

## 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-820/23-24</b>	Dated <b>27-May-23</b>
Buyer (Bill to) <b>COSMOS BANK- KANDIVALI(WEST)</b> Kandivali (West) Branch Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, 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>31222 / 2300821</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>2,000.00</b>
	<b>CGST</b>			<b>180.00</b>
	<b>SGST</b>			<b>180.00</b>
<b>Total:</b>				<b>₹ 2,360.00</b>

Amount Chargeable (in words) E. & O.E  
**Indian Rupee Two Thousand Three Hundred Sixty Only**

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,000.00	9%	180.00	9%	180.00	360.00
<b>Total</b>	<b>2,000.00</b>		<b>180.00</b>		<b>180.00</b>	<b>360.00</b>

Tax Amount (in words) : **Indian Rupee Three Hundred Sixty 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  
 for Vastukala Consultants (I) Pvt Ltd

**Remarks:**  
 Ketan C. Undre & Nidhi Ketan Undre - Residential Flat  
 No. 303, 3rd Floor, Building No. C-27, "Poonam Nagar  
 Building C-26/27 Co-Op. Hsg. Soc. Ltd.", Poonam  
 Nagar, Mira Road (East), Thane - 401 107, 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

*Patel*  
 Authorised Signatory

This is a Computer Generated Invoice



## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owners: Ketan C. Undre & Nidhi Ketan Undre

Residential Flat No. 303, 3<sup>rd</sup> Floor, Building No. C-27, "Poonam Nagar Building C-26/27 Co-Op. Hsg. Soc. Ltd.",  
Poonam Nagar, Mira Road (East), Thane - 401 107, State - Maharashtra, Country - India.

Latitude Longitude - 19°16'43.4"N 72°51'51.8"E

### Valuation Prepared for:

**Cosmos Bank  
Kandivali (West) Branch**

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067,  
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, Ackruti Star,  
Central Road, MIDC, Andheri (E),  
**Mumbai - 400 093, (M.S.), INDIA**  
TeleFax : +91 22 28371325/24  
mumbai@vastukala.org



**Valuation Report of Residential Flat No. 303, 3<sup>rd</sup> Floor, Building No. C-27, "Poonam Nagar Building C-26/27 Co-Op. Hsg. Soc. Ltd.", Poonam Nagar, Mira Road (East), Thane - 401 107, State - Maharashtra, Country - India.**

*Form 0-1*

(See Rule 8 D)

**REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)**

**GENERAL:**

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 27.05.2023 for Bank Loan Purpose
2	Date of inspection	03.05.2023
3	Name of the owner/ owners	<b>Ketan C. Undre &amp; Nidhi Ketan Undre</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	<b>Address:</b> Residential Flat No. 303, 3 <sup>rd</sup> Floor, Building No. C-27, "Poonam Nagar Building C-26/27 Co-Op. Hsg. Soc. Ltd.", Poonam Nagar, Mira Road (East), Thane - 401 107, State - Maharashtra, Country - India.  <b>Contact Person:</b> Mr. Rameshbhai Bhuvra (Seller) Contact No. -
6	Location, street, ward no	Ward - Q, Poonam Nagar, Mira Road (East), Thane - 401 107
	Survey/ Plot no. of land	Survey No. 214 (Part)
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 367.00 (Area as per Actual Site Measurements)  <b>Built Up Area in Sq. Ft. = 425.00</b> <b>(Area as per Agreement for Sale)</b>
13	Roads, Streets or lanes on which the land is abutting	Ward - Q, Poonam Nagar, Mira Road (East), Thane - 401 107
14	If freehold or leasehold land	Free hold

15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
<b>IMPROVEMENTS</b>		
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Seller Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Seller Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MBMC norms Percentage actually utilized - Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 10,000.00 Expected rental income per month

	(iv) Gross amount received for the whole property	N.A.
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.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	<b>COST OF CONSTRUCTION</b>	
41	Year of commencement of construction and year of completion	Year of Completion – 2011 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.

43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	<b>Remark:</b>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 27.05.2023 for Residential Flat No. 303, 3<sup>rd</sup> Floor, Building No. C-27, "**Poonam Nagar Building C-26/27 Co-Op. Hsg. Soc. Ltd.**", Poonam Nagar, Mira Road (East), Thane - 401 107, State - Maharashtra, Country – India belongs to **Ketan C. Undre & Nidhi Ketan Undre.**

### We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 12.04.2023 between Mr. Rameshbhai Ranchhodhbhai Bhuva (the Transferor) And Ketan C. Undre & Nidhi Ketan Undre (the Transferees).
2	Copy of Occupancy Certificate No. MNP / NR / 756 / 2011 - 12 dated 30.05.2011 issued by Mira Bhayander Municipal Corporation.
3	Copy of Property Tax Bill No. 8979366 dated 19.05.2022 in the name of Mr. Rameshbhai Ranchhodhbhai Bhuva issued by BMC.
4	Copy of Society Maintenance Bill No. 6395 dated 01.01.2023 in the name of Mr. Rameshbhai Ranchhodhbhai Bhuva issued by Poonam Nagar Building C-26/27 Co-Op. Hsg. Soc. Ltd.

### LOCATION:

The said building is located at Survey No. 214 (Part) of Village Mira, Q Ward in Mira Road (East), Thane - 401 107. The property falls in Residential Zone. It is at a walking distance of 1.2 Km. from Mira Road railway station.

### BUILDING:

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building external condition is Good. The building is used for residential purpose. 3<sup>rd</sup> Floor is having 4 Residential Flats. The building is without lift.

### Residential Flat:

The residential flat under reference is situated on the 3<sup>rd</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath (i.e. **1 BHK + WC + Bath**). The residential flat is finished with Ceramic tiles flooring, Teak wood door frame with safety doors, Powder Coated Aluminum sliding windows & Concealed electrification & plumbing, Cement plastering with POP Finished.

**Valuation as on 27<sup>th</sup> May 2023**

<b>The Built Up Area of the Residential Flat</b>	<b>:</b>	<b>425.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	2011 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	12 Years
Cost of Construction	:	425.00 X 2,500.00 = ₹ 10,62,500.00
Depreciation	:	18.00%
Amount of depreciation	:	₹ 1,91,250.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 83,045.00 per Sq. M. i.e. ₹ 7,715.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 76,524.00 per Sq. M. i.e. ₹ 7,109.00 per Sq. Ft.
Prevailing market rate	:	₹ 12,000.00 per Sq. Ft.
<b>Value of property as on 27.05.2023</b>	<b>:</b>	<b>425.00 Sq. Ft. X ₹ 12,000.00 = ₹ 51,00,000.00</b>

(Area of property x market rate of developed land & Residential premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

<b>Depreciated fair value of the property as on 27.05.2023</b>	<b>:</b>	<b>₹ 51,00,000.00 - 1,91,250.00 = ₹ 49,08,750.00</b>
<b>Total Value of the property</b>	<b>:</b>	<b>₹ 49,08,750.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 44,17,875.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 39,27,000.00</b>
<b>Insurable value of the property (425.00 X 2,500.00)</b>	<b>:</b>	<b>₹ 10,62,500.00</b>
<b>Guideline value of the property (425.00 X 7,109.00)</b>	<b>:</b>	<b>₹ 30,21,325.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 303, 3<sup>rd</sup> Floor, Building No. C-27, "Poonam Nagar Building C-26/27 Co-Op. Hsg. Soc. Ltd.", Poonam Nagar, Mira Road (East), Thane - 401 107, State - Maharashtra, Country - India for this particular purpose at **₹ 49,08,750.00 (Rupees Forty Nine Lakh Eight Thousand Seven Hundred Fifty Only) as on 27<sup>th</sup> May 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 **27<sup>th</sup> May 2023** is **₹ 49,08,750.00 (Rupees Forty Nine Lakh Eight Thousand Seven Hundred Fifty 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

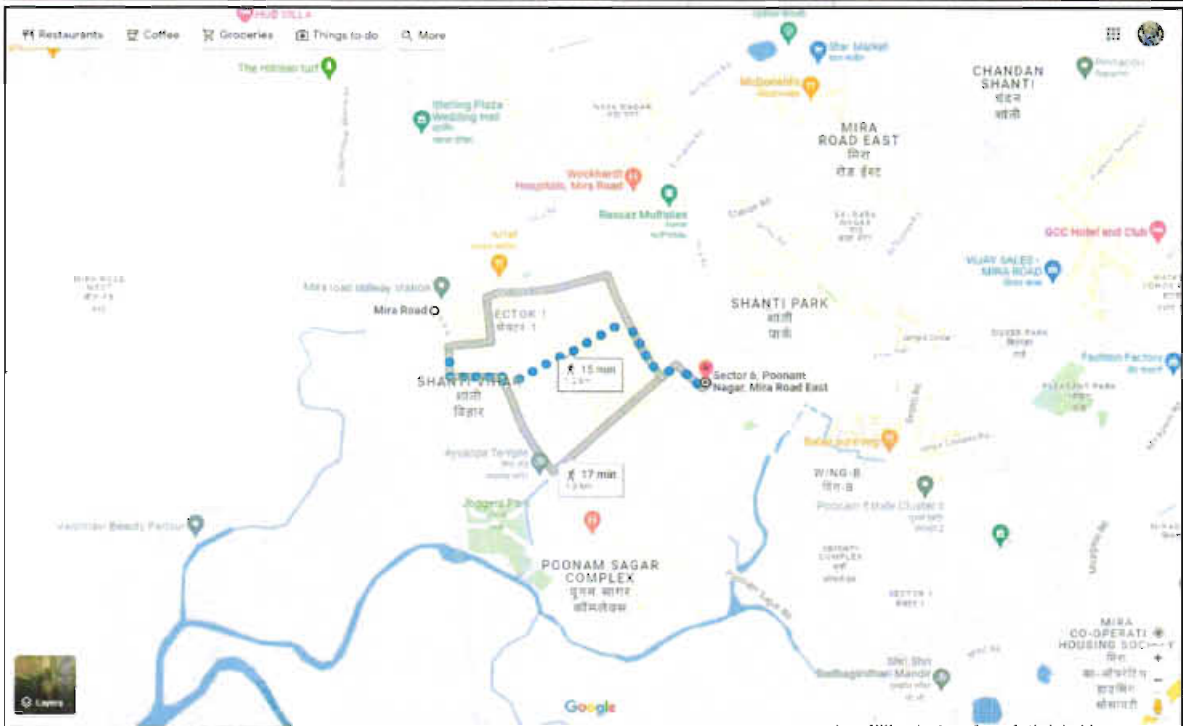
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 Upper Floors.
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 <sup>rd</sup> Floor.
3.	Year of construction	Year of Completion – 2011 (As per Occupancy Certificate)
4.	Estimated future life	48 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 safety door, Powder Coated Aluminium sliding windows
10.	Flooring	Ceramic tiles flooring
11.	Finishing	Cement plastering with POP Finished
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(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	No 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




## Route Map of the property Site u/r




**Latitude Longitude - 19°16'43.4"N 72°51'51.8"E**

**Note:** The Blue line shows the route to site from nearest railway station (Mira Road – 1.2 Km.)

## Ready Reckoner Rate


**Department of  
Registration & Stamps**  
Government Of Maharashtra

**नोंदणी व मुद्रांक  
विभाग**  
महाराष्ट्र शासन



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**Location Details**

Select Type:  Development Agreement  Tenant Occupied  Other

Division Name:  [Help on Division](#)

District Name:  Taluka Name:  Village/Zone Name:

Attribute:  SubZone Name:

Mahapalika Area:

Open Land	Residence	Office	Shop	Industry	Unit
28700	97700	111980	122100	111980	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	97,700.00			
Reduced by 15% on Flat Located on 3 <sup>rd</sup> Floor	14,655.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>83,045.00</b>	<b>Sq. Mtr.</b>	<b>7,715.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	28,700.00			
The difference between land rate and building rate (A – B = C)	54,345.00			
Depreciation Percentage as per table (D) [100% - 12%] (Age of the Building – 12 Years)	88%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>76,524.00</b>	<b>Sq. Mtr.</b>	<b>7,109.00</b>	<b>Sq. Ft.</b>

### Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.


	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

**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

**1 RK Flat In Poonam Nagar Chs.Ltd For Sale In Mira Road**



**Characteristics:**

- Flat
- 275
- 1

**Price:** 3,200,000 INR

Equipments and details

Detail Info

1 RK in New Shree jagga for sale in well location at 10 km of a bus stop of this city. The floor is over 275 sqft. It even comes with special looking for a 2 job and New. This flat having terrace of 400 sqft.

99acres

Buy - Entire Property / Project / New / Land Only

₹42 Lac

1RK 1Bath

Built Up area: 305 sqft

₹42 Lac @ 10,900 per sqft

1 Room, 1 Bathroom, 0+ Balcony

whishi shahi dhadri apartment Mira Road, Mira Road And Beyond

10+ Year Old

## Price Indicators

The screenshot shows a property listing on the 99acres website. The main details are: Price: ₹33 Lac @ 14,601 per sq.ft. Estimated EM: ₹25,357. Property Type: 1RK 1Bath. Location: Shiv Prerna CHS, Mira-Bhayandar, Mira Road And Beyond. The listing is marked as 'NOT AVAILABLE' with a website link: https://maharashtra.99acres.gov.in/. Navigation tabs include Overview, Owner Details, Explore Locality, Recommendations, and Articles. Key features listed include: Carpet area: 226 sq.ft., Price: ₹33 Lac+ Govt Charges & Tax @ 14,601 per sq.ft. (negotiable), Floor Number: 1<sup>st</sup> of 18 Floors, and Property Age: 5 to 10 Year Old. A 'Request Photos' button is visible at the bottom left of the listing area.

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### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **27<sup>th</sup> May 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 knowledgeable 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 neighbourhood 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 ₹ 49,08,750.00 (Rupees Forty Nine Lakh Eight Thousand Seven Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO  
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR  
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., c=INDIA  
2.5.4.20=MANOJ BABURAO CHALIKWAR, serial=2019010101, version=3, email=manoj.chalikwar@vastukala.com, cn=MANOJ BABURAO CHALIKWAR  
Date: 2023.09.27 16:19:49 +05'30'

Director

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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