

APPROVALS / LOGIC NOTE

Project	Krisumi sales Lounge, Sector-36A,Gurgaon
Subject	Car insurance for HR98K6309
Contractor Name	M/s Digit Insurance
Date	18-04-2025
Document Reference NO.	Krisumi/HR&Admin/25-26/Insurance/002


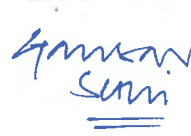



The requisition was received for HR & Admin Team for renewal of Car insurance for HR98K6309 along with approved Quotation.

S.No.	Description	Amount
1	Car insurance for HR98K6309 (Start Date : 15.05.2025 - 14.05.2026)	19404
	Total	19,404
	GST@18%	Extra as applicable




Terms & Conditions :  
Payment = 100% as advance.

The payment for the work will be consumed from Admin Expense budget

	Total Admin Expense Budget	5,00,000/-
	Already Allocated	0/-
	This Approval	19,404
	Balance Amount Excluding GST	4,80,596/-

				
Rashim Gandotra	Gaurav Sethi	Ashok Kumar	Tomy Thomas	Manu Gupta

Approved By

		
Akash Khurana	Yuka Nagao	Yuji Kato

**digit INSURANCE**

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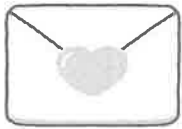
**2 CRORE+ INDIANS\***  
FOR ALL INSURANCE NEEDS

\*Includes cumulative count of all policies/members/lives on-boarded from inception till 31st March 2022. 1. Brand Awards-2021, 2. 24th Asian Insurance Industry Awards-2020. Go Digit General Insurance Ltd, Atlantis, 95, 4th B Cross Road, Karamangala Industrial Layout, 5th Block, Bengaluru 560095, Toll Free- 18002585956, www.godigit.com, CIN: U66010PN2016PLC167410, IRDAI Regn No: 158, please read policy terms and conditions carefully before concluding sale.

# digit INSURANCE

## Digit Private Car Stand-alone Own Damage

QUOTE



Hi, !

Focus only on your destination when your car is in good hands!

Your Quote Number is **D186800041**

UIN: IRDAN158RP0002V01201920

All your Insurance needs  
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Go Digit General Insurance Ltd.

Digit Private Car Stand-alone Own Damage Policy

Digit Compulsory Personal Accident Policy Cover (Owner Driver)

Digit Private Car Policy Quote

UIN NO.: IRDAN158RP0002V01201920

Quote Number: D186800041

Quote Issue Date: 11-Feb-2025

Hi KRISUMI CORPORATION PRIVATE LTD

The car you want to protect.

RTO Location	Gurgaon,HARYANA	Make	TOYOTA	Model/Vehicle Variant (Sub-Type)	INNOVA CRYSTA/2.4 GX (MT) BSVI
Registration No.	HR98K6309	Chasis No.	MBJJB8EM3016356590423	Seating Capacity	7
Cubic Capacity	2393 CC	Year of Mfg./Year of Regn	--/2023	Hypothecation details	
Engine No.	2GDA712766				

This is the plan you were interested in.

Period for Own Damage Cover	From	15-May-2025	
	To	14-May-2026	
NCB % (Current Policy)	25	Invoice No	IA164804934
Coverages Opted	Digit Private Car Stand-alone Package Policy	Voluntary Deductible	0
Compulsory Deductible	2000	Additional Excess	--

AddOn(s) Opted

AddOn Cover	AddOn Coverage Details	UIN
Digit Private Car Parts Depreciation Protect with Stand-alone Own Damage Policy	Cover Unlimited Claims	IRDAN158RP0002V01201920/A0005V01201920
Digit Private Car Tyre Protect with Stand-alone Own Damage Policy	The benefits can be utilized only for a maximum of four [4]tyre[s] of the Insured Vehicle	IRDAN158RP0002V01201920/A0008V01201920
Digit Private Car Return to Invoice with Stand-alone Own Damage Policy		IRDAN158RP0002V01201920/A0009V02201920
Digit Private Car Breakdown Assistance with Stand-alone Own Damage Policy		IRDAN158RP0002V01201920/A0007V02201920
Digit Private Car Consumable Cover with Stand-alone Own Damage Policy	Cover Unlimited Claims	IRDAN158RP0002V01201920/A0004V01201920
Digit Private Car Engine and Gear Box Protect with Stand-alone Own Damage Policy	Maximum of one claim would be payable	IRDAN158RP0002V01201920/A0006V01201920
Digit Private Car Loss to Personal Belongings with Stand-alone Own Damage Policy	Cover Only 1 Claims Per Year/Max SI-30000	IRDAN158RP0002V01201920/A0071V01202021
Digit Private Car Key & Lock Protect with Stand-alone Own Damage Policy	Cover Only 1 Claims Per Year/Max SI-30000	IRDAN158RP0002V01201920/A0070V01202021

YOUR VEHICLE IDV

Year	Vehicle IDV (₹)	Non-Electrical Accessories IDV (₹)	Electrical Accessories IDV (₹)	CNG/LPG IDV (₹)	Trailer IDV (₹)	Total IDV (₹)
Year 1	1555322	2700	--	--	0	1558022.00

All about your money.

<b>OWN DAMAGE PREMIUM (₹)</b>	
Total Basic Own Damage Premium (₹)	52084.68
NCB Discount Amount (₹)	-13021.17
Others (₹)	-33203.83
Own Damage Premium (₹)	5859.68
Add-Ons Premium (₹)	13544.22
<b>Total OD Premium (₹)</b>	19403.90
<b>Net Premium (₹)</b>	19403.90
CGST @ 9% = (₹1746.35) + SGST/UTGST @ 9% = (₹1746.35)	3492.70
<b>Final Premium (₹)</b>	22896.60

### ★ Digit Special

For any 24X7 on-the-spot help/support that you require while on road, please call us on 1800-258-5956.

**Note:**The above total OD premium is inclusive of all applicable loading / discounts viz (automobile association memberships, voluntary excess, anti-theft handicap person, driver tuition, fiber glass, CNG/ LPG unit, geographical extension, imported vehicle etc., wherever applicable) GDD.

In case of an accident to your vehicle, please intimate us immediately for SPOT SURVEY. Failure to intimate in time could prejudice your claim. In case of Total Loss and/or Theft claim, applicable subsidy amount availed as per government policy will be reduced from IDV for claim settlement.

**Premium and coverages will change if Quote is issued post 12-Aug-2025.**

This policy does not cover claims relating to third party liabilities

## THERE IS NO BETTER TIME TO OWN A HEALTH INSURANCE

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- ▶ Cashless Hospitalisation
- ▶ Saves Tax\*
- ▶ Quality Medical Care



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\*All charges/taxes, as applicable, will be borne by the Policyholder. Tax Benefits as per prevailing Income Tax laws shall apply. Please check with your tax consultant for eligibility. This is a consumer awareness initiative by Digit Insurance | Go Digit General Insurance Limited | CIN: U66010PN2016PLC167410 | IRDAI Regn. No. 156 | Corporate Office Address: Atlanta, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095 | Registered Office Address: 1 to 6 floors, Ananta One (JLR One), Pilede Hotel Lane, Narveer Tariq Wadi, Shivaji Nagar, Pune-411008, Maharashtra | www.godigit.com/-general-insurance/ Trade logo of Go Digit General Insurance Ltd. displayed above belongs to Go Digit Infoworks Services Private Limited and is provided and used by Go Digit General Insurance Ltd. under license (Toll Free No (1800 258 5956/1800-103-4448) | Ad code- GDI/2024-25720



Go Digit General Insurance Ltd.

Digit Private Car Stand-alone Own Damage Policy

Schedule/Receipt

UIN No.: IRDAN158RP0002V01201920

Name	KRISUMI CORPORATION PRIVATE LTD	Vehicle Registration No.	HR98K6309
Address	3RD FLOOR CENTRAL PLAZA MALL,DLF GOLF COURSE ROAD,SECTOR-53,GURGAON-122001,Gurgaon-122001	Partner Name:	HEMLATA .
Mobile	xxxxxxxxx6162	Partner Code:	1098894
Email	xxxxxxxxxr@kxxxxxi.com	Partner Mobile No.	9716100665
Aadhar No.	--	Partner Email	byadav1990@gmail.com
		PAN (POSP)	AXJPH0930L
		For Claims,contact us at	1800-258-5956

**YOUR POLICY DETAILS**

Policy No.	D146643949 / 07052024	Policy Issue Date	07-May-2024
Period of Policy for Own Damage Cover and Add On(s) if Opted	From To	15-May-2024 14-May-2025	00:00:01 23:59:59
NCB % (Current Policy)	20 %	Invoice No.	IA133071157
Coverages Opted	Digit Private-Car Stand-alone Own Damage Policy	Additional Excess	( ) --
Voluntary Deductible ( )	0.00	Compulsory Deductible ( )	2000

AddOn Cover	AddOn Coverage Details	UIN
Digit Private Car Parts Depreciation Protect with Stand-alone Own Damage Policy	Cover Unlimited Claims	IRDAN158RP0002V01201920/A0005V01201920
Digit Private Car Tyre Protect with Stand-alone Own Damage Policy	The benefits can be utilized only for a maximum of four [4]tyre[s] of the Insured Vehicle	IRDAN158RP0002V01201920/A0008V01201920
Digit Private Car Return to Invoice with Stand-alone Own Damage Policy		IRDAN158RP0002V01201920/A0009V02201920
Digit Private Car Breakdown Assistance with Stand-alone Own Damage Policy		IRDAN158RP0002V01201920/A0007V02201920
Digit Private Car Consumable Cover with Stand-alone Own Damage Policy	Cover Unlimited Claims	IRDAN158RP0002V01201920/A0004V01201920
Digit Private Car Engine and Gear Box Protect with Stand-alone Own Damage Policy	Maximum of one claim would be payable	IRDAN158RP0002V01201920/A0006V01201920
Digit Private Car Loss to Personal Belongings with Stand-alone Own Damage Policy	Cover Only 1 Claims Per Year/Max SI-30000	IRDAN158RP0002V01201920/A0071V01202021
Digit Private Car Key & Lock Protect with Stand-alone Own Damage Policy	Cover Only 1 Claims Per Year/Max SI-30000	IRDAN158RP0002V01201920/A0070V01202021

**YOUR VEHICLE DETAILS**

RTO Location	Gurgaon,HARYANA	Vehicle IDV (₹)	1709145
Seating Capacity	7	Non-Electrical Accessories IDV (₹)	3000
Make	TOYOTA	Electrical Accessories IDV (₹)	0
Model/Vehicle Variant (Sub-Type)	INNOVA CRYSTA/2.4 GX (MT) BSVI	CNG/LPG Kit IDV (₹)	0
Fuel Type	Diesel	Trailer IDV (₹)	0
Year of Regn/Year of Mfg.	2023/--	Total IDV (₹)	1712145.00
Engine No.	2GDA712766		
Chassis No.	MBJJB8EM3016356590423		
Cubic Capacity	2393 CC		
Odometer		FASTag Number	NA

**Financier Details**

**FASTag NUMBER DECLARATION**

The Policy has been issued subject to your affirmative declaration that a valid FASTag has been affixed on the insured vehicle.

**OWN DAMAGE PREMIUM [A] (₹)**

Total Basic Own Damage Premium (₹)	57237.01
NCB Discount Amount (₹)	-11447.40
Others (₹)	-34342.21
Own Damage Premium (₹)	11447.40
Add-Ons Premium (₹)	15691.78
<b>Total OD Premium (₹)</b>	<b>27139.18</b>
<b>Net Premium (₹)</b>	<b>27139.18</b>
CGST @ 9% = (₹2442.53) + SGST/UTGST @ 9% = (₹2442.53)	4885.06
<b>Final Premium (₹)</b>	<b>32024.24</b>

Note: The above total OD premium is inclusive of all applicable loading / discounts viz (automobile association memberships, voluntary excess, anti-theft handicap person, driver tuition, fiber glass, CNG/ LPG unit, imported vehicle etc., wherever applicable). GDD.  
In case of an accident to your vehicle, please intimate us immediately for SPOT SURVEY. Failure to intimate in time could prejudice your claim.

**ENDORSEMENT**

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
IA133071157	2024-05-07	27139.18	0.00	2442.53	2442.53	0.00	0.00	32024.24

**OTHER DETAILS**

Previous Own Damage Insurer	Reliance General Insurance Co. Ltd.		
Previous Own Damage Policy No.	TRG/00209523	Previous Own Damage Policy Expiry Date	14-May-2024
<b>Details of Existing Damages</b>			
IMT – Endorsements	IMT-22,IMT-24		
GSTIN/UIN No	06AAECV0565A1ZR	State Code	6
Premium Payment Details	Receipt No. RA162384182	Receipt Date	07-May-2024
<b>Other Endorsements</b>			

**THIRD PARTY LIABILITY DETAILS**

Insurer	Reliance General Insurance Co. Ltd.		
Policy No.	TRG 00209523		
Period of Policy for Third Party Liability Cover	From	15-May-2023	
	To	14-May-2026	





## Rahul Singh

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**From:** Suraj Parkash  
**Sent:** 18 April 2025 17:46  
**To:** Rahul Singh  
**Subject:** FW: External Mail :Quotation-HR98K6309  
**Attachments:** D146643949\_348059095744165\_SCHEDULESC.pdf; Quote-D186800041.pdf

Warm Regards,



**Suraj Parkash**

General Manager - Procurement & Contracts

Email: [suraj.parkash@krisumi.com](mailto:suraj.parkash@krisumi.com)

Mobile: 9780062262

Sector 36A, Gurugram



Website: [www.krisumi.com](http://www.krisumi.com) | Take a walkthrough from home: [www.krisumiexperience.com](http://www.krisumiexperience.com)



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**From:** Ashok Kumar <[ashok.kumar@krisumi.com](mailto:ashok.kumar@krisumi.com)>  
**Sent:** Tuesday, April 15, 2025 3:04 PM  
**To:** Suraj Parkash <[suraj.parkash@krisumi.com](mailto:suraj.parkash@krisumi.com)>  
**Cc:** Rashim Gandotra <[rashim.gandotra@krisumi.com](mailto:rashim.gandotra@krisumi.com)>; Abhishek Tomar <[abhishek.tomar@krisumi.com](mailto:abhishek.tomar@krisumi.com)>  
**Subject:** FW: External Mail :Quotation-HR98K6309

Dear Suraj San,

PFA the – the proposal received for renewal of insurance for Company Innova Car HR98K6309, being used by Yuka San.

Kindly prepare login note for approval , we would like to continue with existing vendor, being registered service provider with us.

Expanse – Admin Budget.

Warm Regards,



Ashok Kumar

Assistant General Manager – Facility Management

Email: [ashok.kumar@krisumi.com](mailto:ashok.kumar@krisumi.com)

Mobile: +91 9810256162

Sector 36A, Gurugram



Website: [www.krisumi.com](http://www.krisumi.com) | Take a walkthrough from home: [www.krisumiexperience.com](http://www.krisumiexperience.com)



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**From:** BHUPENDER YADAV <[bvadav1990@gmail.com](mailto:bvadav1990@gmail.com)>

**Sent:** 14 April 2025 08:46

**To:** Ashok Kumar <[ashok.kumar@krisumi.com](mailto:ashok.kumar@krisumi.com)>

**Subject:** External Mail :Quotation-HR98K6309

Dear Sir

Plz Find attached this year Quotation (2025-2026) with previous year policy (2024-2025)

Any query plz call

Thanks & Rgds

Bhupender Yadav

9716100665