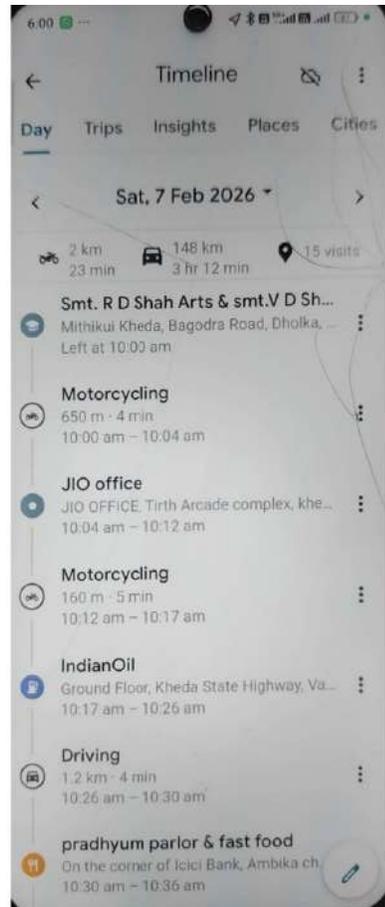
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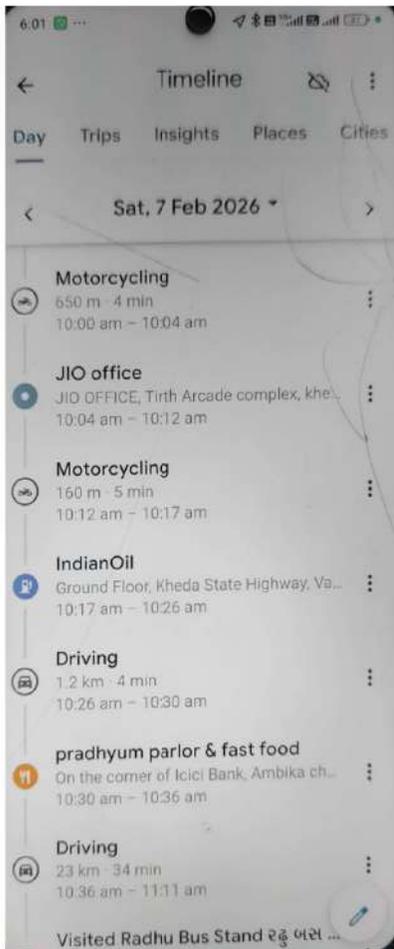
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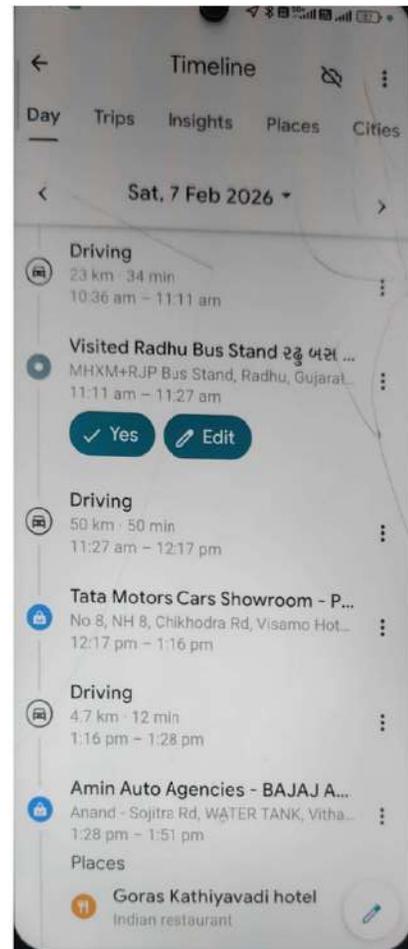
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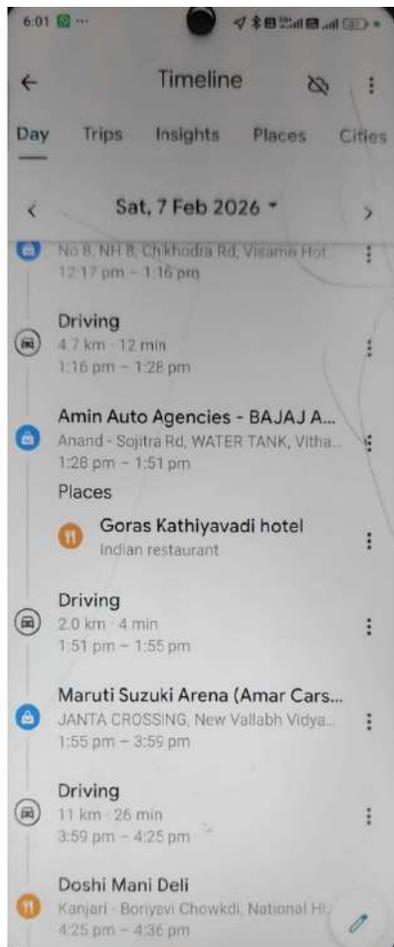
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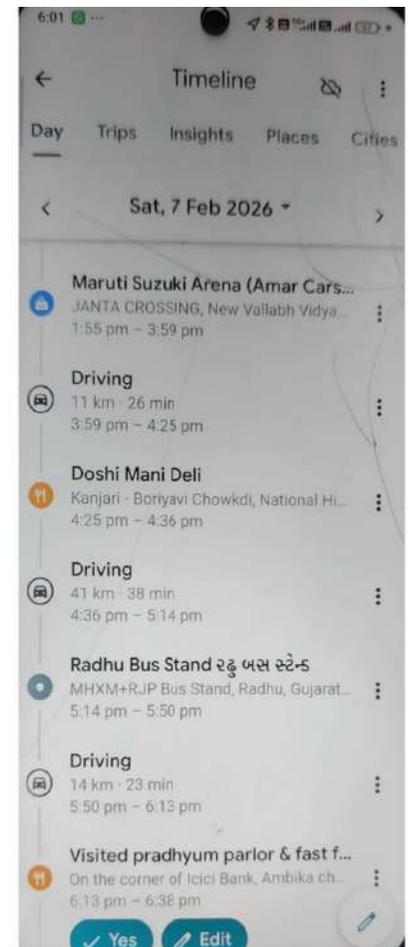
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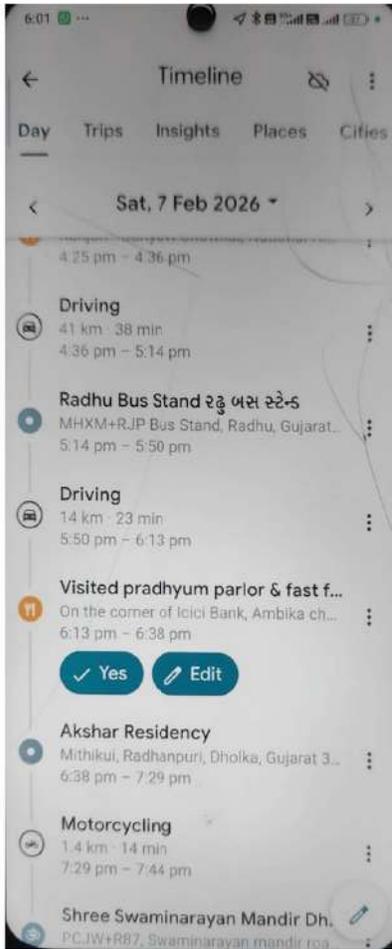
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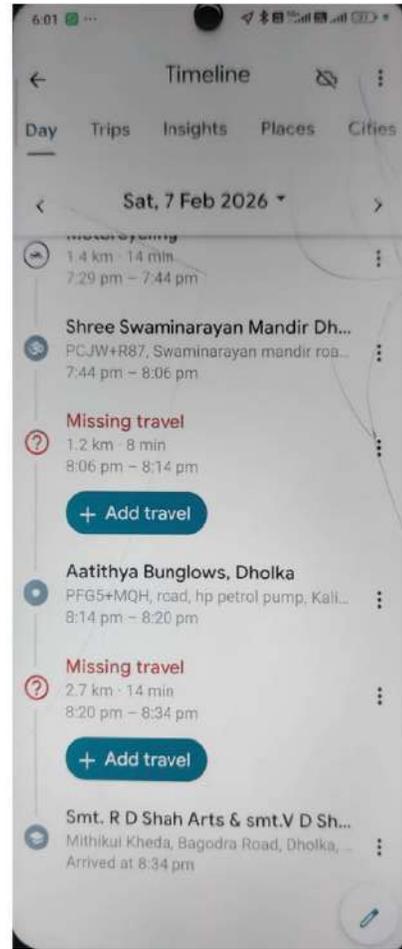
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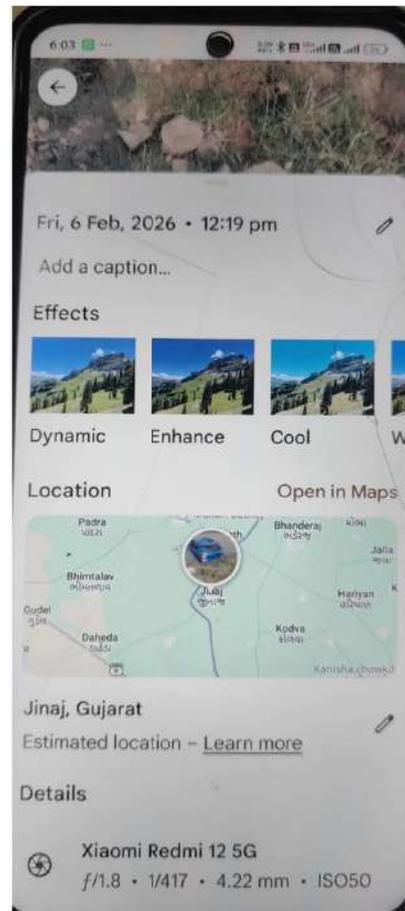
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Scanned with OKEN Scanner



Scanned with OKEN Scanner



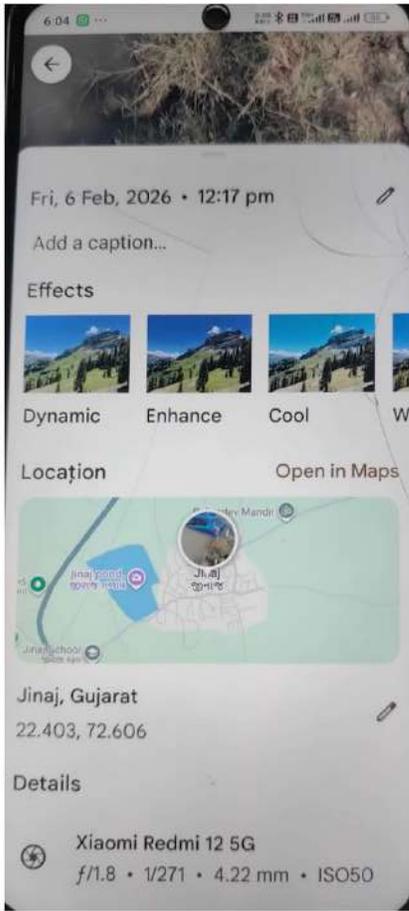
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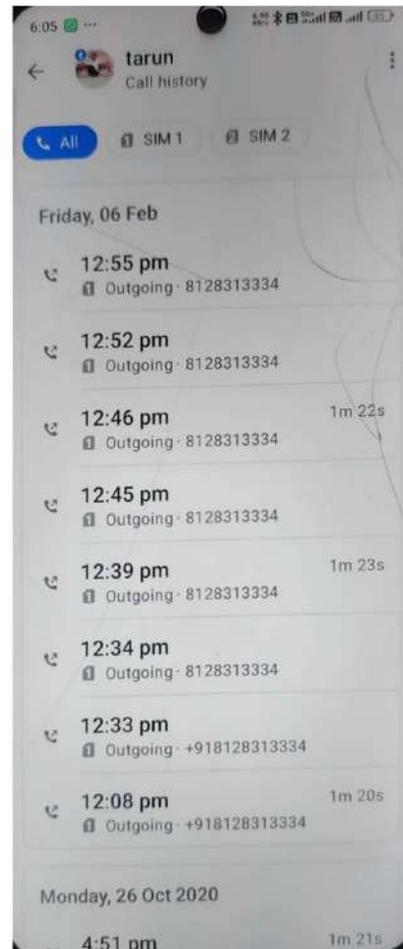
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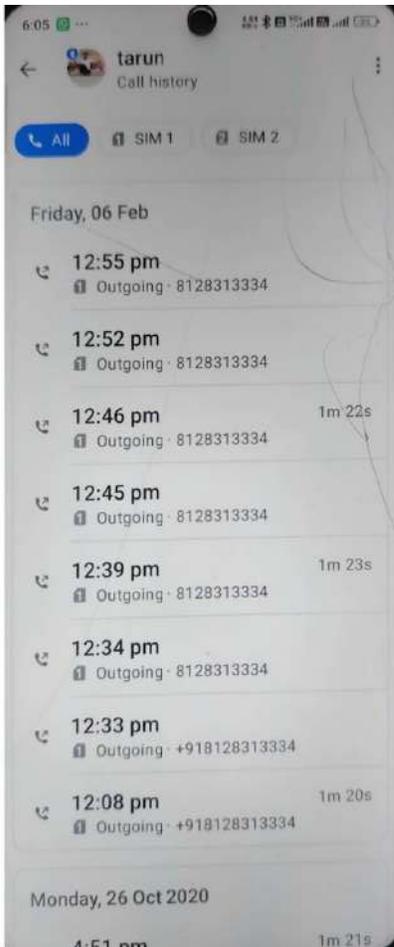
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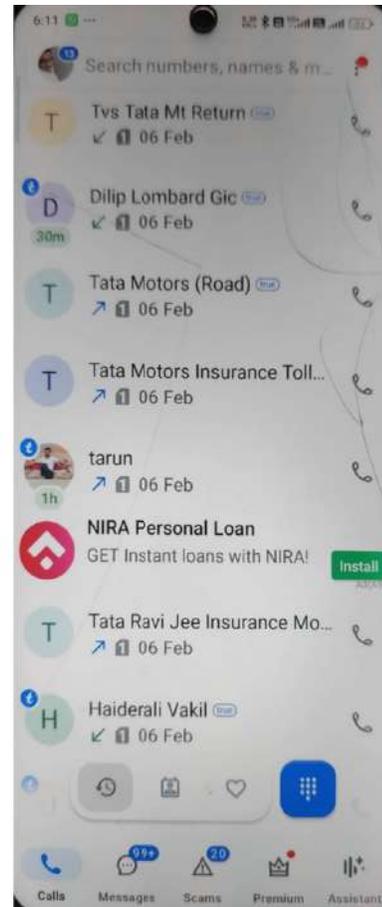
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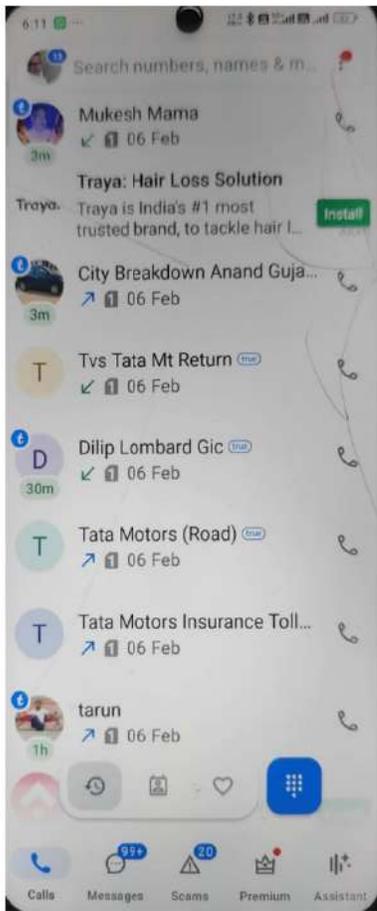
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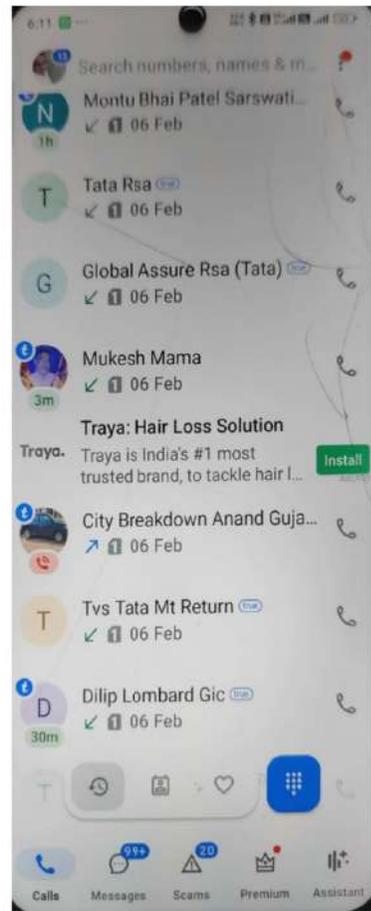
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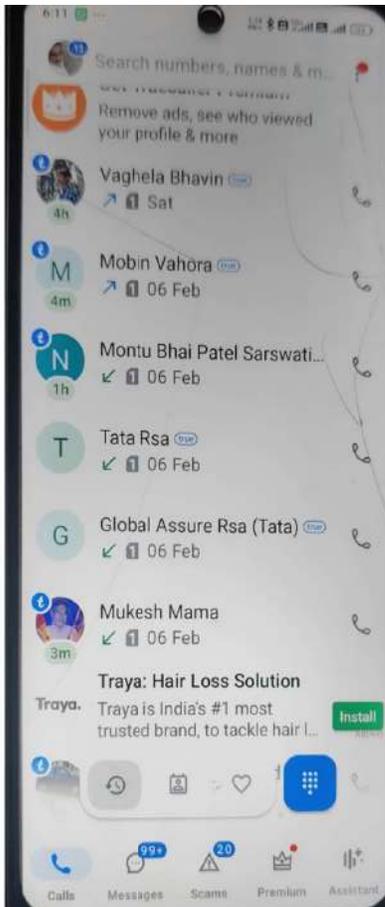
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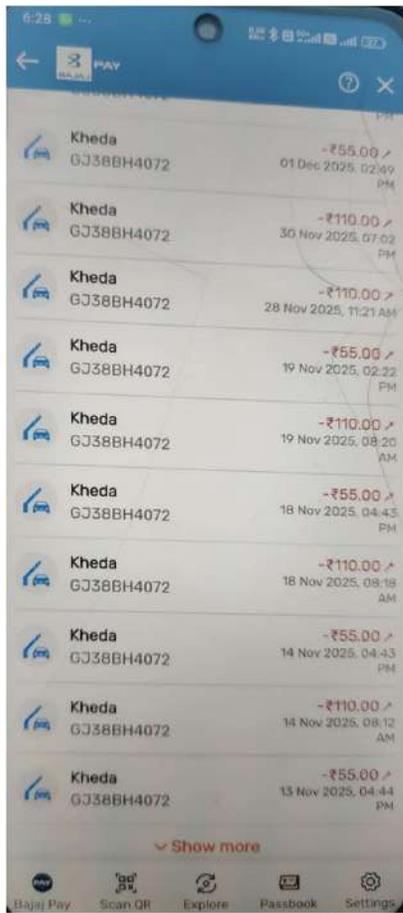
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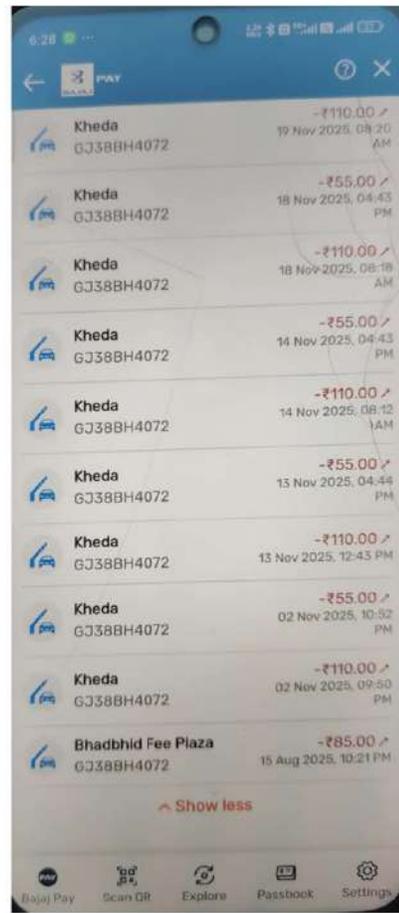
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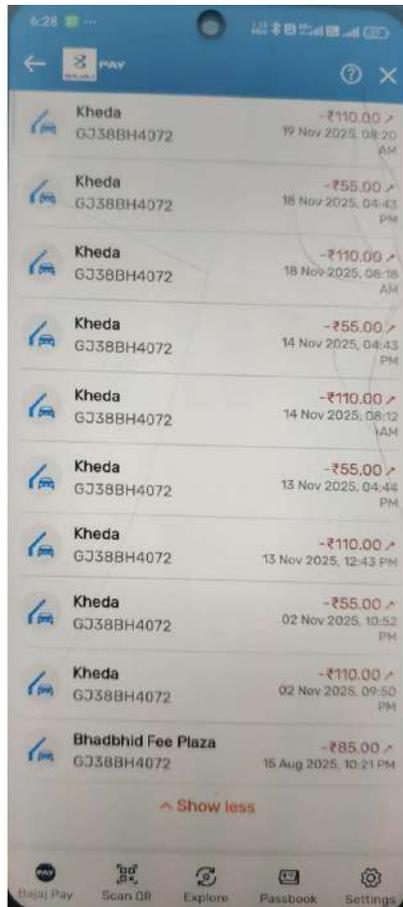
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**ICICI Lombard General Insurance Co. Ltd.**

Servicing Office of Insurer : 3RD FLOOR ZODIAC SQUARE, OPP GURUDWARA BODAKDEV, S G HIGHWAY, Ahmedabad, Gujarat (State Code:24) -380054, PH-000-70690922 **Website :** www.icicilombard.com

PAN : AAACI7904G . **GSTIN:** 24AACCP4933A1ZX **Insurer's IRDA Registration Number:** 115

Tollfree Helpline : 7069092292 **Email:** piyush.langal@icicilombard.com **CIN :** U67200MH2000PLC129408

**3001/O Stand-Alone Own Damage Private Car Insurance Policy (UIN-IRDAN115RP0001V02201920) CUM RECEIPT**

OD Policy No. : 3001/O/TMP-100523379/00/000 **Policy Issued On :** 08-DEC-2025 (11:52)
Insured Name : MR. DHAVALKUMAR VINODBHAI RATHOD **Motor Liability Period :** 13-DEC-2024(00:00) To 12-DEC-2027(Midnight)
Own Damage Period : 13-DEC-2025(00:00) To 12-DEC-2026(Midnight) **Motor Liability Policy No. :** P0025200001/4111/817242 (MAGMA)

Proposal No. & Date : PPVBU24843425, 08-DEC-2025	Previous Insurer : MAGMA
Insured Add. : 93 TILAT STREET BAVLIYARI, AHMEDABAD, GUJARAT (State Code:24) -382455	Previous Policy No. : P0025200001/4111/817242 13-DEC-2024 To 12-DEC-2025

BROKER DETAILS

IRDA Lic. No.	375	CIN No.	U50300MH1997PLC149349
Broker Category	Composite Broker	Validity	13-MAY-23 To 12-MAY-26
Name & Add. : TATA MOTORS INSURANCE BROKING AND ADVISORY SERVICES LTD, 1ST FLOOR, AFL HOUSE, LOK BHARTI COMPLEX, MAROL MAROSH ROAD, ANDHERI (EAST), MUMBAI - 400 059			

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
TATA MOTORS	TIAGO	TIAGO (P) XT NEW	1199	2024	5
Body Type	Registration No.	RTO	Invoice Date	Engine/Motor No.	Chassis No.
HATCH BACK	GJ 38 BH 4072	BAVLA	13-DEC-2024	REVTRN19BVXK16592	MAT626038RKB11007
Vehicle IDV	CNG/LPG Kit	Elec. Accessories	Non-Elec. Accessories	Total IDV	
479,920	0	0	0	479,920	

PAYMENT DETAILS

Premium Paid : 4380	Cheque No. : 114142550452	Cheque Date: 08-DEC-2025
Bank Name : PAYLINK		Bank City :



ICICI Lombard General Insurance Co. Ltd.

Servicing Office of Insurer : 3RD FLOOR ZODIAC SQUARE, OPP GURUDWARA BODAKDEV, S G HIGHWAY, Ahmedabad, Gujarat (State Code:24) -380054, PH-000-70690922 **Website :** www.icicilombard.com

PAN : AAACI7904G . **GSTIN:** 24AACCP4933A1ZX **Insurer's IRDA Registration Number:** 115

Tollfree Helpline : 7069092292 **Email:** piyush.langal@icicilombard.com **CIN :**

U67200MH2000PLC129408



3001/O Stand-Alone Own Damage Private Car Insurance Policy (UIN-IRDAN115RP0001V02201920) CUM RECEIPT

OD Policy No.	: 3001/O/TMP-100523379/00/000	Policy Issued On	: 08-DEC-2025 (11:52)
Insured Name	: MR. DHAVALKUMAR VINODBHAI RATHOD	Motor Liability Period	: 13-DEC-2024(00:00) To 12-DEC-2027(Midnight)
Own Damage Period	: 13-DEC-2025(00:00) To 12-DEC-2026(Midnight)	Motor Liability Policy No	: P0025200001/4111/817242 (MAGMA)

SCHEDULE OF PREMIUM (AMOUNT IN RS.)

Own Damage Premium (A)			
Basic Premium		Deductibles	
Vehicle	2,297	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	57
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (20%)	448
Sub Total (Basic Premium)	2,297	Handicapped Discount (0%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	505
IMT 23 Premium	0		
Add On Coverages	1920		
Sub Total-Addition	4,217	Net Own Damage Premium (A)	3,712
Note: .Warning that in case of dishonour of the premium cheque, this document stands automatically cancelled 'ab-initio		Total Premium (A)	3712
> Consolidated Stamp duty has been paid as per letter of Authorization no. MH008406870202122M Dated 03/11/2021 issued by Main Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.Chullan No. - CSD112025527		CGST (9%)	334
> The policy is subject to compulsory deductible of Rs.1000 (IMT-22)		SGST (9%)	334
> The insurance company will display terms & conditions on its website www.icicilombard.com which can be accessed by you online.			
>Addn Opted: .		Gross Premium Paid	4380
*Subject to IMT Endt. Nos. & Memorandum:7,22,10			
EX-SHOWROOM PRICE : 599900			

Addn Unique Identification Number (UIN) Details		Add On Premium
Zero Dep	IRDAN115RP0017V01200102/A0368V01200910	1920

Hypothecation Details: UNION BANK OF INDIA - AHMEDABAD - ahmedabad

MISP Name: PROGRESSIVE CARS PVT LTD AHMEDABAD, MISP PAN No: AACCP4344H, MISP Code: TMIBASL/MISP/AACCP4344H

SAC:997134, Description of Service :Motor Vehicle Insurance Services, Place of Supply :GUJARAT(State Code:24), Receipt No/Invoice No:18122585111

TIAO
JOB SLIP

Date 07/02/2026

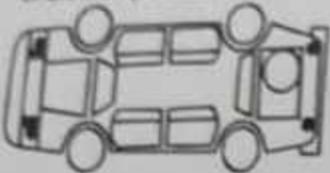
Customer Name: DHARAJ WROD Pathol
Chassis No.:

Phone # _____
Regn. # GA 35 BH 4072

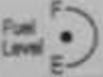
Time of Arrival: 12:36 - PM
Current Kms.:

OPERATION (Personal / Corporate / Taxi / Off Road)

SERVICE TYPE (Paid Service / Free 1 / Free 2 / Free 3 / Free 4 / Free 5 / Warranty / Running Repair)



Service Book	Idol	Wheel Caps	Tool Kit	Tyre make & Condition	Other observation
Stereo Speaker	Floor Mats	Mud Flap	Safety Triangle		
Air Freshner	Wiper Blade	Spare Wheel	Jack & Handle		



Sign. of Security / Service advisor

[Signature]

Sign. of Customer Representative:

[Signature]

Total Cost Estimate:

Estimated Delivery Date Time:

TERMS & CONDITIONS:

- (1) Customer's vehicle are kept, stored, road trial & delivered at Customer's own risk & liabilities.
- (2) The Company will not be responsible for any delay in the delivery of the vehicle due to unavoidable circumstances.
- (3) Payment strictly against Delivery. For cheque payment vehicle will be delivered after realization only.
- (4) Customer's should collect their vehicles immediately after intimation of completion. Parking charge @ Rs. 200/- per day
- (5) Customer's are request to remove Goggles, Cassettes and other valuable prior to handing over their vehicle for repair.
- (6) Working hour 9.00 am to 6.00 pm
- (7) 50% Payment advance with work order in case of major jobs and accident jobs.

For query/concern/feedback/suggestion please contact us.

CRM Kunjal Patel 74900 41871 crm@progressivecars.com
SM Samir Patel 76000 22049 wm@progressivecars.com
BM Bhavesh Patel 63542 29756
GM Nikul Patel 70169 08239

If you want to contact TML Customer Care Manager

Mr. Amitkumar Kaushik - 85870 90911
amitkumarkaushik@tatamotors.com

Assuring best service at all time
Progressive Cars Pvt Ltd.

Service Advisor

Team Leader

Customer Sign.

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નોંધ :- એ ગાડી તોટલ 1035 રાખ માં ગાડી એ દિવસ થી Show room પર રાખી તે દિવસ થી (સ) ને એ દિવસ પાછી મેલમ્પ રાખુશીને પર day 200 એ વાલિન ડાઉન ભરાવાની એટ સુધી એ ગાડી 'દરમિયાન ભરુ એ મેલમ તોટલ માં 3% ડાઉન પણ ભરાવાની એટ સુધી

A: *[Signature]*

DETAILS	STATUS	CHECKED BY
UPDATION		
ENGINE OIL		
BRAKE OIL		
COOLANT		
GEAR OIL		

HRD: _____ Battery Voltage: _____ Gravity: ① ② ③ ④ ⑤ ⑥

TERMS & CONDITIONS:
(1) Customer's vehicle are kept, stored, road trial & delivered at Customer's own risk & liabilities. (2) The Company will not be responsible for any delay in the delivery of the vehicle due to unavoidable circumstances. (3) Payment strictly against Delivery. For cheque payment vehicle will be delivered after realization only. (4) Customer's should collect their vehicles immediately after intimation of completion. Parking charge @ Rs. 200/- per day (5) Customer's are request to remove Goggles, Cassettes and other valuable prior to handing over their vehicle for repair. (6) Working hour 9.00 am to 6.00 pm (7) 50% Payment advance with work order in case of major jobs and accident jobs.

Service Advisor *[Signature]* Team Leader Customer Sign. *[Signature]*

N. H. No. 8, Opp. Visam Hotel,
Chikhodra Crossing, Village Gamdi, ANAND.
Phone # 63537 01891, 74900 41871

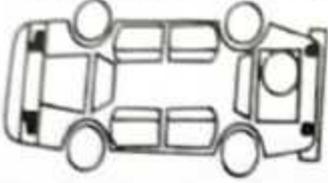
TIAGO
JOB SLIP
1411

Date 07/02/2026

Customer Name : DHARM JIJIB Pather Phone # _____ Time of Arrival : 12:36 PM
Chassis No. : _____ Regn. # GJ 38 BH 4072 Current Kms. : _____

OPERATION (Personal / Corporate / Taxi / Off Road)

SERVICE TYPE (Paid Service / Free 1 / Free 2 / Free 3 / Free 4 / Free 5 / Warranty / Running Repair)



Service Book	Idol	Wheel Caps	Tool Kit	Tyre make & Condition	Other observation
Stereo Speaker	Floor Mats	Mude Flap	Safety Triangle		
Air Freshner	Wiper Blade	Spare Wheel	Jack & Handle		



Sign. of Security / Service advisor [Signature]

Sign. of Customer Representative : [Signature]

Total Cost Estimate :

Estimated Delivery Date Time : [Signature]

TERMS & CONDITIONS:

- (1) Customer's vehicle are kept, stored, road trial & delivered at Customer's own risk & liabilities.
- (2) The Company will not be responsible for any delay in the delivery of the vehicle due to unavoidable circumstances.
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For query/concern/feedback/suggestion please contact us.

CRM Kunjal Patel 74900 41871 crm@progressivecars.com
SM Samir Patel 76000 22049 wm@progressivecars.com
BM Bhavesh Patel 63542 29756
GM Nikul Patel 70169 08239

If you want to contact TML Customer Care Manager

Mr. Amitkumar Kaushik - 85870 90911
amitkumarkaushik@tatamotors.com

Assuring best service at all time
Progressive Cars Pvt Ltd.

Service Advisor

Team Leader

Customer Sign.

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નોંધ :- એ ગાડી તોટલ 1055 થાય તો ગાડી એ દિવસ થી Show Room પર રાખી તે દિવસ થી (4) ને એ દિવસ પાછી મેલવવા પુરુષીને પર day 200 એ પાછી મેલવવાની વાત એવું એ ગાડી એ દિવસે એવું એ તોટલ તો 3% રાખી પુડી

A: [Signature]

DETAILS	STATUS	CHECKED BY
UPDATION		
ENGINE OIL		
BRAKE OIL		
COOLANT		
GEAR OIL		

HRD : _____ Battery Voltage : _____ Gravity : (1) (2) (3) (4) (5) (6)

TERMS & CONDITIONS:

- (1) Customer's vehicle are kept, stored, road trial & delivered at Customer's own risk & liabilities.
- (2) The Company will not be responsible for any delay in the delivery of the vehicle due to unavoidable circumstances.
- (3) Payment strictly against Delivery. For cheque payment vehicle will be delivered after realization only.
- (4) Customer's should collect their vehicles immediately after intimation of completion. Parking charge @ Rs. 200/- per day
- (5) Customer's are request to remove Goggles, Cassettes and other valuable prior to handing over their vehicle for repair.
- (6) Working hour 9.00 am to 6.00 pm
- (7) 50% Payment advance with work order in case of major jobs and accident jobs.

Service Advisor [Signature]

Team Leader

Customer Sign [Signature]



CITY CRAIN SERVICE

Anand Motors, Samarkha Crossing,
Bhalej Road, Anand.
Mo. 99786 57916, 97123 27867, 98799 68606

Name _____

No. _____

822

Vehicle No. _____

GT 38 BH HO 72

Date _____

6, 2, 2026

Particulars	Amount
<p>બુકીંગ કમિશન રીસ ચાર્જ ફોન પર રીસ કરી ગયો પ્રોગ્રેસીવ કંપની માં જઈ સામી ના માર્ગે</p> <p>TATA</p>	<p>1500-</p>
Rs.	Total 1500-

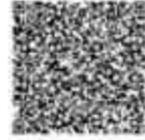


For City Crain Ser



ICICI Lombard General Insurance Co. Ltd.

Servicing Office of Insurer : 3RD FLOOR ZODIAC SQUARE, OPP GURUDWARA BODAKDEV, S G HIGHWAY, Ahmedabad, Gujarat (State Code:24) -380054, PH-000-70690922 **Website :** www.icicilombard.com
PAN : AAACI7904G **GSTIN:** 24AACCP4933A12X **Insurer's IRDA Registration Number:** 115
Tollfree Helpline : 7069092292 **Email:** piyush.langal@icicilombard.com **CIN :** U67200MH2000PLC129408



3001/O Stand-Alone Own Damage Private Car Insurance Policy (UIN-IRDAN115RP0001V02201920) CUM RECEIPT

OD Policy No. : 3001/O/TMP-100523379/00/000	Policy Issued On : 08-DEC-2025 (11:52)
Insured Name : MR. DHAVALKUMAR VINODBHAI RATHOD	
Own Damage Period : 13-DEC-2025(00:00) To 12-DEC-2026(Midnight)	Motor Liability Period : 13-DEC-2024(00:00) To 12-DEC-2027(Midnight)
	Motor Liability Policy No : P0025200001/4111/817242 (MAGMA)

Proposal No. & Date : PPVBU24843425, 08-DEC-2025	
Insured Add. : 93 TILAT STREET BAVLIYARI, AHMEDABAD, GUJARAT (State Code:24) -382455	Previous Insurer : MAGMA
	Previous Policy No. : P0025200001/4111/817242 13-DEC-2024 To 12-DEC-2025

BROKER DETAILS

IRDA Lic. No. : 375	CIN No. : U50300MH1997PLC149349
Broker Category : Composite Broker	Validity : 13-MAY-23 To 12-MAY-26
Name & Add. : TATA MOTORS INSURANCE BROKING AND ADVISORY SERVICES LTD, 1ST FLOOR, AFL HOUSE, LOK BHARTI COMPLEX, MAROL MAROSH ROAD, ANDHERI (EAST), MUMBAI - 400 059	

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
TATA MOTORS	TIAGO	TIAGO (P) XT NEW	1199	2024	5
Body Type	Registration No.	RTO	Invoice Date	Engine/Motor No.	Chassis No.
HATCH BACK	GJ 38 BH 4072	BAVLA	13-DEC-2024	REVTRN19BVXK16592	MAT626038RKB11007
Vehicle IDV	CNG/LPG Kit	Elec. Accessories	Non-Elec. Accessories	Total IDV	
479,920	0	0	0	479,920	

PAYMENT DETAILS

Premium Paid : 4380	Cheque No. : 114142550452	Cheque Date : 08-DEC-2025
Bank Name : PAYLINK		Bank City :

For & On Behalf of ICICI Lombard General Insurance Co. Ltd.

Dealer Code : PROGRESSIVE CARS PVT LTD AHMEDABAD - 300467000

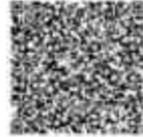
Ganav Anon

Authorized Signatory

In case of any claim or assistance required please contact our help line at 1800 209 0060 and you may also reach us at support@tmibasi.com

**ICICI Lombard General Insurance Co. Ltd.**

Servicing Office of Insurer : 3RD FLOOR ZODIAC SQUARE, OPP GURUDWARA BODAKDEV, S G HIGHWAY, Ahmedabad, Gujarat (State Code:24) -380054, PH-000-70690922 **Website :** www.icicilombard.com
PAN : AAACI7904G **GSTIN:** 24AACCP4933A12X **Insurer's IRDA Registration Number:** 115
Tollfree Helpline : 7069092292 **Email:** piyush.langal@icicilombard.com **CIN :** U67200MH2000PLC129408

**3001/O Stand-Alone Own Damage Private Car Insurance Policy (UIN-IRDAN115RP0001V02201920) CUM RECEIPT**

OD Policy No. : 3001/O/TMP-100523379/00/000 **Policy Issued On :** 08-DEC-2025 (11:52)
Insured Name : MR. DHAVALKUMAR VINODBHAI RATHOD
Own Damage Period : 13-DEC-2025(00:00) To 12-DEC-2026(Midnight) **Motor Liability Period :** 13-DEC-2024(00:00) To 12-DEC-2027(Midnight)
Motor Liability Policy No : P0025200001/4111/817242 (MAGMA)

SCHEDULE OF PREMIUM (AMOUNT IN RS.)

Own Damage Premium (A)			
Basic Premium		Deductibles	
Vehicle	2,297	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	57
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (20%)	448
Sub Total (Basic Premium)	2,297	Handicapped Discount (0%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	505
IMT 23 Premium	0		
Add On Coverages	1920		
Sub Total-Addition	4,217	Net Own Damage Premium (A)	3,712
Note: .Warning that in case of dishonour of the premium cheque, this document stands automatically cancelled 'ab-initio'		Total Premium (A)	3712
-> Considered Stamp duty has been paid as per letter of Authorization no. MH008406870202122M Dated 03/11/2021 issued by Main Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.Challan No. - CSD112025527		CGST (9%)	334
-> The policy is subject to compulsory deductible of Rs.1000 (IMT-22)		SGST (9%)	334
-> The insurance company will display terms & conditions on its website www.icicilombard.com which can be accessed by you online.			
->Add-on Opted : *Subject to IMT End. No.& Memorandum:7,22,10. EX-SHOWROOM PRICE : 599900		Gross Premium Paid	4380

Addon Unique Identification Number (UIN) Details		Add On Premium
Zero Dep	IRDAN115RP0017V01200102/A0368V01200910	1920

Hypothecation Details: UNION BANK OF INDIA - AHMEDABAD - ahmedabad**MISP Name:** PROGRESSIVE CARS PVT LTD AHMEDABAD, **MISP PAN No:** AACCP4344H, **MISP Code:** TMIBASL/MISP/AACCP4344H**SAC:**997134, **Description of Service :**Motor Vehicle Insurance Services, **Place of Supply :**GUJARAT(State Code:24), **Receipt No/Invoice No:**18122585111

For & On Behalf of ICICI Lombard General Insurance Co. Ltd.

Dealer Code : PROGRESSIVE CARS PVT LTD AHMEDABAD - 300467000

Authorized Signatory

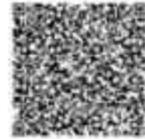
In case of any claim or assistance required please contact our help line at 1800 209 0060 and you may also reach us at support@tmibasli.com

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Motor Liability Policy No : P0025200001/4111/817242 (MAGMA)

Limitations as to ICC	The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.
Drivers Clause	Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.
NCB Clause	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)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy
Own Damage Cover Clause	Own Damage Cover is subject to a valid Third Party Policy. This policy covers damages to vehicle only and not the Third Party losses. Third Party cover is taken by the customer in previous policy, details of which are as per the customer declaration only. Customer needs to ensure that there is a valid TP
Important Notice	The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons 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 & RIGHT OF RECOVERY "For legal interpretation English version will hold good.
Note	This Schedule, the attached Policy and Endorsements mentioned herein above shall read together and 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. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the company. In Witness whereof this policy has been signed at AHMEDABAD on 08-DEC-2025 For resolution of any query or grievance you may contact us on our toll free no. 1800 2666, or visit any of our branch offices. You can also write to us at customersupport@icicilombard.com . For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website www.icicilombard.com . In case of a claim immediately notify ICICI Lombard General Insurance company Limited on the toll free number 1800 2666/ (chargeable) 8655 222666 or SMS "CLAIM" to 575758



ICICI Lombard General Insurance Co. Ltd.

Servicing Office of Insurer : 3RD FLOOR ZODIAC SQUARE, OPP GURUDWARA BODAKDEV, S G HIGHWAY, Ahmedabad, Gujarat (State Code:24) -380054, PH-000-70690922 **Website** : www.icicilombard.com

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		Motor Liability Policy No	: P0025200001/4111/817242 (MAGMA)

PRIVATE CAR PACKAGE POLICY: ADD ON COVERS

Nil Depreciation

In consideration of the payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to deduct no amounts for depreciation in case of parts replaced on account of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Policy, however this endorsement shall be applicable to the first two claims during the policy period and any subsequent claim shall be subject to a deduction for depreciation at the rates mentioned in the policy terms and conditions



11 February 2026 12:46 pm
Uvesh Malvat

Indian Union Vehicle Registration Certificate
Issued by Gujarat Motor Vehicle Department

NT GJ

Regn. No GJ38BH4072 **Date of Regn.** 13-12-2024 **Regn. Validity** 12-12-2039 **Owner Serial** 1

Chassis No
MAT626038RKB11007

Engine/Motor No
REVTRN19BVXK16592

Owner Name
DHAVALKUMAR VINODBHAI RATHOD

Son/Wife/Daughter of (In case of Individual Owner)
VINODBHAI RATHOD

Ownership
INDIVIDUAL

Fuel
PETROL

Emission Norms
BHARAT STAGE VI

Address
93, TILAT STREET, BAVLIYARI, DHOLERA, AHMEDABAD-GUJARAT-382455

Card Issue Date (21-12-2024)

11 February 2026 12:46 pm
Uvesh Malvat

NT GJ

Vehicle Class: MOTOR CAR (LMV)

Regn. Number
GJ38BH4072

Maker's Name:
TATA MOTORS PASSENGER VEHICLES LTD

Model Name:
TATA TIAGO XT 1.2RTN BS6PH2

Colour: TORNADO BLUE **/ Body Type:** / 5 DOOR STEEL SHELL

Seating(in all) Capacity
5

Unladen Weight (Kg)
980

Cubic Cap. / Horse Power (BHP/Kw) Wheel Base(mm)
1199.00 / 84.42 2400

Financier:
UNION BANK OF INDIA

Month-Year of Mfg.
02-2024

No. of Cylinders
3

Registration Authority
Ahmedabad (Rural), Bawla ARTO

G105795641
Form 23A