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MSME Reg No: UDYAM-MH-18-0083617

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CIN: U74120MH2010PTC207869

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

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mrs. Anita Yashwant Dixit & Mr. Yashwant Rampratap Dixit**

Residential Flat No. A-2/19, 3<sup>rd</sup> Floor, Wing – A, "**Darshan 'A' Building Co-op. Hsg. Soc. Ltd.**", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India.

Latitude Longitude - 19°25'04.7"N 72°49'10.1"E

### Intended Users

**Cosmos Bank**

**Bandra (West) Branch**

16, Lubina Turner Road, Opp. Tava Restaurant, Bandra (West), Mumbai – 400 050,  
State – Maharashtra, Country – India.



### Our Pan India Presence at :

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

### Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India

+91 2247495919

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## Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: Cosmos Bank / Bandra (West) Branch / Mrs. Anita Yashwant Dixit (8554/2305975) Page 2 of 15

Vastu/Mumbai/05/2024/8554/2306197  
06/09-57-PRVS  
Date: 06.05.2024

### VALUATION OPINION REPORT

The property bearing Residential Flat No. A-2/19, 3<sup>rd</sup> Floor, Wing – A, "Darshan 'A' Building Co-op. Hsg. Soc. Ltd.", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India belongs to **Mrs. Anita Yashwant Dixit & Mr. Yashwant Rampratap Dixit**.

#### Boundaries of the property.

North : Nirmal Shopping Center Building  
South : Bharat Shopping Center Building  
East : Talathi office  
West : Nallasopara Station 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 **₹ 22,99,500.00 (Rupees Twenty Two Lakh Ninety Nine Thousand Five Hundred 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  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.05.06 17:25:33 +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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Residential Flat No. A-2/19, 3<sup>rd</sup> Floor, Wing – A, "**Darshan 'A' Building Co-op. Hsg. Soc. Ltd.**", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, 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 06.05.2024 for Bank Loan Purpose
2	Date of inspection	04.05.2024
3	Name of the owner/ owners	<b>Mrs. Anita Yashwant Dixit &amp; Mr. Yashwant Rampratap Dixit</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership
5	Brief description of the property	<b>Address:</b> Residential Flat No. A-2/19, 3 <sup>rd</sup> Floor, Wing – A, " <b>Darshan 'A' Building Co-op. Hsg. Soc. Ltd.</b> ", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India.  <b>Contact Person:</b> Mrs. Anita Yashwant Dixit (Owner) Contact No. 9082800965
6	Location, street, ward no	Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India.
	Survey/ Plot no. of land	Old Survey No. 398 (Old), Hissa No. 2 Part, New Survey No. 97 / 2 / A / 1, at Village – Achole
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. = 316.00 (Area as per Actual Site Measurement)  Built Up Area in Sq. Ft. = 360.00 (Area as per Agreement for Sale)



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13	Roads, Streets or lanes on which the land is abutting	Nallasopara Station 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 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	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per local 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	N.A.
	(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 – 1981 (As per Agreement)

	year of completion	
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: As per site inspection, 1RK Flat converted into 1BHK.</b>		

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 06.05.2024 for Residential Flat No. A-2/19, 3<sup>rd</sup> Floor, Wing – A, "Darshan 'A' Building Co-op. Hsg. Soc. Ltd.", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India belongs to **Mrs. Anita Yashwant Dixit & Mr. Yashwant Rampratap Dixit**

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

1	Copy of Agreement for Sale dated 29.04.2024 Between Mr. Valjibhai Kanjibhai Chitroda & Mrs. Shanta Valjibhai Chitroda (The Transferors) and Mrs. Anita Yashwant Dixit & Mr. Yashwant Rampratap Dixit (The Transferees).
2	Copy of Commencement Certificate No. 184 / 79 – 80 dated 17.11.1979 issued by Gram Panchayat Achole.
3	Copy of Property Tax No. NL23 / 38 / 43 dated 01.04.2023 in the name of Mr. Valjibhai Kanjibhai Chitroda & Mrs. Shanta Valjibhai Chitroda issued by Vasai Virar City Municipal Corporation.

### LOCATION:

The said building is located at Old Survey No. 398 (Old), Hissa No. 2 Part, New Survey No. 97 / 2 / A / 1, at Village – Achole, Taluka – Vasai, District – Palghar – 401209. The property falls in Residential Zone. It is at a walkable distance 61 Mtr. from Nallasopara railway station.

### BUILDING:

The building under reference is having Ground + 3 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 staircase is of R.C.C. with R.C.C. trades and risers with Kadappa stone finish. The building is used for residential purpose. 3<sup>rd</sup> Floor is having 6 Residential Flats. The building is without lift. As per site inspection, building external repairing work was in progress.

### Residential Flat:

The residential flat under reference is situated on the 3<sup>rd</sup> Floor. As per site inspection, 1RK Flat converted into 1BHK. It consists of 1 Bedroom + Living Room + Kitchen + W.C + Bath (i.e., **1 BHK with W.C. + Bath**). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Aluminum sliding windows & Concealed electrification & Concealed plumbing. The internal condition of flat is good.



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**Valuation as on 6<sup>th</sup> May 2024**

<b>The Built- Up Area of the Residential Flat</b>	<b>:</b>	<b>360.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	Year of Completion – 1981 (As per Agreement)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	43 Years
Cost of Construction	:	360.00 X 2,500.00 = ₹ 9,00,000.00
Depreciation $\{(100-10) \times 43 / 60\}$	:	64.50%
Amount of depreciation	:	₹ 5,80,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 60,400.00 per Sq. M. i.e., ₹ 5,611.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 43,028.00 per Sq. M. i.e., ₹ 3,997.00 per Sq. Ft.
Prevailing market rate	:	₹ 8,000.00 per Sq. Ft.
<b>Value of property as on 06.05.2024</b>	<b>:</b>	<b>360.00 Sq. Ft. X ₹ 8,000.00 = ₹ 28,80,000.00</b>

(Area of property x market rate of developed land & Residential premises as on 2024 – 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

<b>Depreciated fair value of the property as on 06.05.2024</b>	<b>:</b>	<b>₹ 28,80,000.00 - ₹ 5,80,500.00 = ₹ 22,99,500.00</b>
<b>Total Value of the property</b>	<b>:</b>	<b>₹ 22,99,500.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 20,69,550.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 18,39,600.00</b>
<b>Insurable value of the property (360.00 X 2,500.00)</b>	<b>:</b>	<b>₹ 9,00,000.00</b>
<b>Guideline value of the property (As per Index II)</b>	<b>:</b>	<b>₹ 20,21,000.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. A-2/19, 3<sup>rd</sup> Floor, Wing – A, "Darshan 'A' Building Co-op. Hsg. Soc. Ltd.", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India for this particular purpose at **₹ 22,99,500.00 (Rupees Twenty Two Lakh Ninety Nine Thousand Five Hundred Only)** as on **6<sup>th</sup> May 2024**.



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**NOTES**

1. I, Manoj 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 **6<sup>th</sup> May 2024 is ₹ 22,99,500.00 (Rupees Twenty Two Lakh Ninety Nine Thousand Five Hundred 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**

	<b>Technical details</b>	<b>Main Building</b>
1.	No. of floors and height of each floor	Ground + 3 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	1981 (As per Agreement)
4	Estimated future life	43 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, Aluminium sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finished



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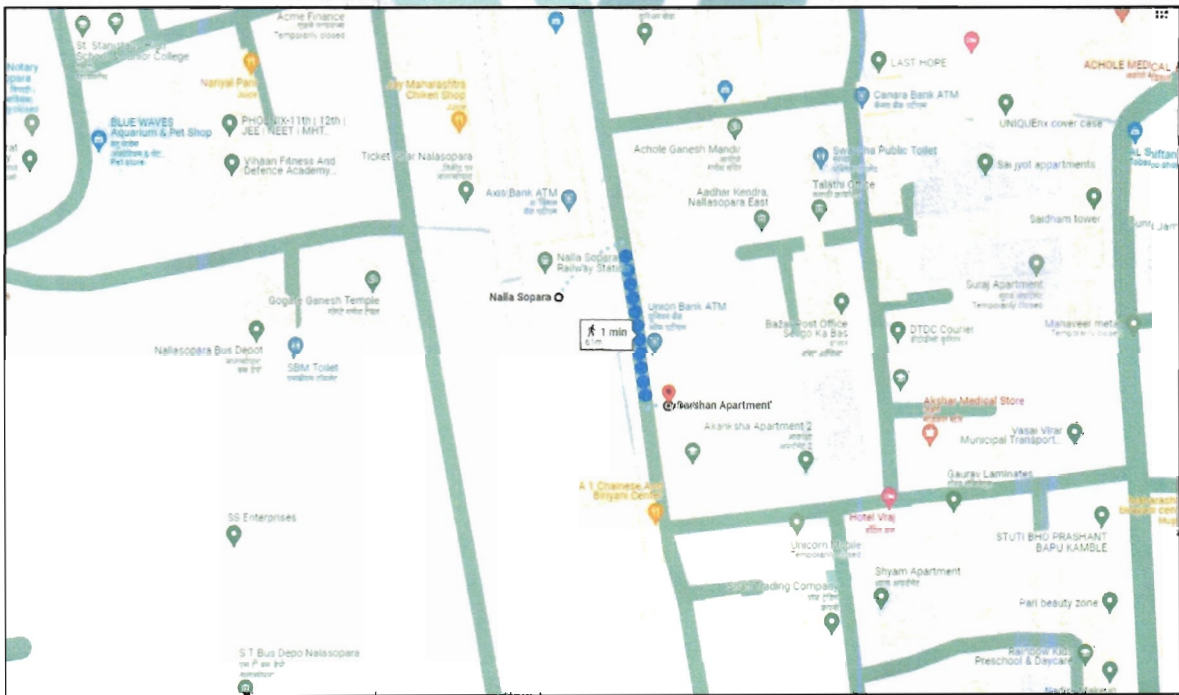
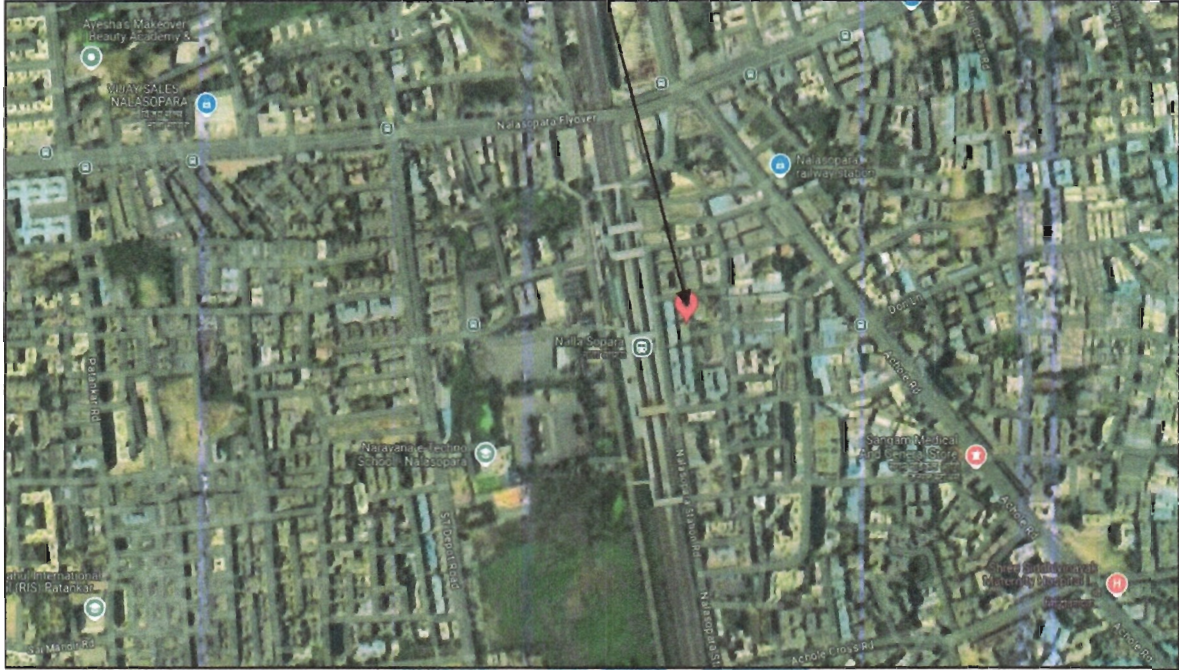


12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
No1	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
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°10'02.7"N 72°57'19.1"E**

**Note:** The Blue line shows the route to site from nearest railway station (Nallasopara – 61 Mtr.)





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## Ready Reckoner Rate


Department of Registration and Stamp  
Government of Maharashtra
नोंदणी व मुद्रांक विभाग  
महाराष्ट्र शासन


### Annual Statement of Rates Ver. 2.0 ( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )

Home
Valuation Guidelines | User Manual

Year: 2024-2025 | Language: English

Selected District: Palghar

Select Taluka: Vasal

Select Village: Mauje (Gav) Achole (15) ( Vasal Virar )

Search By:  Survey No.  SubZones

Enter Survey No: 97 Search

उपविभाग	खुली जमीन	निवासी इदनिका	गॅरिज	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
5- सभास्य त्रिनशेतीच्या जमिन	20000	60400	69300	81000	69300	चौ. मीटर	सर्वेक्षण नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	60,400.00			
Reduced by 15% on Flat Located on 3 <sup>rd</sup> Floor	9,060.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>51,340.00</b>	<b>Sq. Mtr.</b>	<b>4,770.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	20,000.00			
The difference between land rate and building rate (A – B = C)	31,340.00			
Depreciation Percentage as per table (D) [100% - 43%] (Age of the Building – 43 Years)	57%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>37,864.00</b>	<b>Sq. Mtr.</b>	<b>3,518.00</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%



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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
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## Price Indicators

**NOBROKER**

1 BHK Flat in New Ajay Apartment For Sale in Nala Sopara  
Monglani Tower near Nohre Ganesh Mandir

₹ 39 Lacs  
Non-vegetarian

₹ 21,352/Month  
Estimated EMI -

550  
Sq. Ft.

Home / Flats for Sale in Mumbai / Flats for Sale in Nalasopara east / 1BHK Flat for Sale in Nalasopara east / Property Details

Photos Location

1 Bedroom  
1 Bathroom  
NA  
Bike

Mar 26, 2024  
Immediately  
New Ajay Apartment  
None

Get Owner Details

Report what was not correct in this property  
Listed by Broker Sold Out Wrong Info

Price trends by NREestimate

Activity On This Property  
37 Unique Views 0 Shares

**Overview**

Age of Building	48 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 7 Per Sq. Ft/M	Flooring	866
Builtup Area	550 Sq. Ft.	Furnishing Status	Unfurnished <a href="#">Furnish Now</a>

Nearby: Miss Cinema Fun Fiesta D-Mart Domino's Pizza Sahakar Bhandar Vinodan Gardens

**NOBROKER**

1 BHK Flat in Sajawat Complex For Sale in Nalasopara East  
Achale Road, Sangam Medical

₹ 42 Lacs  
Vegetarian

₹ 24,072/Month  
Estimated EMI -

500  
Sq. Ft.

Home / Flats for Sale in Mumbai / Flats for Sale in Nalasopara east / 1BHK Flat for Sale in Nalasopara east / Property Details

Photos Location

1 Bedroom  
1 Bathroom  
NA  
Bike and Car

Apr 15, 2024  
Immediately  
Sajawat Complex  
Full

Get Owner Details

Report what was not correct in this property  
Listed by Broker Sold Out Wrong Info

Price trends by NREestimate

Activity On This Property  
35 Unique Views 1 Share

**Overview**

Age of Building	10 Years	Ownership Type	Self Owned
Maintenance Charges	NA	Flooring	Marble Tiles
Builtup Area	500 Sq. Ft.	Carpet Area	410 Sq. Ft.

Nearby: Miss Cinema Fun Fiesta D-Mart Domino's Pizza Sahakar Bhandar Vinodan Gardens

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

This exercise is to assess **Fair Market Value** of the property under reference as on **6<sup>th</sup> May 2024**.

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.



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### 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 **₹ 22,99,500.00 (Rupees Twenty Two Lakh Ninety Nine Thousand Five Hundred Only)**.

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Manoj  
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

Digitally signed by Manoj Chalikwar  
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