

INS. CASE OWNER:

Stacey M

CC 4 / Asm 1900

4044, Kf3%

LKK:

IDAC:

102208

Survivor

KSL

DOI:

ASSIGNMENT

6/3/19

Date / Time:

5/3/2019

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

5753678 G

Name of Insured:

Gott Oliver Hugo Don Joshua

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A.:

2/3/2019

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No.:

SAMOIFMO

Policy No.:

Make / Model:

Place of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Insured Liability: % Final ? Yes / No

8X4640U



INSRS:

WSP:

Tel:

Liability:

RMKS:

a2y b2y



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

11/3  
CPU

8X4640U - 421/M6162788/Plugetz; BOA: 14/6/16  
 5753678 G - 1100/MS615010358/et : BOA: 11/6/15  
 03 video footage is SMART CLAIM  
 BOLA 9 should be against TP, TP come out from minor road  
 to major road.

24/5/2019

Seek approval to reject TP claim

2/6/2019

mandate approved

3/6/2019

email to reject TP claim

APPROVED  
 Peh Kim  
 04-6-19

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

0

(Agreed / Assessed) BOLA S/N No.:

9

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee: 4350 ± 0

BOLA 9 Against TP vehicle  
 COPY SENT  
 10/6/19

|  |    |    |
|--|----|----|
|  | MS | OS |
|  |    |    |

Action / Instruction

p/p: 969.48 (R.H: 1,536.07 / 61.31%)

☐ : Prel. Report  
☐ : Final Report

Lump Sum / I.B.V.: 15

|          |                          |            |     |
|----------|--------------------------|------------|-----|
| Add Fee: | <input type="checkbox"/> | Site Insp. | \$5 |
|          | <input type="checkbox"/> | Interview  | \$5 |
|          | <input type="checkbox"/> | Tech. Ins. | \$5 |
|          | <input type="checkbox"/> | Weekend    | \$5 |

11 254199 22



# CITY AUTO PTE LTD

One Stop Automotive Solutions

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643

TEL: 6453 1235, 6452 0850 FAX: 6453 7944

24hrs Towing Services Tel: 9823 9898

Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

AXA INSURANCE SINGAPORE PTE LTD

NO. 8  
SHENTON WAY  
AXA TOWER  
SINGAPORE 068811

Contact : -

Fax No. : 6880 4838

*Not Notarise*  
*Repair B4 part*  
*2 days*

**Estimate : QUOT201903-000057(00)**

Date : 04/03/2019

Vehicle No. : SKX4640U

Make/Model : TOYOTA CAMRY 2.0 AUTO

Mileage (km) : 0

Chassis No. : MR053DK5100104978

Accident Date : 02/03/2019 00:00:00

Claim No. : SJS3678G

Reference : SKX4640U

Policy No. : D18MTPV01019490

| S/No                | Particular                                                                                        | Quantity | Unit Price  | Amount S\$    |
|---------------------|---------------------------------------------------------------------------------------------------|----------|-------------|---------------|
| <b>LIST ITEMS :</b> |                                                                                                   |          |             |               |
| 1                   | Tail lamp                                                                                         | 1.0      | (RM) 470.30 | mc 470.30 X   |
| 2                   | Rear bumper                                                                                       | 1.0      | 573.70      | mc 573.70 ✓   |
| 3                   | Rear bumper beam                                                                                  | 1.0      | 382.70      | mc X 382.70 7 |
| 4                   | Rear bumper lamp                                                                                  | 1.0      | 67.30       | mc 67.30 X    |
| 5                   | Rear bumper reflector                                                                             | 1.0      | 105.60      | mc 105.60 ✓   |
| 6                   | Reverse sensor                                                                                    | 1.0      | 481.10      | mc X 481.10 7 |
| List Total :        |                                                                                                   |          |             | 2,080.70      |
| 25% Discount S\$    |                                                                                                   |          |             | 520.15        |
|                     |                                                                                                   |          |             | 1,560.55      |
| <b>LABOUR :</b>     |                                                                                                   |          |             |               |
|                     | *To check and re-wiring                                                                           | 1.0      | 45.00       | 10/ 45.00     |
|                     | -To knock jackout damaged parts, panel beating, welding, align, refix and to renew accident parts | 1.0      | 350.00      | 20d 350.00    |
|                     | - Spray painting on affected & replace parts                                                      | 1.0      | 550.00      | 25d 550.00    |
|                     |                                                                                                   |          |             | 945.00        |

LXOC Auto Consultants hereby notify the Repairer of the following:

- To survey & determine scope of work
- To display damaged parts being replaced
- Parts prices are subject to confirmation
- Third party survey is an "Unethical Practice" hence
- No legal modification is allowed
- Supplementary items must be identified and
- Subject to final approval from Insurance Company

Acknowledged by Repairer  
Signature  
Date

E. & O.E.

Total S\$ 2,505.55

GST 7% S\$ 175.39

Amount Due S\$ 2,680.94

for CITY AUTO PTE LTD

**Poh Kin (LKKAuto)**

---

**From:** Poh Kin (LKKAuto)  
**Sent:** Monday, 3 June 2019 4:57 PM  
**To:** City Auto  
**Cc:** Admin A  
**Subject:** RE: Liability of SKX4640U Your ref: CC4/ASM19004044/fa3 Our ref: SKX4640U  
D.O.A: 02/03/2019

**Importance:** High

**"Without Prejudice"**

**"Save As To Costs"**

Our Ref: CC4/ASM19004044/Kfa3  
Your Ref: SKX 4640U

Dear Sir/Madam,

**ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SJS 3678G AND SKX 4640U ALONG JUNCTION OF CHIN SWEE ROAD ON 02/03/2019**

We refer to the above matter.

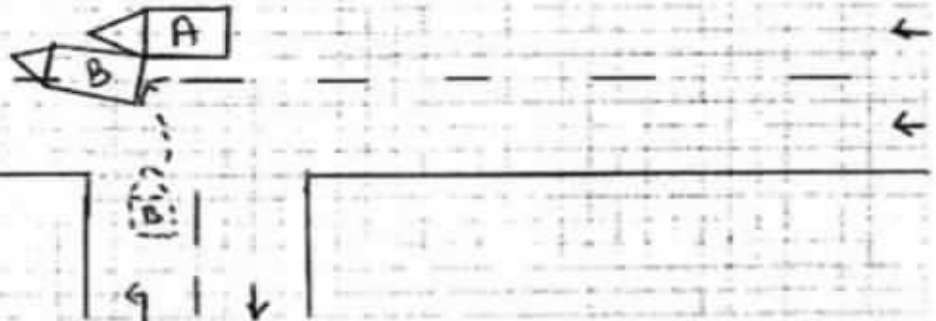
Our principal have reviewed the circumstances of the incident and we are of the opinion that your driver more liable by turning into Main Road from Minor Road and encroached into our Insured path and causing an accident. This is evidenced of print screen photo from our Insured. Below is a copy of our insured's accident report statement for your perusal.



#### SKETCH PLAN

A: S1536785  
B: SKX4640U

Chin Swee Road



#### DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was travelling along Chin Swee Road towards Bukit Merah near Block 54. Suddenly, Vehicle B dash out from the car park exit and hit onto my vehicle.

In view of this, we regret to inform you that we are unable to look into your claim.

We will now close the matter in our end.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

**Poh Kin, Chong (Mr)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

---

**From:** City Auto [mailto:[cityauto@singnet.com.sg](mailto:cityauto@singnet.com.sg)]

**Sent:** Tuesday, 7 May 2019 10:50 AM

**To:** Poh Kin (LKKAuto) <[pohkin@lkkauto.com](mailto:pohkin@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Liability of SKX4640U Your ref: CC4/ASM19004044/fa3 Our ref: SKX4640U D.O.A: 02/03/2019

Hi Poh Kin,

Any outcome of this case?

Kindly assist.

Thank you.

*Best Regards,*

*Vronica Law*

City Auto Pte Ltd

Blk 8 Sin Ming Industrial Estate,

#01-60/62 Sin Ming Road,

Singapore 575643

Tel : 6453 1235

Fax : 6453 7944

English (default) ▼

LKK AUTO CONSULTANTS PTE LTD (TP) ▼

 SERVICE REQUESTS

MESSAGES

CLAIMS

<<

Re:Seek approval to reject TP claim [S9M01FW0]

Type

 Question

Message

Please reject claim. TP turning out from minor road.



English (default) ▾

LKK AUTO CONSULTANTS PTE LTD (TP) ▾



SERVICE REQUESTS

MESSAGES

CLAIMS



# Seek approval to reject TP claim [S9M01FW0]

Type

🔍 Question

Message

Dear Stacey, We refer to above matter. Based on OI's video footage show that, T junction, Third Party turning into main road from minor road and causing collision with OI who is moving straight along the main lane. However, Third Party reported that his vehicle being rear ended by OI in his GIA report. Our Insured version is more creditable as per OI video footage, BOLA 9 should be apply against TP and we are intending to reject third party claim. For your approval/comments/instruction. Pohkin - 29/05/2019



**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No: 19-9607198-R

| Affiliated to Federation Internationale Des Experts En Automobile                                                                      |                                                                                                     |                       |                              |                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------|------------------------------|-------------------------------------------------------------------------------------|
| AXA INSURANCE PTE LTD                                                                                                                  |                                                                                                     |                       | Ref : CC4/ASM19004044/Kfa3q2 |                                                                                     |
| 8 SHENTON WAY #24-01<br>AXA TOWERSINGAPORE 068811<br>ATTN:STACEY NG                                                                    |                                                                                                     |                       | Date : 12-06-2019            |  |
|                                                                                                                                        |                                                                                                     |                       | Code : ASM                   |                                                                                     |
| <b>1. Policy Particulars :- THIRD PARTY CLAIM</b>                                                                                      |                                                                                                     |                       |                              |                                                                                     |
| Insured Veh.                                                                                                                           | SJS 3678G                                                                                           | Veh. Inspected        | SKX 4640U                    |                                                                                     |
| Policy No.                                                                                                                             | GA055749                                                                                            | Coverage (\$)         | 0.00                         |                                                                                     |
| Claim No.                                                                                                                              | S9M01FW0                                                                                            | Excess (\$)           | 0.00                         |                                                                                     |
| Assign From                                                                                                                            |                                                                                                     | Assign Date           | 05/03/2019                   |                                                                                     |
| <b>2. Vehicle Particulars &amp; Condition</b>                                                                                          |                                                                                                     |                       |                              |                                                                                     |
| Make & Model                                                                                                                           | TOYOTA CAMRY (A)                                                                                    | c.c                   | 1998                         |                                                                                     |
| Engine No.                                                                                                                             | HIDDEN                                                                                              | Year of Reg.          | 2015                         |                                                                                     |
| Chassis No.                                                                                                                            | MR053DK5100104978                                                                                   | Colour                | METALLIC GREY                |                                                                                     |
| Odometer                                                                                                                               | 60134                                                                                               | Steering              | IN ORDER                     |                                                                                     |
| Brakes                                                                                                                                 | IN ORDER                                                                                            | Modification          | STANDARD ALLOY RIM           |                                                                                     |
| General                                                                                                                                | GOOD                                                                                                |                       |                              |                                                                                     |
| <b>3. Conditions of Tyres</b>                                                                                                          |                                                                                                     |                       |                              |                                                                                     |
|                                                                                                                                        | Size                                                                                                | Make                  | Balance                      |                                                                                     |
| R/H Front Tyre                                                                                                                         | 215/60 R16                                                                                          | MICHELIN              | 8 mm                         |                                                                                     |
| L/H Front Tyre                                                                                                                         | 215/60 R16                                                                                          | MICHELIN              | 8 mm                         |                                                                                     |
| R/H Rear Tyre                                                                                                                          | 215/60 R16                                                                                          | MICHELIN              | 8 mm                         |                                                                                     |
| L/H Rear Tyre                                                                                                                          | 215/60 R16                                                                                          | MICHELIN              | 8 mm                         |                                                                                     |
| <b>4. Description of Damages</b>                                                                                                       |                                                                                                     |                       |                              |                                                                                     |
| THE VEHICLE SUSTAINED DAMAGES AT THE REAR O/S PORTION.<br>DAMAGES SEE DETAILS.                                                         |                                                                                                     |                       |                              |                                                                                     |
| <b>5. General Information</b>                                                                                                          |                                                                                                     |                       |                              |                                                                                     |
| Accident Date                                                                                                                          | 02/03/2019                                                                                          | Inspection Date       | 06/03/2019                   |                                                                                     |
| Survey held at                                                                                                                         | CITY AUTO PTE LTD<br>BLK 8, SIN MING IND. ESTATE<br>#01-60/62<br>SIN MING ROAD<br>SINGAPORE 575643. |                       |                              |                                                                                     |
| <b>5a. Remarks</b>                                                                                                                     |                                                                                                     |                       |                              |                                                                                     |
| A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.<br>B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS. |                                                                                                     |                       |                              |                                                                                     |
| <b>5b. Estimate Days of Repair</b>                                                                                                     |                                                                                                     |                       |                              |                                                                                     |
| ESTIMATED NORMAL PERIOD FOR REPAIR:                                                                                                    |                                                                                                     | <b>2 Working Days</b> |                              |                                                                                     |

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

**ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKX 4640U**

| Qty                                | Description of Parts                                                                             | Condition                      | Estimate By Workshop (\$) | Our Adjusted (\$) |
|------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------|---------------------------|-------------------|
|                                    | <b><u>REPLACEMENT OF PARTS</u></b>                                                               |                                |                           |                   |
| 1                                  | TAIL LAMP (CRACKED)                                                                              | NOT CONSISTENT WITH THE IMPACT | 470.30                    | -                 |
| 1                                  | REAR BUMPER (CONSISTENT)                                                                         | BUCKLED                        | 573.70                    | 573.70            |
| 1                                  | REAR BUMPER BEAM (CONSISTENT)                                                                    | NOT NECESSARY                  | 382.70                    | -                 |
| 1                                  | REAR BUMPER LAMP (CONSISTENT)                                                                    | SERVICEABLE                    | 67.30                     | -                 |
| 1                                  | REAR BUMPER REFLECTOR (CONSISTENT)                                                               | CRACKED                        | 105.60                    | 105.60            |
| 1                                  | REVERSE SENSOR (CONSISTENT)                                                                      | NOT NECESSARY                  | 481.10                    | -                 |
|                                    | LESS 25% DISCOUNT                                                                                |                                | -520.18                   | -169.82           |
|                                    |                                                                                                  |                                | 1,560.52                  | 509.48            |
|                                    | <b><u>LABOUR</u></b>                                                                             |                                |                           |                   |
|                                    | TO CHECK AND RE-WIRING.                                                                          |                                | 45.00                     | 10.00             |
|                                    | TO KNOCK JACKOUT DAMAGED PARTS ,PANEL BEATING ,WELDING ,ALIGN,REFIX AND TO RENEW ACCIDENT PARTS. |                                | 350.00                    | 200.00            |
|                                    | SPRAY PAINTING ON AFFECTED & REPLACE PARTS.                                                      |                                | 550.00                    | 250.00            |
|                                    |                                                                                                  |                                | 945.00                    | 460.00            |
| <b>GRAND TOTAL</b>                 |                                                                                                  |                                | <b>2,505.52</b>           | <b>969.48</b>     |
| <b>RECOMMENDED COST OF REPAIRS</b> |                                                                                                  |                                |                           | <b>969.48</b>     |

Report Ref No. CC4/ASM19004044/Kfa3q2

**KONG SENG CHEONG**

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

Service Request Details

|              |                                          |                                                                                                                      |                                                 |
|--------------|------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| Claim        | S9401FW0                                 | Vehicle Information                                                                                                  |                                                 |
| Reference    | CC6/ASM19004044/K3x2d                    | Incident Vehicle Registration #                                                                                      | S904640U                                        |
| Loss Date    | 2 March 2019                             | Make                                                                                                                 | TRVD TOYOTA                                     |
| Report Date  | 4 Mar 2019 12:00:00 AM                   | Model                                                                                                                | CANARY                                          |
| Request Date | 5 March 2019                             | Service Address                                                                                                      |                                                 |
| Due Date     |                                          | ...                                                                                                                  |                                                 |
| Vendor Name  | LKX AUTO CONSULTANTS PTE LTD (TP)        | Primary Contact/Insured                                                                                              |                                                 |
| Type of Loss | Third Party Vehicle Damage               | GOH CHUN HWEE DON'S JOSHUA<br>BLK 119C KIM TIAN ROAD, #30-222, 163119, Singapore<br>91057700<br>DON@JOSHUA@GMAIL.COM |                                                 |
| Services     | Pending verification - Direct Settlement | Claim Handler                                                                                                        |                                                 |
|              |                                          |                                                                                                                      | NG Stacey<br>6568804351<br>stacey.ng@axa.com.sg |

Actions

Next Step

Wait for Approve Invoice

Add Remarks

Additional Instructions

| Messages                                                                                                  | Invoices | History                    | Documents                         | Assessment    | Metrics | Notes |
|-----------------------------------------------------------------------------------------------------------|----------|----------------------------|-----------------------------------|---------------|---------|-------|
| Document Type Document SubType                                                                            |          |                            |                                   |               |         |       |
| <div>+ Upload Documents</div>                                                                             |          |                            |                                   |               |         |       |
| NAME                                                                                                      | TYPE     | SUB-TYPE                   | AUTHOR                            | DATE UPLOADED |         |       |
|  LKXInvoice1 (3).pdf | Invoice  | Surveyor/ Assessor expense | LKX AUTO CONSULTANTS PTE LTD (TP) | 14 June 2019  |         |       |

| NAME                                                                                                           | TYPE                    | SUB-TYPE             | AUTHOR                            | DATE<br>UPLOADED |
|----------------------------------------------------------------------------------------------------------------|-------------------------|----------------------|-----------------------------------|------------------|
|  LKK PHOTO-2.pdf            | Forms / Claim Documents | Others               | LKK AUTO CONSULTANTS PTE LTD (TP) | 14 June 2019     |
|  LKK Inspection 121.pdf     | Forms / Claim Documents | Others               | LKK AUTO CONSULTANTS PTE LTD (TP) | 14 June 2019     |
|  LKK Adjustment 1a (1).pdf  | Forms / Claim Documents | Others               | LKK AUTO CONSULTANTS PTE LTD (TP) | 14 June 2019     |
|  LKK SURVEY PHOTO.pdf       | Reports & Statement     | Others               | LKK AUTO CONSULTANTS PTE LTD (TP) | 4 June 2019      |
|  LA.pdf                     | Reports & Statement     | Others               | LKK AUTO CONSULTANTS PTE LTD (TP) | 29 May 2019      |
|  SCENE PHOTO 6.jpeg         | Evidence                | Photos               | LKK AUTO CONSULTANTS PTE LTD (TP) | 29 May 2019      |
|  SCENE PHOTO 5.jpeg         | Evidence                | Photos               | LKK AUTO CONSULTANTS PTE LTD (TP) | 29 May 2019      |
|  SCENE PHOTO 4.jpeg         | Evidence                | Photos               | LKK AUTO CONSULTANTS PTE LTD (TP) | 29 May 2019      |
|  SCENE PHOTO 1.jpeg         | Evidence                | Photos               | LKK AUTO CONSULTANTS PTE LTD (TP) | 29 May 2019      |
|  SCENE PHOTO 2.jpeg         | Evidence                | Photos               | LKK AUTO CONSULTANTS PTE LTD (TP) | 29 May 2019      |
|  SCENE PHOTO 3.jpeg       | Evidence                | Photos               | LKK AUTO CONSULTANTS PTE LTD (TP) | 29 May 2019      |
|  OI VIDEO 2.mpeg          | Evidence                | Videos               | LKK AUTO CONSULTANTS PTE LTD (TP) | 29 May 2019      |
|  OI VIDEO.mpeg            | Evidence                | Videos               | LKK AUTO CONSULTANTS PTE LTD (TP) | 29 May 2019      |
|  TP ESTIMATE - MARKED.pdf | Reports & Statement     | Estimate / Quotation | LKK AUTO CONSULTANTS PTE LTD (TP) | 15 March 2019    |

| NAME                                                                                                                                        | TYPE                          | SUB-TYPE   | AUTHOR         | DATE<br>UPLOADED |
|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|------------|----------------|------------------|
|  TP PBI EMAIL FROM WORKSHOP WITH SIOX4640U<br>TP GIA.mig | Letters and<br>Correspondence | Workshop   | DHIWAR Namrata | 5 March 2019     |
|  SJ53678G INSD GIA.PDF                                   | Reports & Statement           | GIA Report | DHIWAR Namrata | 5 March 2019     |