

# PROFORMA INVOICE

<b>Vastukala Consultants (I) Pvt Ltd</b> Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. <b>PG-6121/22-23</b>	Dated <b>28-Mar-23</b>
Buyer (Bill to)  <b>Cosmos Bank</b> MULUND (EAST) Pornima Darshan Housing Socitey, 90 Feet DP Road Mulund East, MUMBAI - 400081 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment <b>AGAINST REPORT</b>
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. <b>30637 / 46473</b>	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	<b>VALUATION FEE</b> <i>(Technical Inspection and Certification Services)</i>	997224	18 %	<b>4,000.00</b>
	<b>CGST</b>			<b>360.00</b>
	<b>SGST</b>			<b>360.00</b>
<b>Total</b>				<b>₹ 4,720.00</b>

Amount Chargeable (in words) E. & O.E

**Indian Rupee Four Thousand Seven Hundred Twenty Only**

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	4,000.00	9%	360.00	9%	360.00	720.00
<b>Total</b>	<b>4,000.00</b>		<b>360.00</b>		<b>360.00</b>	<b>720.00</b>

Tax Amount (in words) : **Indian Rupee Seven Hundred Twenty Only**

**Company's Bank Details**

Bank Name : The Cosmos Co-Operative Bank Ltd  
 A/c No. : 0171001022668  
 Branch & IFS Code : Vileparle & COSB0000017



UPI Virtual ID : Vastukala@icici

**Remarks:**

Mr. Sudeep Deepak Bagkar & Mrs. Ankita Sudeep Bagkar - Residential Flat No. 16, 4th Floor, Wing -A, "Akshay Apartments Co-op. Hsg. Soc. Ltd.", Gavanpada Road, Mulund (West), Mumbai - 400 081, State - Maharashtra, Country - India

Company's PAN : **AADCV4303R**

**Declaration**

NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.  
 MSME Registration No. - 27222201137

for Vastukala Consultants (I) Pvt Ltd

*Rahul*  
 Authorised Signatory

This is a Computer Generated Invoice



**Vastukala Consultants (I) Pvt. Ltd.**

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## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owners: **Mr. Sudeep Deepak Bagkar & Mrs. Ankita Sudeep Bagkar**

Residential Flat No. 16, 4<sup>th</sup> Floor, Wing -A, "Akshay Apartments Co-op. Hsg. Soc. Ltd.", Gavanpada Road, Mulund (East), Mumbai – 400 081, State – Maharashtra, Country – India.

Latitude Longitude - 19°10'25.3"N 72°57'51.9"E

### Valuation Prepared for:




**Cosmos Bank  
Mulund (East) Branch**

Pornima Darshan Housing Society, 90 Feet DP Road, Mulund (East), Mumbai – 400081, State - Maharashtra, Country – India.



#### Our Pan India Presence at :

- |   |  |   |  |
|---|--|---|--|
|  Mumbai    |  Aurangabad |  Pune      |  Rajkot |
|  Thane     |  Nanded     |  Indore    |  Raipur |
|  Delhi NCR |  Nashik     |  Ahmedabad |  Jaipur |

-  **Regd. Office** : 121, 1st Floor, Akruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA
-  TeleFax : +91 22 28371325/24
-  [mumbai@vastukala.org](mailto:mumbai@vastukala.org)



## VALUATION OPINION REPORT

The property bearing Residential Flat No. 16, 4<sup>th</sup> Floor, Wing -A, "Akshay Apartments Co-op. Hsg. Soc. Ltd.", Gavanpada Road, Mulund (East), Mumbai – 400 081, State – Maharashtra, Country – India belongs to **Mr. Sudeep Deepak Bagkar & Mrs. Ankita Sudeep Bagkar.**

Boundaries of the property.

North	:	Gavanpada Road
South	:	Mukund Society
East	:	Harishchandrav Smruti Building
West	:	Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for **₹ 87,37,825.00 (Rupees Eighty Seven Lakh Thirty Seven Thousand Eight Hundred Twenty Five Only).**

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO  
CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report

Digitally signed by MANOJ BABURAO CHALIKWAR  
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., ou=INDIA, email=manoj@vastukala.com, c=IN, postalCode=400081, st=Maharashtra, serialNumber=1, uri=http://www.vastukala.com, cn=MANOJ BABURAO CHALIKWAR  
Date: 2023.03.29 11:11:57 +05:30

Auth. Sign.



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### Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
Thane	Nanded	Indore	Raipur
Delhi NCR	Nashik	Ahmedabad	Jaipur

Regd. Office : 121, 1st Floor, Ackruti Star,  
Central Road, MIDC, Andheri (E),  
Mumbai - 400 093, (M.S.), INDIA  
TeleFax: +91 22 28371325/24  
mumbai@vastukala.org







26	<b>RENTS</b>		
	(i)	Names of tenants/ lessees/ licensees, etc	Mr. Bhushan Kambli
	(ii)	Portions in their occupation	Fully Occupied
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 18,000.00 present rental income per month
	(iv)	Gross amount received for the whole property	Information not available
27	Are any of the occupants related to, or close to business associates of the owner?		Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.
	<b>SALES</b>		
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records
39	Land rate adopted in this valuation		N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.



**Residential Flat:**

The residential flat under reference is situated on the 4<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath + Passage. (i.e. 1 BHK + WC + Bath). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush door, Aluminum sliding windows & Casing Capping electrification & Open plumbing.

**Valuation as on 28<sup>th</sup> March 2023**

The Built Up Area of the Residential Flat	:	415.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	:	2002 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	21 Years
Cost of Construction	:	415.00 Sq. Ft. X ₹ 3,000.00 = ₹ 12,45,000.00
Depreciation $\{(100-10) \times 21 / 60\}$	:	31.50%
Amount of depreciation	:	₹ 3,92,175.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,33,330.00 per Sq. M. i.e. ₹ 12,387.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 1,19,510.00 per Sq. M. i.e. ₹ 11,103.00 per Sq. Ft.
Prevailing market rate	:	₹ 22,000.00 per Sq. Ft.
Value of property as on 28.03.2023	:	415.00 Sq. Ft. X ₹ 22,000.00 = ₹ 91,30,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 28.03.2023	:	₹ 91,30,000.00 - ₹ 3,92,175.00 = ₹ 87,37,825.00
Total Value of the property	:	₹ 87,37,825.00
The realizable value of the property	:	₹ 78,64,043.00
Distress value of the property	:	₹ 69,90,260.00
Insurable value of the property	:	₹ 12,45,000.00
Guideline value of the property	:	₹ 46,07,745.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 16, 4<sup>th</sup> Floor, Wing -A, "Akshay Apartments Co-op. Hsg. Soc. Ltd.", Gavanpada Road, Mulund (East), Mumbai – 400 081, State – Maharashtra, Country – India for this particular purpose at ₹ 87,37,825.00 (Rupees Eighty Seven Lakh Thirty Seven Thousand Eight Hundred Twenty Five Only) as on 28<sup>th</sup> March 2023.



## NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **28<sup>th</sup> March 2023** is **₹ 87,37,825.00 (Rupees Eighty Seven Lakh Thirty Seven Thousand Eight Hundred Twenty Five Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

## **PART III- DECLARATION**

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

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**ANNEXURE TO FORM 0-1**

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 6 <sup>th</sup> Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 <sup>th</sup> Floor
3.	Year of construction	2002 (As per Occupancy certificate)
4.	Estimated future life	39 Years Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6.	Type of foundations	R.C.C. Foundation
7.	Walls	All external walls are 9" thick and partition walls are 6" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush doors, Powder Coated Aluminium sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Casing capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Open plumbing
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	Provided
18.	No. of lifts and capacity	1 Lift
19.	Underground sump – capacity and type of construction	R.C.C tank
20.	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21.	Pumps- no. and their horse power	May be provided as per requirement
22.	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

### Actual site photographs









## Ready Reckoner Rate

DIVISION / VILLAGE : MULUND EAST Commence From 1st April 2022 To 31st March 2023						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: All the Property between the Railway Line and the East bounded to the Express Highway.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
124	124/570	67520	133330	153220	224800	139250
C. T. S. No. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 61, 77, 115, 121, 135, 136, 137, 138, 139, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257,						
<a href="#" style="background-color: #2e7d32; color: white; padding: 2px;">Compare With Previous Year</a> <span style="float: right; background-color: #2e7d32; color: white; padding: 2px;">↓</span>						

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,33,330.00			
No increase for all floors from ground to 4th floors	-			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)</b>	<b>1,33,330.00</b>	<b>Sq. Mtr.</b>	<b>12,387.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	67,520.00			
The difference between land rate and building rate (A – B = C)	65,810.00			
Depreciation Percentage as per table (D) [100% - 21%] (Age of the Building – 21 Years)	79%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>1,19,510.00</b>	<b>Sq. Mtr.</b>	<b>11,103.00</b>	<b>Sq. Ft.</b>

### **Multi-Storied building with Lift**

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

**Table – D: Depreciation Percentage Table**

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

## Price Indicators

**magicbricks** Buy | Rent | Sell | Home Loans

Get priority access & benefits with **MEL Prime** | Unlock exclusively Reserved Owner Properties | **Join EL Prime @ 50% OFF**

Posted on: Jan 21, 23 | Property ID: 60963225

**₹1.75 Cr** Get ₹92,500 cashback on Home Loan | ONLY ON MAGICBRICKS

680 Sq ft 2 BHK Flat For Sale in **Gavan Pada, Mumbai**

2 Beds | 2 Baths | Furnished

Carpet Area: 680 sqft • ₹25.72/sqft | Floor: 8 (Out of 8 Floors) | Transaction Type: Resale

Status: Ready to Move | Furnished Status: Furnished | Age Of Construction: Above 20 Years

Contact Owner: Anagha - 91-9700000924

Your Name: | Email: | (IND) 91 | Mobile Number: | I Agree to Magicbricks Terms of Use

**Get Contact Details**

Contact Owner | Get Phone No. | Last contact made 12 days ago

**More Details**

Price Breakup: ₹1.75 Cr

Address: Gavan Pada, Mumbai - Central Line, Maharashtra

Furnish: Furnished

**NOBROKER**

2 BHK Flat in Dhanwarpada Chs For Sale in Mulund East

₹1.12 Cr | ₹15,855/Month | 612 sq ft

2 Bedroom | 2 Bathroom | Semi-Furnished

View Details

Report what you like about this property

Liked by: Priya, Anil, Arjun, Anshu

**Overview**

Legal Status	Ready to Move	Construction Type	Self-Owned
Interior Decoration	Full	Flooring	Marble Tiles
Service Area	612 Sq Ft	Open Area	100 Sq Ft
Furnishing Status	Semi-Furnished	Heating	Yes
View	East	Heating	Electricity
Land Security	No		

**Activity On This Property**

2 Jan 23 | ₹ 15 | 15.41

**Similar Properties**

2 BHK Flat in Dhanwarpada Chs For Sale in Mulund East



## Price Indicators

**99acres** Buy - Enter Locality / Project / Society / Category

Posted on Feb 14, 2023 | Ready to move

**₹1.05 Cr** ₹20,000 per sq.ft. **1BHK 2Baths**

Estimated EMI: ₹22,894

**NEW STATUS** NOT AVAILABLE Website: <https://maharashtra.gov.in>

Overview | Dealer Details | Price Trends | Locality Reviews | Recommendations | Article

**Property (70)**

**Carpet area:** 416 sq.ft. 18.11 x 23.01

**Price:** ₹1.05 Crores+ Govt Charges & Tax @ 25,119 per sq.ft. View Price Details

**Floor Number:** 2<sup>nd</sup> of 7 Floors

**Overlooking:** Main Road

**Bedrooms:** 1 Bedroom, 2 Bathrooms, No Balcony

**Society:** Sai Asha Daya, Keesom Nagar, Central Mumbai suburbs

**Location:** East

**Project Age:** 10+ Year Old

**Places nearby** Nesam Nagar, Central Mumbai suburbs, Mumbai [View All \(50\)](#)

**99acres** Buy - Enter Locality / Project / Society / Category

Posted on Feb 21, 2023 | Ready to move

**₹1.3 Cr** ₹16,455 per sq.ft. **1BHK 1Bath**

Estimated EMI: ₹28,832

**NEW STATUS** NOT AVAILABLE Website: <https://maharashtra.gov.in>

Overview | Owner Details | Price Trends | Registry Record | Explore Locality | Recomm

**Property (7)**

**Built Up area:** 790 sq.ft. 27.00 x 29.26

**Carpet area:** 520 sq.ft. 18.11 x 28.71

**Price:** ₹1.3 Crores+ Govt Charges & Tax @ 16,455 per sq.ft. View Price Details

**Floor Number:** Ground of 3 Floors

**Project Age:** 10+ Year Old

**Bedrooms:** 1 Bedroom, 1 Bathroom, 1 Balcony

**Society:** Mukand Society, Gavanpada, Central Mumbai suburbs

**Places nearby** Raj. No. 1, Gavanpada, Central Mumbai suburbs, Mumbai [View All \(50\)](#)



### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference as on **28<sup>th</sup> March 2023**.

The term Value is defined as

*"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".*

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

### **UNDER LYING ASSUMPTIONS**

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

**DECLARATION OF PROFESSIONAL FEES CHARGED**

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

**VALUATION OF THE PROPERTY PREMISES**

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 87,37,825.00 (Rupees Eighty Seven Lakh Thirty Seven Thousand Eight Hundred Twenty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ  
BABURAO  
CHALIKWAR  
Director

Digitally signed by MANOJ BABURAO CHALIKWAR  
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED, ou=ADMIN,  
2.5.4.20=9822b6c4ad15d03e0d39e2685915496c3d3  
5841333115279b12a18b5652, postalCode=400069,  
st=Maharashtra,  
serialNumber=1, cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,  
c=IN, postalCode=400069,  
Date: 2023.03.29 10:31:32 +05'30'

Auth. Sign.

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

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