Standalone Motor Own Damage Policy - Private Car

MOTOR POLICY

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Service Branch Address: Royal Sundaram General Insurance Co. Limited
Office no.311, S No-307,Shanti Nagar,, , , W3-Hadapsar, PUNE, 411013

Insured Name	: Mr PARAG HIRAMAN PHALAK	**Insured Date of Birth**	: 02/11/1988
Address	: 7719882020 GROUND FLOOR FL NO 3, BALAJI DEVELOPER AURA CITY SHIRUR,, , , 412208, MAHARASHTRA	**Business/Profession**	:
		Email Address	: jad**********@gmail.com
		Nominee/Guardian Name	:
Contact No.	:	**Relationship**	:
Mobile No.	: 77xxxxxx20	**Age**	:
Policy No.	: VPS0232756000100	**Engine No.**	: REVTRN16GWXMD9351
Valid From	: 20/08/2025 13:36:07	**Chassis No.**	: MAT632255PPHC0603
Valid Till (midnight of)	: 16/08/2026	**Total IDV (Rs.)**	: 735413
Vehicle Make/Model	: TATA MOTORS LTD./ ALTROZ XZ PLUS S iCNG BSVI	**Fuel Type**	: InBuilt
Type of Body	: HATCHBACK	**Cubic Capacity/KW**	: 1199.0
Vehicle Registration No	: MH12VQ6216	**Year of Manufacture**	: 2023
Registration Authority	: MH12-PUNE	**Seating Capacity (incl. Driver)**	: 5

Thank you for choosing Royal Sundaram as your vehicle insurance provider. We take pride in offering fast, reliable, and high-quality service to our customers. As our preferred customer with Valet Care, simply dial **1800 568 9999** before leaving the vehicle at any garage if you have an accident or need to make a claim, and we will immediately assist you and provide exclusive **Valet Care** benefits.

	Valetcare*	Standard
Free car pickup / drop at your door step	✓	✗
Repairs at our preferred network garages	✓	✗
6 Months repair warranty at our preferred garages	✓	✗
Cashless and hassle-free processing	✓	✗
Door step service for repair and documents	✓	✗
Paper less claims	✓	✗

* Only applicable in selected cities provided you call us immediately.

CALL US FIRST TO INTIMATE CLAIM
1800 568 9999 (24 x 7 Toll Free)
For prompt support and swift claim approval

1 REGISTER claim
2 INSPECTION of your vehicle
3 REPAIR at Garage (PNG#)
4 DELIVERY of your vehicle

#Preferred Network Garages

FOR ALL OTHER INSURANCE QUERIES

Self-Service Portal
V-Connect Your Digital Customer Support Companion
- Instant Policy Information
- Claims Management
- Preferred Network Garage Locator
- 24/7 Customer Support

WhatsApp Bot - 9899203814
Easy access to essential services related to your policies on WhatsApp
- Download Important Documents
- Renew Your Policy
- Claims Management
- Service Requests

Customer Care
1860 258 0000
1860 425 0000
care@royalsundaram.in

Disclaimer: The claims services and benefits highlighted in this policy document are designed to enhance your claims experience and ensure seamless assistance. However, these services are subject to policy terms, conditions, and exclusions. Service availability may vary based on location, repair network accessibility, and the nature of the claim.

Document Code: RAGV99P9K999

Hash code: 2581cb8d29875aa2d0ac2b2cd80672c4

Customer Support Information

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

We are here to support you at every step when you need assistance with your vehicle. Please take note of the following important information:

Recommended Garages Nearby

We have got you covered with a list of our recommended garages of your policy pin code. The below garages selected based on the list at the time of policy issuance and it is tend to change. Hence, please scan QR code from first page for latest preferred garage locator. These garages are carefully selected to ensure:

- ☑ Quick Access
- ☑ Reliable Service
- ☑ Convenience

Garage Name : Ganraj Motors
Contact Number : 9921400872
Address : Shikrpur, Malthan Phata, Pune,412208, SATARA, MAHARASHTRA
Pincode : 412208
Working hours : 09:30 AM to 06:30 PM

Garage Name : Aditya Service Centre
Contact Number : 9850903865
Address : Chakan Shikrapur Road, Chaufula, Pimple Jagtap, Maharashtra, 412208, PUNE, MAHARASHTRA
Pincode : 412208
Working hours : 09:30 AM to 06:30 PM

Garage Name : Matoshree Car Point
Contact Number : 8605604028
Address : 24 Va Mail Pune-Nagar Highway 24 Va Mail, Pune-Nagar Highway, Shikrapur. Pune 412208 Pune Maharashtra
Pincode : 412208
Working hours : 09:30 AM to 06:30 PM

Garage Name : Pancham Automotive Pvt Ltd
Contact Number : 7350731000
Address : Pune Nagar Highway, Nr Hindkesri Maidan, Opp Apla Ghar Society, Maharashtra, 412216, PUNE, MAHARASHTRA
Pincode : 412216
Working hours : 09:30 AM to 06:30 PM

Garage Name : Somani Enterprises
Contact Number : 8956262243
Address : Gate No 26/2/7 Lonikand Pune nagar highway HaveliLonikandPune 412216 MAHARASHTRA
Pincode : 412216
Working hours : 09:30 AM to 06:30 PM

Garage Name : Auto Techniques
Contact Number : 8806100013
Address : Plot No.5, Gate No. 1343/A2, Chokhi Dhani Road, Near DP Engg College, Ubale Nagar, Wagholi, Pune - 412207, 412207, SATARA, MAHARASHTRA
Pincode : 412207
Working hours : 09:30 AM to 06:30 PM

Preferred Network Garage (PNG) Benefits

Why you should choose PNG?

- ☑ Cashless Claims
- ☑ Convenience
- ☑ Free Pickup and Drop Service
- ☑ Prioritized Service
- ☑ Repair Warranties
- ☑ Exclusive Relationship Manager
- ☑ High Standards
- ☑ Genuine Spare Parts
- ☑ Cost Efficiency
- ☑ Simplified Billing

Disclaimer: The claims services and benefits highlighted in this policy document are designed to enhance your claims experience and ensure seamless assistance. However, these services are subject to policy terms, conditions, and exclusions. Service availability may vary based on location, repair network accessibility, and the nature of the claim.

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Hash code: 2581cb8d29875aa2d0ac2b2cd80672c4

Customer Support Information

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Self-Service Portal (V-Connect)

The V-Connect self-service portal provides users with easy access to essential services related to their policies. Below are the key features available on the portal:

- **Download Important Documents**
  - Policy Document
  - Tax Certificate
  - Health Card
- **Renewals**
  - Renew your policy
  - Pay your EMI
- **Claims Management**
  - Intimate claims easily
  - Track the status of your claims
- **Service Requests**
  - Raise requests for endorsements on your policy
  - Access these features at your convenience to manage your insurance needs efficiently with V-Connect!

Whatsapp Bot

Your Digital Support Companion

Our Chatbot is designed to assist you with:

- Instant Policy Information
- Claim Assistance
- 24/7 Customer Support
- Preferred Network Garage Locator
- Policy Updates and Renewals
- Exclusions in Policy

Roadside Assistance (Optional Add-On Cover)

If you have opted for the Roadside Assistance add-on, you can avail the following services:

- Towing Services
- Flat Tire Assistance
- Battery Jump-Start
- Emergency Fuel Delivery

Europ Assistance Toll Free Number : 18002109727

For immediate assistance, call 18005689999

Claim Process Journey

We have simplified the claim process for your convenience.

Cashless Claim Process:

- Call us at 18605689999 to report the claim.
- Visit a Preferred Network Garage or use the free pickup service.
- Submit the required documents.
- Repairs are completed and billed directly to us.

Reimbursement Claim Process:

- Inform us at 18005689999 immediately after the incident.
- Get your vehicle repaired at any garage of your choice.
- Submit the original bills and documents to us.
- Receive reimbursement in your bank account after verification.

Disclaimer: The claims services and benefits highlighted in this policy document are designed to enhance your claims experience and ensure seamless assistance. However, these services are subject to policy terms, conditions, and exclusions. Service availability may vary based on location, repair network accessibility, and the nature of the claim.

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Standalone Motor Own Damage Policy - Private Car

RISK ASSUMPTION LETTER

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Service Branch Address: Royal Sundaram General Insurance Co. Limited
Office no.311, S No-307,Shanti Nagar,, , , W3-Hadapsar, PUNE, 411013

Insured Name : Mr PARAG HIRAMAN PHALAK
Address : 7719882020 GROUND FLOOR FL NO 3, BALAJI DEVELOPER AURA CITY SHIRUR,, , , PUNE, 412208, MAHARASHTRA
Telephone No :
Mobile No. : 77xxxxxx20
Email Address : jad**********@gmail.com

NEXT RENEWAL IS ON
16/08/2026

Policy No.: VPS0232756000100 | Period of Insurance: From 13:36:07 Hours on 20/08/2025 To Midnight of 16/08/2026

Dear Customer,

Thank you for choosing Royal Sundaram as the insurer of your vehicle. We are delighted to have you as our customer. Please find enclosed Private Car Policy No. VPS0232756000100 which has been issued based on the details mentioned below:

Insured & Vehicle Details

Name of the Insured	Mr PARAG HIRAMAN PHALAK		
Vehicle Registration No.	MH12VQ6216	Vehicle Registration Date	23/08/2023
Make of the Vehicle	TATA MOTORS LTD.	Model Description	ALTROZ XZ PLUS S iCNG BSVI
Engine No.	REVTRN16GWXMD9351	Chassis No.	MAT632255PPHC0603
Premium Amount (Rs.)	22215.86	NCB (%)	0
Add-on Covers Opted	TyreCoverClause, Consumable, DepreciationWaiverPremium, AggravationCover, LossofBaggage, VehicleReplacementCover, RoadSideAssistanceCover, KeyReplacementCover,		
Owners (other than first owner)	YES ✓NO	CPA Status: Not Opted	
VIR Status		KYC Status	verified
Policy Issued	Date : 20/08/2025 Time: 16:34:26		

Previous Policy Details

Previous Policy No.	62032470310000	Previous Policy Type	Separate OD and TP policy
Previous Policy Insurance Co.	TATA AIG GENERAL INSURANCE CO LTD	Total Deductible	500.0
TP Previous Policy No.	00000000520925189	TP Previous Insurance Co. Name	44-EDELWEISS GENERAL INSURANCE COMPANY LIMITED

Third Party Cover Policy No.	Insurance Co. Name	Policy Period
00000000520925189	EDELWEISS GENERAL INSURANCE COMPANY LIMITED	From: 17/08/2023 00:00:00 To: 16/08/2026

Receipt Details		Proposal Details		OTP Verification (Proposal)	
Receipt No.	CBCEAP3593460	Proposal No.	PF15167675	Verified	yes ✓ no
Date	20/08/2025	Date	20/08/2025	Date	20/08/2025
Amount	22215.86	Time	13:35:48	Time	16:27:58

**In line with the Central Motor Vehicle Act, 1989 and as per the directive of Hon'ble Supreme Court of India, it is mandated that insured must produce a valid "Pollution Under control" Certificate as and when asked by the insurer and it is the responsibility of the insured to renew the same before expiry of the validity of the PUC certificate. Absence of Valid certificate may lead to cancellation of insurance. The policy is processed based on the information declared by you. While the information regarding the vehicle, insured (yourselves), detail of covers and terms/conditions could be ascertained from the Policy Schedule (Enclosed), some of the very critical ones like No Claim Bonus extended, KYC Details, regarding Vehicle Inspection if any etc. are furnished above. Coverage of risk is subject to realization of the full premium, post which, insurance coverage under the policy would commence. In-case the premium is not received by us due to cheque dishonor or any other reason or misrepresentation of any information, the insurance cover shall be void ab-initio. Please check all the information printed in these pages for its correctness and should there be a discrepancy, reach us (Contact details provided below) for suitable rectification. In case there is no response within 15 days of policy inception, it will be deemed that all information provided are correct and all future transactions would be based on such information only.

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

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

You may also write to care@royalsundaram.in

Assuring you of our best services at all times

Yours sincerely,

Authorised Signatory

Document Code: RAGV99P9K999

Hash code: 2581cb8d29875aa2d0ac2b2cd80672c4

Standalone Motor Own Damage Policy - Private Car

CERTIFICATE OF INSURANCE AND POLICY SCHEDULE

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

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Service Branch Address: Royal Sundaram General Insurance Co. Limited
Office no.311, S No-307,Shanti Nagar,, , , W3-Hadapsar, PUNE, 411013

Intermediary Code: OA512096	Intermediary Name: Moseem Iliyas Shaikh .	Contact: : 8421887858

Policy No.	: VPS0232756000100	**Engine No.**	: REVTRN16GWXMD9351
Valid From	: 20/08/2025 13:36:07	**Chassis No.**	: MAT632255PPHC0603
Valid Till (midnight of)	: 16/08/2026	**Total IDV (Rs.)**	: 735413
Vehicle Make/Model	: TATA MOTORS LTD./ ALTROZ XZ PLUS S iCNG BSVI	**Fuel Type**	: InBuilt
Type of Body	: HATCHBACK	**Cubic Capacity/KW**	: 1199.0
Vehicle Registration No	: MH12VQ6216	**Year of Manufacture**	: 2023
Registration Authority	: MH12-PUNE	**Seating Capacity (incl. Driver)**	: 5

INSURED'S DECLARED VALUE (IDV)(in ₹)

For the Vehicle	For Trailers	Non Electrical Accessories	Electrical/Electronic Accessories	Value of CNG/ LPG Kit	Total IDV	Loss Of Baggage	Vehicle Replacement Value
735413	0	0	0	0	735413	10000	1050589

A - OWN DAMAGE	Premium in ₹
Basic premium on Vehicle	12131
Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	606.55
ADD:	
Add: Addon Coverages	
Depreciation Waiver (IRDAN102A0003V02201920) (Claim Limit: UNLIMITED)	3145.23
Vehicle Replacement Value Plus Plan1 * (IRDAN102A0009V01202021)	908.42
Loss of Baggage (IRDAN102A0009V01200910)	100
Aggravation Cover(IRDAN102A0001V01201314)	582.12
Key Replacement Cover (IRDAN102A0001V01201516)	139.39
Tyre Cover Clause (IRDAN102A0003V01201718)	524.7
Roadside Assistance Cover ((Plan A)(IRDAN102A0001V01202223)	49
Consumables (IRDAN102A0008V01202324)	640.69
Smart Use (IRDAN102RP0001V02201920/A0019V01202425)	0
Less	
Add: Underwriting Loading% Confined to own sites	
TOTAL OWN DAMAGE PREMIUM (A)	18827
ADD: SGST	1694.43
ADD:CGST	1694.43
TOTAL PREMIUM PAYABLE	22215.86

Own damage premium rates are different for NCB/Non-NCB class of customer. In case of changes from NCB to Non NCB, the recoverable amount may be more than the NCB amount.

LIMITATIONS AS TO USE:
The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of Goods (other than samples or personal luggage) c) Organized Racing d) Pace Making e) Speed Testing f) Reliability Trials and any purpose in connection with motor trade

Persons or Classes of Persons entitled to Drive:
Any person including the 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 License. • Provided also that the person holding an effective learner's license may also drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules 1989.

Deductible: Total deductible Rs.1,500 in respect of each and every claim. (Compulsory Deductible [Rs.1,000], Voluntary Deductible [Rs.0], **Imposed Deductible** [Rs.0] and loss of baggage Deductible [Rs.500]).

Subject to IMT Endt. Nos. & memorandum 23,28,7,21 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with < AXIS BANK LTD >

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

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%

In witness whereof this Policy has been signed at Chennai on 20/08/2025 in lieu of Cover note No. dated Receipt No. CBCEAP3593460 . IMPORTANT NOTICE: The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY" under Policy Terms and Conditions.

For Royal Sundaram General Insurance Co. Limited

Authorised Signatory

This document is digitally signed, hence counter signature is not required

Plan1*: Full Invoice Price(Rs. 1050589)

GSTIN: 27AABCR7106G1ZJ	UIN: IRDAN102RP0001V02201920	PAN Number: AABCR7106G

For legal interpretation, english version will hold good. Consolidated stamp duty paid to Govt of Tamil Nadu.

Roadside Assistance Service Provider : Europ Assistance Toll Free Number : 18002109727

Document Code: RAGV99P9K999	Hash code: 2581cb8d29875aa2d0ac2b2cd80672c4

Standalone Motor Own Damage Policy - Private Car

GST Invoice

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited
Address: Office no.311, S No-307,Shanti Nagar,, , , W3-Hadapsar, PUNE, 411013
GSTIN: 27AABCR7106G1ZJ

Insured Name	: Mr PARAG HIRAMAN PHALAK	**Policy No.**	: VPS0232756000100
Address	: 7719882020 GROUND FLOOR FL NO 3, BALAJI DEVELOPER AURA CITY SHIRUR,, , , PUNE, 412208, MAHARASHTRA	**GST Invoice No.**	: VPS023275600000
		Invoice Date	: 20/08/2025
Telephone No	:	**GSTIN**	:
Mobile No.	: 77xxxxxx20		
Email Address	: jad**********@gmail.com		

Accounting code of service : 997134
Description of service: Motor vehicle insurance services

Taxable Premium		18827
SGST	9.00%	1694.43
CGST	9.00%	1694.43
Gross Premium		22215.86

Place of delivery if different place of service:

Indication if tax payable under reverse charge - No

" I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.":

Note:" This document is digitally signed "

" This document is electronically generated.This document should be issued along with the Policy document. This document stands invalid,if issued separately "

Royal Sundaram General Insurance Co. Limited
Registered Office: 21, Patullos Road, Chennai - 600 002. Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097
Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611 | Email: care@royalsundaram.in | Visit: www.royalsundaram.in

AAA Plus Risk Management Pvt Ltd

Address: 802-804, 8th Floor, Vijaya Building, Barakhamba Road, New Delhi 110001
Toll Free Number: 18001026425 Phone Number: 8527879191/9205784142 Email: support@aaaplus.io

Scan & Download

Click Here to Download Video

Insurer/Broker	Company Reference No.	Inspector	Purpose	Inspection Place:
Royal Sundaram General Insurance	AA20250818000011	DATTATRAY NARKE	Preinspection	ShikrapurShikrapur, Maharashtra, India Shikrapur Maharashtra 400000
Request Date & Time	**Inspection Date & Time**	**Proposer**	**Requestor**	
18-Aug-2025 10:35 AM	20-Aug-2025 10:47 AM	Parag	G Ashutosh	

Case ID: **RSGI31920099**

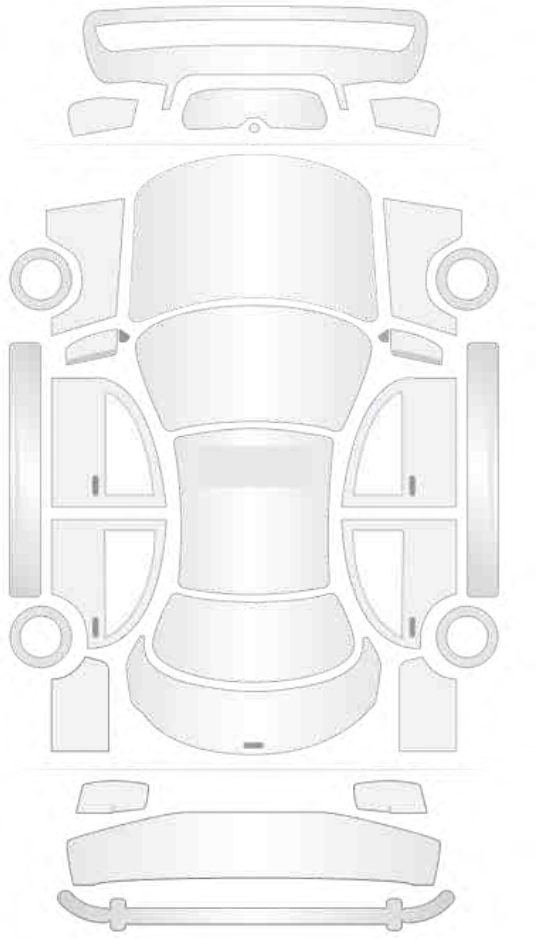
Inspection Status
RECOMMENDED

Vehicle No.: MH12VQ6216 Vehicle Type: PRIVATE CAR

Make: TATA MOTORS PASSENGER VEHICLES LTD | Model: ALTROZ XZ+S 1.2 CNG BS6PH2 | Vehicle Running Condition: YES

Year: 2023 | Chassis No.: PHC0603 | Fuel Used: PETROL-CNG

Color: ARCADE GREY | Engine No.:XMD9351 | Odometer:38450



Major Minor

Left	
Fender	Intact
Front Tyre	Intact
Front Rim	Intact
LT Front Door	Intact
Front Door Glass	Intact
Rear View Mirror	Intact
LT Pillar Front (A)	Intact
LT Pillar Center (B)	Intact
LT Pillar Rear (C)	Intact
LT Rear Door	Intact
Rear Door Glass	Intact
LT Running Board	Intact
LT Qtr Panel	Intact
Rear Tyre	Intact
Rear Rim	Intact

Right	
Fender	Intact
Front Tyre	Intact
Front Rim	Intact
Front Door	Intact
Front Door Glass	Intact
Rear View Mirror	Intact
Pillar Front (A)	Intact
Pillar Center (B)	Intact
Pillar Rear (C)	Intact
Rear Door	Intact
Rear Door Glass	Intact
Running Board	Intact
Qtr Panel	Intact
Rear Tyre	Intact
Rear Rim	Intact

Front	
Front Bumper	Intact
Grill	Intact
Head Lamp (LT)	Intact
Head Lamp (RT)	Intact
Indicator Light (LT)	Intact
Indicator Light (RT)	Intact
Fog Lamp (LT)	Intact
Fog Lamp (RT)	Intact
Front Panel	Intact
Bonnet	Intact
Left Apron	Intact
Right Apron	Intact
Windscreen	Intact

Rear	
Dicky	Intact
Rear Glass	Intact
Rear Bumper	Intact
Tail Lamp (LT)	Intact
Tail Lamp (RT)	Intact
Spare Tyre	Intact

Top/Bottom	
Roof Panel	Intact
Floor	Intact
Silencer	Intact
Undercarriage	Intact

Accessories	
Stereo Make	Inbuilt
Central Lock	Yes
Gear Lock	Yes
Airbags Working	Yes

Remarks/Reason:
VEHICLE WAS DUSTY.RC SEEN

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



Customer Signature:





Executive Name: Vandana QC Done by: VASANT

Report Generated At: **20-Aug-2025 1:16 PM**

Report Generated At: **20-Aug-2025 1:16 PM**






















MADE IN INDIA BY
TATA
TATA MOTORS PASSENGER VEHICLES LTD
CH. NO.


MH12V06216






PROFESSIONAL


MH12V06216


0
km/h


PROFESSIONAL


MH12V06216








Indian Union Vehicle Registration Certificate
Issued by Government of Maharashtra
Regn. Number
MH12VQ6216
Date of Regn.
23-08-2023
Regn. Validity
23-08-2038
Owner Serial
1
Chassis Number
MA1632255PPHC0603
Engine / Motor Number
B2VTRN180X0MD9351
Owner Name
PARAG HIRAMAN PHALAK
Son / Wife / Daughter of (In case of Individual Owner)
HIRAMAN
Address
PETROL/CNG
BHARAT STAGE VI

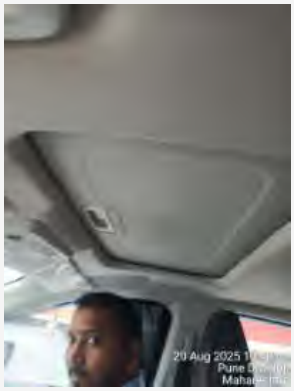













20 Aug 2025 | 10:48:00
Pune Division
Maharashtra