

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd B1-001, U/B FLOOR, BOOMERANG, CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-1701/23-24	Dated 24-Jul-23
Buyer (Bill to) COSMOS BANK - VILEPARLE EAST Vile Parle (East) Branch Pratik Avenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 002680 / 2301755	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	6,000.00
	CGST			540.00
	SGST			540.00
Total				₹ 7,080.00

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

Indian Rupee Seven Thousand Eighty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	6,000.00	9%	540.00	9%	540.00	1,080.00
Total			540.00		540.00	1,080.00

Tax Amount (in words) : **Indian Rupee One Thousand Eighty Only**

Remarks:
 Mr. Sushil Sudhakar Deshpande & Mrs. Delna Sushil Deshpande - Amalgamated Residential Flat No. 705 & 706, 7th Floor, Wing - E, "Lok Sarita Co-op. Hsg. Soc. Ltd.", Military Road, Marol, Andheri (East), Mumbai, PIN Code - 400 059, 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

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

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 Owner: **Mr. Sushil Sudhakar Deshpande & Mrs. Delna Sushil Deshpande**

Amalgamated Residential Flat No. 705 & 706, 7th Floor, Wing - E, "Lok Sarita Co-op. Hsg. Soc. Ltd.", Military Road, Marol, Andheri (East), Mumbai, PIN Code - 400 059, State - Maharashtra, Country – India.

Latitude Longitude - 19°07'12.3"N 72°53'04.3"E

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Valuation Prepared for:

Cosmos Bank

Vile Parle Branch

Pratik Avenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State – Maharashtra, Country – India.



Our Pan India Presence at :

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

Regd. Office : B1-001, U/G Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

VALUATION OPINION REPORT

The property bearing Amalgamated Residential Flat No. 705 & 706, 7th Floor, Wing - E, "Lok Sarita Co-op. Hsg. Soc. Ltd.", Military Road, Marol, Andheri (East), Mumbai, PIN Code - 400 059, State - Maharashtra, Country - India belongs to **Mr. Sushil Sudhakar Deshpande & Mrs. Delna Sushil Deshpande.**

Boundaries of the property.

North	:	Internal Road & Lok Yamuna CHSL
South	:	Lok Sarita Park
East	:	Durga Apartment
West	:	Internal Road

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 **₹ 1,71,24,828.00 (Rupees One Crore Seventy One Lakh Twenty Four Thousand Eight Hundred Twenty Eight 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.

Sharadkumar B.
Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
ou=Vastukala Consultants (I) Pvt. Ltd., o=C.M.D.,
email=cmd@vastukala.org, c=IN
Date: 2023.07.25 10:28:33 +05'30'



C.M.D.

Auth. Sign



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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



Our Pan India Presence at :

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

Regd. Office : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
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Valuation Report of Amalgamated Residential Flat No. 705 & 706, 7th Floor, Wing - E, "Lok Sarita Co-op. Hsg. Soc. Ltd.", Military Road, Marol, Andheri (East), Mumbai, PIN Code - 400 059,

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 24.07.2023 for Bank Loan Purpose								
2	Date of inspection	22.07.2023								
3	Name of the owner/ owners	Mr. Sushil Sudhakar Deshpande & Mrs. Delna Sushil Deshpande.								
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	Address: Amalgamated Residential Flat No. 705 & 706, 7 th Floor, Wing - E, "Lok Sarita Co-op. Hsg. Soc. Ltd.", Military Road, Marol, Andheri (East), Mumbai, PIN Code - 400 059, State - Maharashtra, Country - India. Contact Person: Rahul Sarkar (Tenant)								
6	Location, street, ward no	Military Road								
7	Survey/ Plot no. of land	Survey No. 8, 16, 17, Hissa No. 4, 5, 9 & 10 (pt), CTS No. 284/1, 138, 139 & Others of Village - Marol								
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								
	LAND									
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 695.00 (Area as per Actual Site Measurement) Built up Area in Sq. Ft. <table border="1"> <thead> <tr> <th>Flat No.</th> <th>Built up Area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>705</td> <td>243.00</td> </tr> <tr> <td>706</td> <td>610.00</td> </tr> <tr> <td>Total Area</td> <td>853.00</td> </tr> </tbody> </table> (Area as per Agreement for sale)	Flat No.	Built up Area in Sq. Ft.	705	243.00	706	610.00	Total Area	853.00
Flat No.	Built up Area in Sq. Ft.									
705	243.00									
706	610.00									
Total Area	853.00									
13	Roads, Streets or lanes on which the land is	Military Road								

	abutting	
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.
	IMPROVEMENTS	
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?	Tenant Occupied - Rahul Sarkar
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MCGM norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Rahul Sarkar
	(ii) Portions in their occupation	Fully Occupied

	year of completion	for Sale)
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.
	Remark: As per inspection, the flat no. 705 & 706 are internally amalgamated to form a single flat having Single entrance. For the purpose of valuation, we have considered area as per the agreement.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle Branch to assess fair market value as on 24.07.2023 for Amalgamated Residential Flat No. 705 & 706, 7th Floor, Wing - E, "Lok Sarita Co-op. Hsg. Soc. Ltd.", Military Road, Marol, Andheri (East), Mumbai, PIN Code - 400 059, State - Maharashtra, Country – India belongs to **Mr. Sushil Sudhakar Deshpande & Mrs. Delna Sushil Deshpande.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 11.03.2008
2	Copy of Share Certificate No. 51 dated 28.10.2018

LOCATION:

The said building is located at Survey No. 8, 16, 17, Hissa No. 4, 5, 9 & 10 (pt), CTS No. 284/1, 138, 139 & Others of Village – Marol, Andheri (East), Mumbai. The property falls in Residential Zone. It is at a walking distance 1.9 Km. from Marol Naka Metro station.

BUILDING:

The building under reference is having Stilt + 12 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 is used for residential purpose. 7th Floor is having 8 Residential Flat. The building external condition is normal.

Residential Flat:

The residential flat under reference is situated on the 7th Floor. As per inspection, two flats are internally amalgamated to form a single flat. It consists of 2 Bedroom + Living Room + Kitchen + 2 Toilets (i.e., **2 BHK 2 Toilets**). The residential flat is finished with Vitrified Tiles flooring, Teak wood door frame, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

Valuation as on 24th July 2023

The Total Built up Area of the Residential Flat	:	853.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2001 (As per agreement for Sale)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	22 Years
Cost of Construction	:	853.00 X 2,800.00 = ₹ 23,88,400.00
Depreciation $\{(100-10) \times 22 / 60\}$:	33.00%
Amount of depreciation	:	₹ 7,88,172.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,66,415.00 per Sq. M. i.e. ₹ 15,460.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,46,605.00 per Sq. M. i.e. ₹ 13,620.00 per Sq. Ft.
Prevailing market rate	:	₹ 21,000.00 per Sq. Ft.
Value of property as on 24.07.2023	:	853.00 Sq. Ft. X ₹ 21,000.00 = ₹ 1,79,13,000.00

(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)

Depreciated fair value of the property as on 24.07.2023	:	₹ 1,79,13,000.00 - ₹ 7,88,172.00 = ₹ 1,71,24,828.00
Total Value of the property	:	₹ 1,71,24,828.00
The realizable value of the property	:	₹ 1,54,12,345.00
Distress value of the property	:	₹ 1,36,99,862.00
Insurable value of the property	:	₹ 23,88,400.00
Guideline value of the property	:	₹ 1,16,17,860.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Amalgamated Residential Flat No. 705 & 706, 7th Floor, Wing - E, "Lok Sarita Co-op. Hsg. Soc. Ltd.", Military Road, Marol, Andheri (East), Mumbai, PIN Code - 400 059, State - Maharashtra, Country – India for this particular purpose at **₹ 1,71,24,828.00 (Rupees One Crore Seventy One Lakh Twenty Four Thousand Eight Hundred Twenty Eight Only).** as on **24th July 2023.**

NOTES

1. I, Sharadkumar B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **24th July 2023 is ₹ 1,71,24,828.00 (Rupees One Crore Seventy One Lakh Twenty Four Thousand Eight Hundred Twenty Eight 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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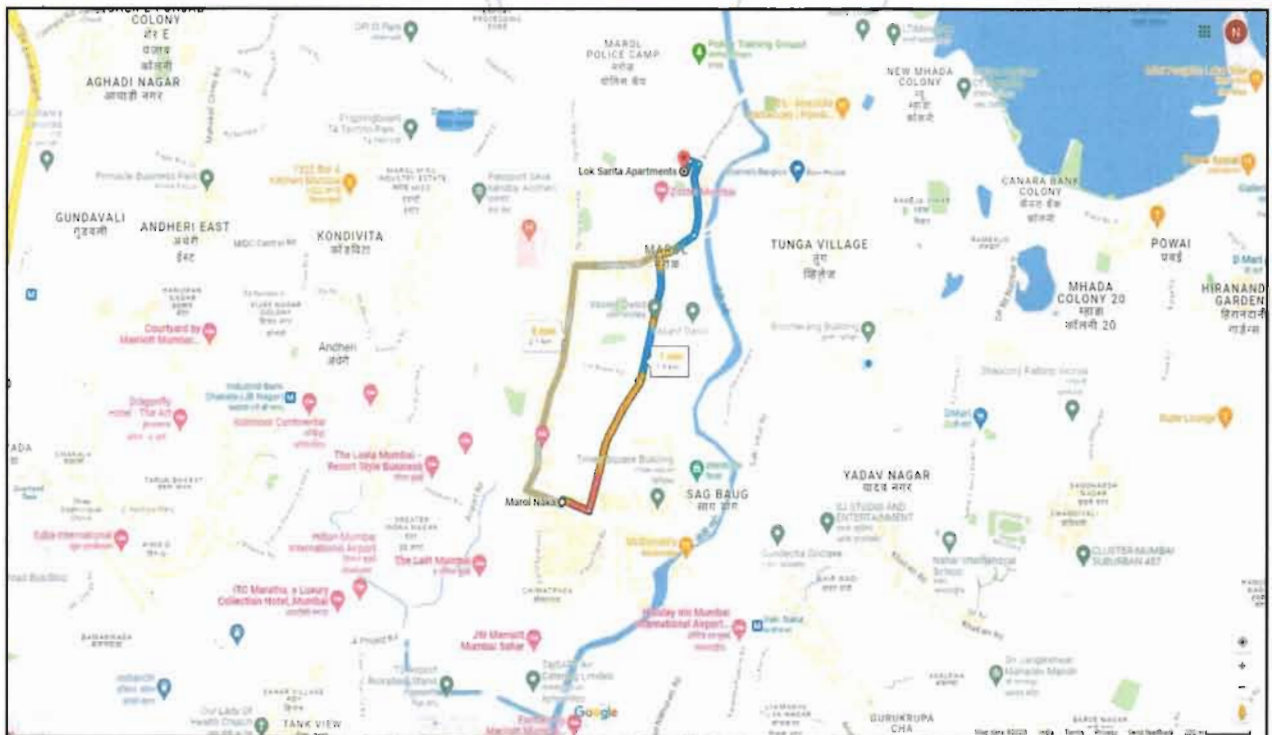
ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 12 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 7 th Floor
3.	Year of construction	2001 (As per Agreement for Sale)
4.	Estimated future life	38 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 shutters, Powder Coated Aluminum 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	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed 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	Not Provided
18.	No. of lifts and capacity	2 Lifts
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°07'12.3"N 72°53'04.3"E

Note: The Blue line shows the route to site from nearest railway station (Marol Naka Metro Station – 1.9 Km.)



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Ready Reckoner Rate

DIVISION / VILLAGE : MAROL
 Commence From 1st April 2023 To 31st March 2024

Type of Area	Urban	Local Body Type	Corporation "A" Class
Local Body Name	Municipal Corporation of Greater Mumbai		
Land Mark	Terrain: On North Village Boundary, on East Village Boundary, on South and West Village Boundary, and Pipe Line.		

Rate of Land + Building in ₹ per sq. m. Built-Up

Zone	Sub-Zone	Land	Residential	Office	Shop	Industrial
43	43/219	76370	158490	191380	208020	166420

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, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 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.

Compare With Previous Year
↓

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Price Indicators

square yards Mumbai Buy Rent Projects Agents Services Resources Intelligence Sell or Rent Property Log

Lok Sarita Apartments Govt. Registered Recent Transactions

Showing Last 12 Transactions

All **New Sale** Resale Lease

ProjectName	Date	Floor/Unit	Tower/Block	Area	Value	Rate/Sq. Ft.	Transaction Type
Lok Sarita Apartments Mans. Andheri East	2023-03-17	Floor 2, Unit 216	D	325 Sq. Ft.	₹ 4.06 Cr.	₹ 12,500	Sale
Lok Sarita Apartments Mans. Andheri East	2023-03-17	Floor 2, Unit 213	D	264 Sq. Ft.	₹ 54 L.	₹ 20,455	Sale
Lok Sarita Apartments Mans. Andheri East	2023-07-08	Floor 4, Unit 414	D	688 Sq. Ft.	₹ 7.18 Cr.	₹ 10,439	Sale
Lok Sarita Apartments Mans. Andheri East	2023-01-09	Floor 4, Unit 402	D	382 Sq. Ft.	₹ 65 L.	₹ 17,020	Sale
Lok Sarita Apartments Mans. Andheri East	2022-12-13	Floor 10, Unit 1036	D	482 Sq. Ft.	₹ 1.19 Cr.	₹ 24,793	Sale
Lok Sarita Apartments Mans. Andheri East	2022-12-13	Floor 10, Unit 1035	D	703 Sq. Ft.	₹ 26.9 L.	₹ 38,399	Sale
Lok Sarita Apartments Mans. Andheri East	2022-11-07	Floor 10, Unit 1038	D	229 Sq. Ft.	₹ 22.5 L.	₹ 98,136	Sale
Lok Sarita Apartments Mans. Andheri East	2022-11-04	Floor 10, Unit 1001	D	679 Sq. Ft.	₹ 1.77 Cr.	₹ 26,207	Sale
Lok Sarita Apartments Mans. Andheri East	2022-04-21	Floor 1, Unit 106	E	265 Sq. Ft.	₹ 74 L.	₹ 28,077	Sale

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **24th July 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 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 ₹ 1,71,24,828.00 (Rupees One Crore Seventy One Lakh Twenty Four Thousand Eight Hundred Twenty Eight Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

C.M.D.

Auth. Sign

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.07.25 10:28:51 +05'30'

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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

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