

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.	Dated
	PG-2805/23-24	7-Oct-23
	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
Buyer (Bill to) COSMOS BANK - BORIVALI WEST BORIWALI WEST Shop No 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West), Mumbai – 400092, GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Buyer's Order No.	Dated
	Dispatch Doc No.	Delivery Note Date
	3689/2302889	
	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 %	8,500.00
	CGST			765.00
	SGST			765.00
Total				₹ 10,030.00

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

Indian Rupee Ten Thousand Thirty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	8,500.00	9%	765.00	9%	765.00	1,530.00
Total	8,500.00		765.00		765.00	1,530.00

Tax Amount (in words) : **Indian Rupee One Thousand Five Hundred Thirty Only**

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

Remarks:
 "Mr. Shyam Rameshwar Goyal -Industrial Gala No. 52,
 1st Floor, ""Universal Industrial Premises Co-Op. Soc.
 Ltd.""
 I. B. Patel Road, Goregaon (East), Mumbai – 400 063,
 State – Maharashtra, Country – India.
 "



UPI Virtual ID : Vastukala@icici

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

Gitanjali
 Kulaye
 Authorised Signatory

This is a Computer Generated Invoice



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Shyam Rameshwar Goyal**

Industrial Gala No. 52, 1st Floor, "Universal Industrial Premises Co-Op. Soc. Ltd.",
I. B. Patel Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India.

Latitude Longitude - 19°09'38.2"N 72°51'11.2"E

Valuation Prepare for:

**Cosmos Bank
Borivali (West)**

Shop No. 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West),
Mumbai – 400 092, 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/B 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 Industrial Gala No. 52, 1st Floor, "Universal Industrial Premises Co-Op. Soc. Ltd.", I. B. Patel Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India belongs to **Mr. Shyam Rameshwar Goyal**.

Boundaries of the property.

North : I. B. Patel Road
South : Bachoodustrial Estate
East : Deven Industrial Estate
West : Rocky Industrial Estate

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 **₹ 89,44,125.00 (Rupees Eighty-Nine Lakh Forty-Four Thousand One 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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=ADMIN,
2.5.4.20=9822b6e4f8a3f5d6c38e0c799e2885913490c1d33041371
152791774825452, postalCode=400069, st=Maharashtra,
serialNumber=43a56a566ab8c08962a55a81e03c4f6311311d2411
4e28f2e29a327b62536c, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.07 15:04:56 +05'30'



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

Auth. Sign.



www.vastukala.org

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
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

**Valuation Report of Industrial Gala No. 52, 1st Floor, "Universal Industrial Premises Co-Op. Soc. Ltd.",
I. B. Patel Road, Goregaon (East), Mumbai – 400 063, 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 07.10.2023 for Bank Loan Purpose
2	Date of inspection	12.09.2023
3	Name of the owner/ owners	Mr. Shyam Rameshwar Goyal
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Industrial Gala No. 52, 1 st Floor, "Universal Industrial Premises Co-Op. Soc. Ltd.", I. B. Patel Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India. Contact Person: Mr. Shyam Rameshwar Goyal (Owner) Contact No. 7303237251
6	Location, street, ward no	I. B. Patel Road
	Survey/ Plot no. of land	C.T.S. No. 511 of Village Pahadi Goregaon
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Mixed 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. = 520.00 Loft Area in Sq. Ft. = 505.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 610.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is abutting	I. B. Patel Road
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	N. A.

	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	
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?	Seller Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
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	N.A.
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 26,000.00 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,	N. A.

	cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	
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.
	SALES	
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 Industrial Gala 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.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 1974 (As per Agreement 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 agreement built up area is 660.00 sq. ft and as per index-II built up area is 610.00 sq.ft.	

Hence, we area considered index-II area for this valuation purpose, which please note.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Borivali (West) Branch to assess fair market value as on 07.10.2023 for Industrial Gala No. 52, 1st Floor, "Universal Industrial Premises Co-Op. Soc. Ltd.", I. B. Patel Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India belongs to **Mr. Shyam Rameshwar Goyal**.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 25.09.2023 Between Smt. Kuver Ranmal Gala & Mr. Prakash Ranmal Gala (The Transferors) & Mr. Shyam Rameshwar Goyal (The Transferee).
---	----------------------------------------------------------------------------------------------------------------------------------------------------------------------

LOCATION:

The said building is located at C.T.S. No. 511 of Village Pahadi Goregaon. The property falls in Industrial Zone. It is at a walking distance from Goregaon Railway station.

BUILDING:

The building under reference is having Ground + 1st 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 Normal. The building is used for Industrial purpose. 1st Floor is having 75 Industrial Gala's. The building having No Lift.

Industrial Gala:

The Industrial Gala under reference is situated on the 1st Floor. The composition of Industrial Gala consists of Working Area + Cabin + Loft Area. The Industrial Gala is finished with Partly Kota & Partly Carpet flooring, Teak Wood door frame, M.S. Rolling shutters, Powder Coated Aluminum sliding windows with M. S. Grill & Casing Capping electrification & Concealed plumbing etc.

Valuation as on 07th October 2023

The Built-Up Area of the Industrial Gala	:	610.00 Sq. Ft.
------------------------------------------	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	Year of Completion – 1974 (As per Agreement for Sale)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	49 Years
Cost of Construction	:	610.00 X 2,500.00 = ₹ 15,25,000.00
Depreciation $\{(100-10) \times 49 / 60\}$:	73.50%
Amount of depreciation	:	₹ 11,20,875.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,35,622.00 per Sq. M. i.e., ₹ 12,600.00 per Sq. Ft.

Guideline rate (after depreciate)	:	₹ 1,00,243.00 per Sq. M. i.e., ₹ 9,313.00 per Sq. Ft.
Prevailing market rate	:	₹ 16,500.00 per Sq. Ft.
Value of property as on 07.10.2023	:	610.00 Sq. Ft. X ₹ 16,500.00 = ₹ 1,00,65,000.00

(Area of property x market rate of developed land & Industrial 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 07.10.2023	:	₹ 1,00,65,000.00 - ₹ 11,20,875.00 = ₹ 89,44,125.00
Total Value of the property	:	₹ 89,44,125.00
The Realizable value of the property	:	₹ 80,49,713.00
Distress value of the property	:	₹ 71,55,300.00
Insurable value of the property (610.00 X 2,500.00)	:	₹ 15,25,000.00
Guideline value of the property (610.00 X 9,313.00)	:	₹ 56,80,930.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Industrial Gala No. 52, 1st Floor, "**Universal Industrial Premises Co-Op. Soc. Ltd.**", I. B. Patel Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India for this particular purpose at **₹ 89,44,125.00 (Rupees Eighty Nine Lakh Forty Four Thousand One Hundred Twenty Five Only)** as on **07th October 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 **07th October 2023 is ₹ 89,44,125.00 (Rupees Eighty Nine Lakh Forty Four Thousand One 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:

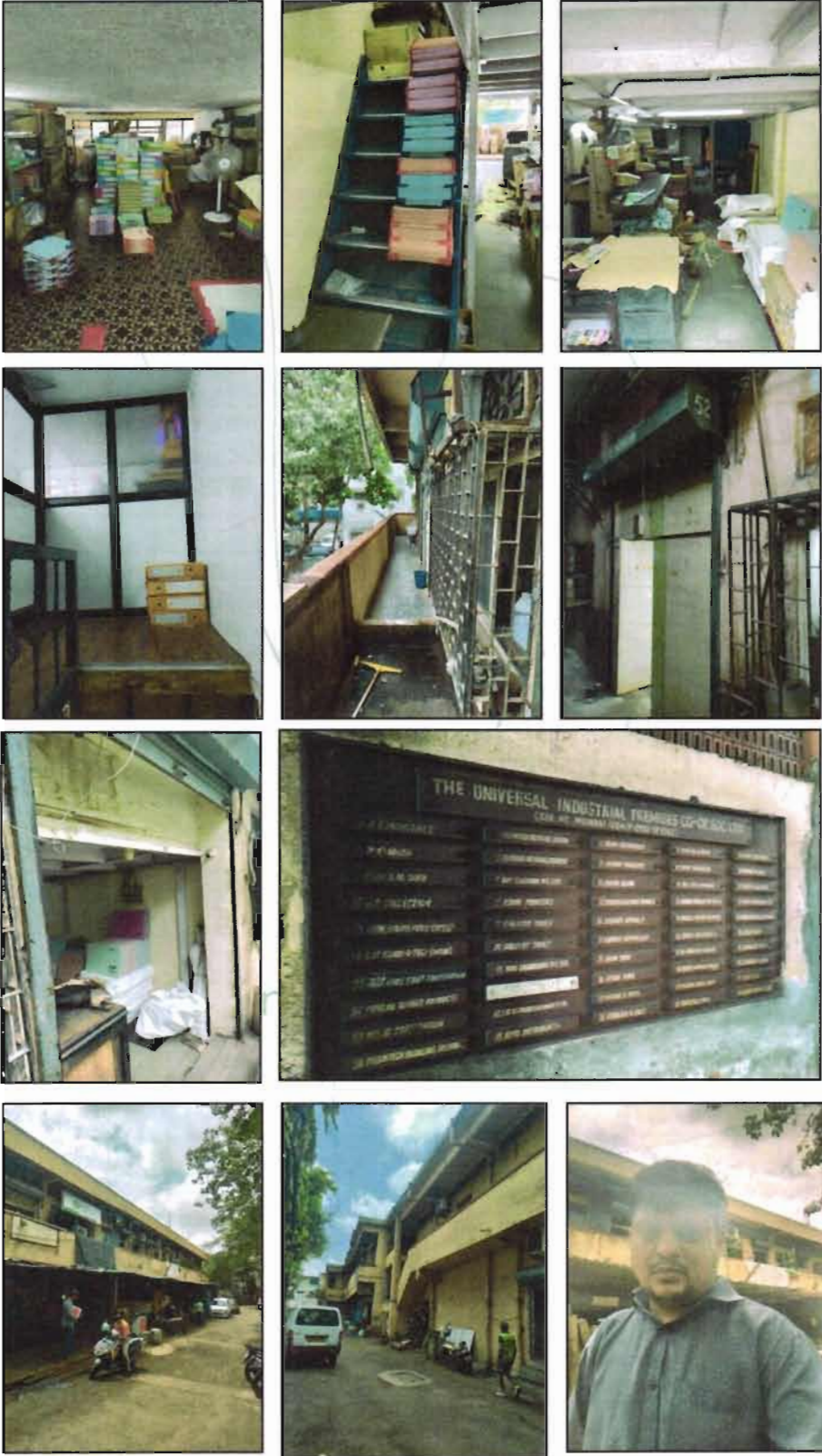


ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 1 st Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Industrial Gala situated on 1 st Floor
3.	Year of construction	Year of Completion – 1974 (As per Agreement for Sale)
4.	Estimated future life	11 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, M.S. Rolling shutters
10.	Flooring	Partly Kota & Partly Carpet 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 Caping 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	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

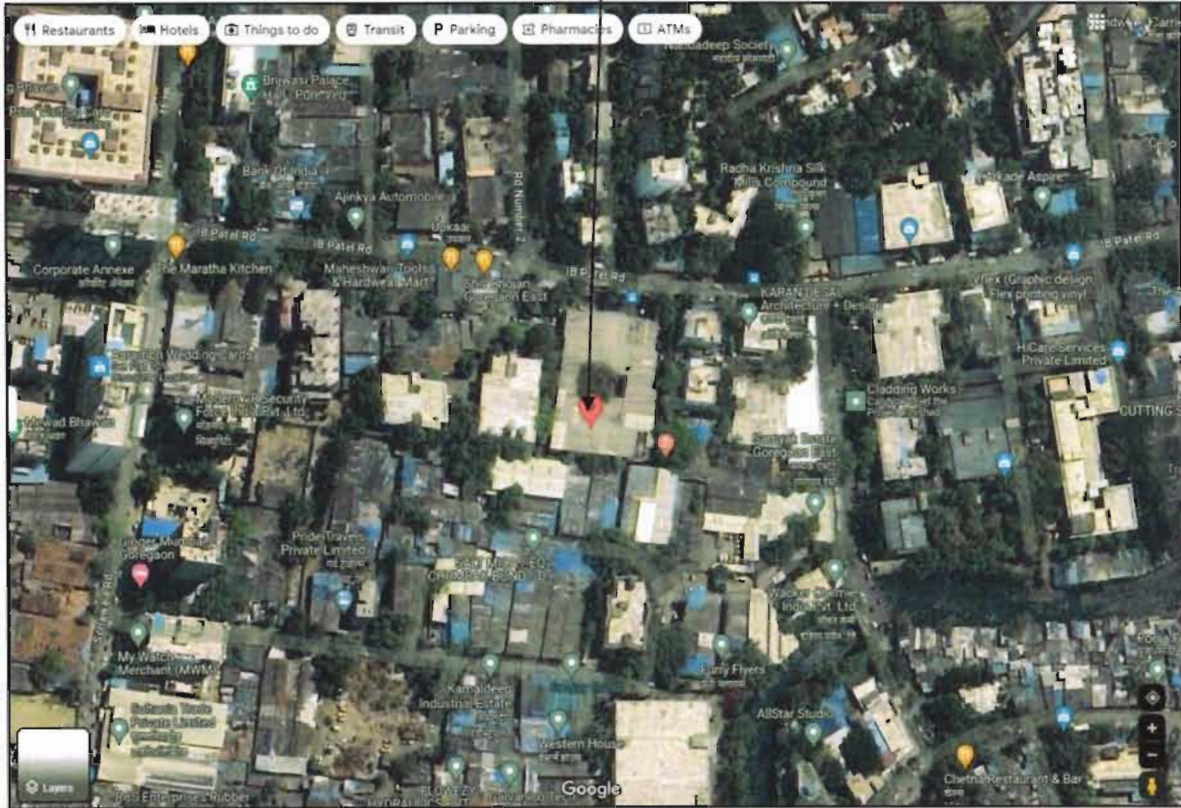


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°09'38.2"N 72°51'11.2"E

Note: The Blue line shows the route to site from nearest railway station (Goregaon – 1.00 Km.)



Think.Innovate.Create

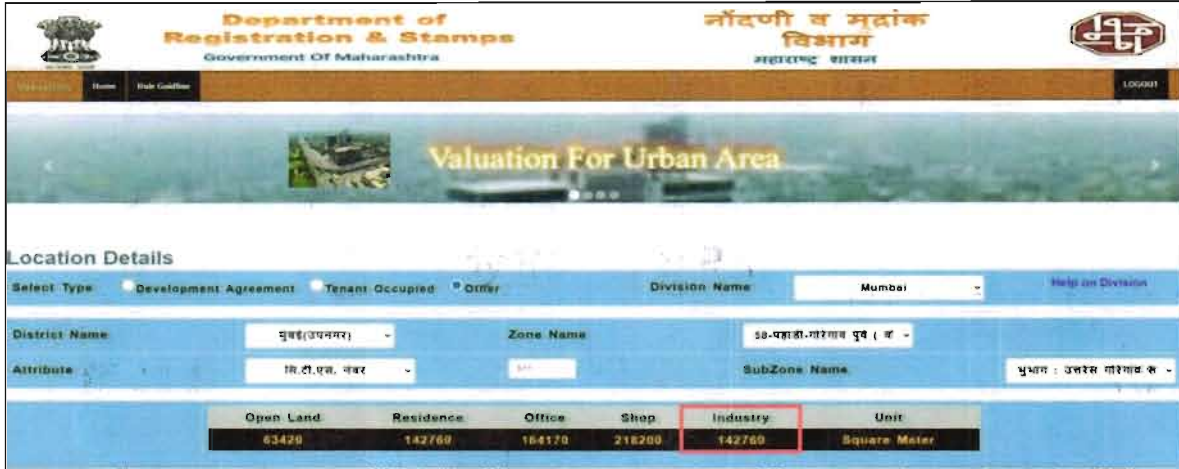
Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



Ready Reckoner Rate



Open Land	Residence	Office	Shop	Industry	Unit
63420	142760	164170	216200	142760	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,42,760.00			
Reduced by 5% on Flat Located on 1 st Floor	7,138.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,35,622.00	Sq. Mtr.	12,600.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	63,420.00			
The difference between land rate and building rate (A – B = C)	72,202.00			
Depreciation Percentage as per table (D) [100% - 49%] (Age of the Building – 49 Years)	51%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,00,243.00	Sq. Mtr.	9,313.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office/ industrial unit 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 Indicator

magicbricks
buy
rent
sell
Home Loans

₹1.45 Cr Etd. - ₹.62s | [Get Loan offers from 240 banks](#)

Industrial Building For Sale in **Goregaon East, Mumbai**

Ready to Move

Super Built-Up Area
750 sqft -
₹19,333/sqft

Type Of Ownership
Freehold

Transaction Type
Resale

Age Of Construction
15 to 20 years

Contact Owner
Book Site Visit

Last contact made 2 days ago

More Details

Price	₹1.45 Cr
Address	C-109, Gambhir Industrial State, Behind Pravasi Industrial State., Goregaon East, Mumbai - Western Mumbai, Maharashtra
Facilities	Lift
Pre-Leased Property	No

Description: This is a unique opportunity to acquire a prime industrial building in the bustling neighborhood of Goregaon East in Mumbai. This spacious and well-maintained property offers an id... [Read more](#)

Contact Owner

Think.Innovate.Create

Think.Innovate.Create

Vastukala Consultants (I) Pvt. Ltd.
 An ISO 9001:2015 Certified Company | www.vastukala.org

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **07th October 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 ₹ 89,44,125.00 (Rupees Eighty Nine Lakh Forty Four Thousand One Hundred Twenty Five 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) PRIVATE LIMITED,
ou=India, c=IN,
2.5.4.20=9822b6cMad35dc01e0c39e26865913490c3d33d413
33115279b17a1865652, postalCode=400069, st=Maharashtra,
serialNumber=41a56a206a0c09d8b2a55a86e4c7eb1f31bd2
e3f4a282a29a227b6255e, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.07 15:05:15 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Think.Innovate.Create