

COPY

Valuation Report

Identification & Valuation Report on Land & Flat

**A/c Name:
M/S. RUMI ENTERPRISE**

**REPORT # LIIL/CO/VL-2020/049
DATED: 19.01.2020**

**Submitted to:
JAMUNA BANK LIMITED
Dholaikhal Branch
119/B/1, Distillery Road (New),
Dholaikhal, Dhaka**

BORROWER: M/S. RUMI ENTERPRISE

S Y N O P S I S

Present Market Value		
Particulars of the Property (As per Present Status)	As per Present Market Value	Total Value (Tk)
Schedule # A		
Total Flat Area is 1150 sft.	Tk. 5,300.00 × 1150 sft.	60,95,000.00
Car Parking Space	01	3,00,000.00
Schedule # B		
Land Area is 7.00 Decimal	Tk. 8,00,000.00 × 7.00 Decimal	56,00,000.00
Present Market Value =		1,19,95,000.00

Forced Sale Value		
Particulars of the Property (As per Present Status)	As per Forced Sale Value (Less 15% from market value)	Total Value (Tk)
Schedule # A		
Total Flat Area is 1150 sft.	Tk. 4,505.00 × 1150 sft.	51,80,750.00
Car Parking Space	01	2,55,000.00
Schedule # B		
Land Area is 7.00 Decimal	Tk. 6,80,000.00 × 7.00 Decimal	47,60,000.00
Forced Sale Value =		1,01,95,750.00

REPORT TEMPLATE PROPERTY APPRAISAL IN DHAKA

Reference No. : LIIL/CO/VL-2020/049, DATED: 19.01.2020
Bank Name : Jamuna Bank Limited
Branch Name & Address : Dholaikhal Branch, 119/B/1, Distillery Road (New), Dholaikhal, Dhaka.
Received Date : 14.01.2020
Survey Date : 15.01.2020
Submitted Date : 19.01.2020
Situated Address :
Schedule # A : Flat # A-5 (Emperial Ema), House # 35/A, Pukurpar, Distillery Road, Gendaria, Dhaka-1204.
Schedule # B : Block # A, Sonar Bangla Development Society, Godarbag, Nekrozbag, Keranigonj, Dhaka.

GENERAL INFORMATION & PARTICULARS OF THE CLIENT

Name of the Borrower : **M/S. Rumi Enterprise**
Borrower Address : 116, Distillery Road, Gendaria, Dhaka-1204.
Trade License No. : 0509139/2017-2018, Under Dhaka Dokkhin City Corporation.
TIN No. : As per bank's record
Nature of Business : As per bank's record
Type of the Firm/Company : Proprietorship
Name of the Proprietor : **Md. Jamil Hasan alias Md. Jamil Hasan Rumi**
Father's Name : Md. Abdul Jolil
Present Address : Flat # A-5 (Emperial Ema), House # 35/A, Pukurpar, Distillery Road, Gendaria, Dhaka-1204.
Permanent Address : As above
Contact Details : N/A

PROPERTY DETAILS (SCHEDULE # A & B)

Owner of the Property : **Md. Jamil Hasan alias Md. Jamil Hasan Rumi**
Father's Name : Md. Abdul Jolil
Present Address : Flat # A-5 (Emperial Ema), House # 35/A, Pukurpar, Distillery Road, Gendaria, Dhaka-1204.
Permanent Address : As above
Relationship : The property owner is of the proprietor's himself of the borrower firm.
Type of the Property : Flat & Land

LOCATION OF THE PROPERTY

- Details Location of the Property : The Flat is situated at about 50 meter East side from Dhupkhola Math and about 170 meter South-East side from Jamuna Bank Ltd., Dholaikhal Branch.
Schedule # A
- Details Location of the Property : The land is situated at about 90 meter North-West side from Gadarbag Sonar Bangla Model School and about 250 meter South side from Godarbag Bridge Moor.
Schedule # B
- Way to visit the property : Jamuna Bank Ltd., Dholaikhal Branch → Dhupkhola Math → to mortgaged/proposed mortgaged land.
Schedule # A
- Way to visit the property : Jamuna Bank Ltd., Dholaikhal Branch → Babu Bazar Bridge → Kadomtala Moor → Zinzira Moor → Nekrozbag Graveyard Jame Masjid → Godarbag Bridge Moor → Sonar Bangla Development Society → Gadarbag Sonar Bangla Model School → to mortgaged/proposed mortgaged land.
Schedule # B

PROPERTY SCHEDULE # A (FLAT)

- Purchaser of the Property : Md. Jamil Hasan
- Local Authority : Ward # 45, Under Dhaka Dokkhin City Corporation.
- District : Dhaka
- Police Station : Gendaria
- Sub Registry Office : Sutrapur
- Mouza : Sutrapur
- JL # : CS & SA: 3, RS: 3, Dhaka City Jorip: 3
- Khatian # : CS: 15034, SA: 2142, RS: 1336, Dhaka City Jorip: 2193, 4682, Mutation Khatian # 14020 & Jote: 76/73
- Plot # : CS: 207, 208, 214, SA: 4333, RS: 7409, Dhaka City Jorip: 10298, 10299
- Flat # : A-5, North side, on the 5th floor of the 7 storied building
- Land Area : 0.7052 Decimal out of 7.12 Decimal
- Area of Apartment : 1150 sft. & 1 Car Parking 100 sft. Total: 1250 sft.**

PROPERTY SCHEDULE (APARTMENT)

All that piece and parcel of 01 (one) flat, space measuring more or less **1150 sft.** being "5th" floor on the of the 7 (nine) storied constructed apartment building named "**Imperial Ema**" upon the Schedule of the lands with **01 (One)** car parking space (**100 sft.**) at the ground floor along with undivided and un-demarcated one share of land along with all other common amenities.

BUILDING FEATURES

- Name of the Developer : **IMPERIAL REAL ESTATS LTD.**
- Name of the Apartment : **Imperial Ema**
- Type of the Property (House/Apt.) : Apartment
- Apartment/Building Facing : North Facing
- Yeas of Construction : N/A
- Current Usage (Residential etc.) : Residential
- Ground Floor use as : Car Parking & common facilities

Type of Construction	: RCC
Basement Floor	: N/A
Number of Storied	: 7 Storied
Boundary Wall	: Yes
Security Guards	: Yes
Number of Elevator	: 01 Nos.
Negative Elements	: Not Found

GENERAL UTILITIES

Electric Power Supply	: Connected
Self Water Storage Facilities	: Yes
Sewerage System	: Yes
Separate Utility Meters	: Yes
Gas Availability	: Yes
Generators	: Yes
Number of Parking Facilities	: N/A

PARTICULARS OF THE UNIT

Situated at Floor No.	: 5 th floor
Covered Area (Sq. ft.)	: 1150 sft. (As per Agreement) & 01 Car Parking 100 sft.
Proportionate Land Share	: Undivided and un-demarcated
Current Usage	: Residential
Nos. of Bedrooms	: 03 Nos.
Verandah	: 02 Nos.
Bath Room	: 02 Nos.
Doors	: Wooden Door
Bathrooms	: Fully tiles fitted
Windows	: Thai Aluminum with Glass Pallah
Kitchen	: Fully tiles fitted
Flooring	: fully tiles fitted
Paints	: Distemper
Grill	: Made by Flat Bar
Apartment Present Status	: 100% Completed

OTHERS INFORMATION

Possession	: The property is under possession of the owner
Shape & Size of the Land	: Square
Importance of the Locality	: The area has all facilities VIZ communication, Gas, electricity & water facilities are available there
Possibility of Improvement	: The above land will be increasing day by day
Communication Facilities	: 14 feet wide road connected to the land.
Classification of Land	: It is a road side residential high land. On our visiting period we found a 7 storied residential building is situated on the land.
Negative Elements	: Not Found

SURROUNDINGS OF THE LAND

On the North	:	Road (12 feet wide)
On the South	:	Flat # B-5
On the East	:	House # 35/E, Mr. Subed Ali
On the West	:	Road (10 feet wide)

VALUATION SCOPE

The scope of valuation includes the following:

- 1) Physical inspection.
- 2) Interviews with owner and local people.

BASIS OF VALUATION OF APARTMENT

During the course of our valuation, we have inquired with local people, deed writers and the people who are involved with land business with a view to arrive at an average consensus rate as to the market price of the land in the locality, also considering location, size of land and the infrastructure in and future prospects of the locality. In view of foregoing, we have valued the land based on plot being purchased and sold at Flat # A-5 (Emperial Ema), House # 35/A, Pukurpar, Distillery Road, Gendaria, Dhaka-1204, during the last six months.

PRESENT MARKET VALUE OF APARTMENT

We came to learn the prevailing rate of buying & selling assignment conveyance transfer of interest with right titles and benefits of Apartment in and around Flat # A-5 (Emperial Ema), House # 35/A, Pukurpar, Distillery Road, Gendaria, Dhaka-1204 area is around Tk. 5,000.00 to Tk. 5,500.00 per sft. But to be kept in safe side we have determined the price of the apartment at the Tk. 5,300.00 per sft. which is average rate.

BASIS/CALCULATION OF VALUATION

Estimated Present Status	:	100% Completed
Tentative Hand Over Date of the Apartment	:	N/A
As per our Assumption	:	N/A
Current Price per Square Feet	:	Tk. 5,300.00 per Square Feet

Estimated Present Value on Completion

Apartment	:	Tk. 60,95,000.00 (1150 sft. × 5,300.00)
Car Parking Space (01 Nos.)	:	Tk. 3,00,000.00
Total Amount	:	Tk. 63,95,000.00

In words: Taka sixty three lac ninety five thousand only.

Estimated Forces Sale Value on Completion (15% Less from market value)

Apartment	:	Tk. 51,80,750.00 (1150 sft. × 4,505.00)
Car Parking Space (01 Nos.)	:	Tk. 2,55,000.00
Total Amount	:	Tk. 54,35,750.00

In words: Taka fifty four lac thirty five thousand seven hundred fifty only.

PARTICULARS OF THE PROPERTY (SCHEDULE # B)

Purchaser of the Property	: Md. Jamil Hasan
Seller of the Property	: N/A
Current Developer of the Property	: Borrower himself
Deed No. & Date	: Sale Deed # 8452/05.05.2011
Local Authority	: Ward # 07, Under Kalandi Union Parishad
District	: Dhaka
Police Station	: Keranigonj
SRO Office	: Keranigonj
Mouza	: Gadarbagh
J.L #	: CS & SA: 421, RS: 73
Khatian #	: CS: 73, SA: 50, RS: 23
Mutation Khatian #	: RS: 23 & Jote: 2091, Mutation case # 3740 & dated: 14.07.2011
Plot #	: CS & SA: 78, RS: 81
Area of Land as per Deed	: 7.00 Decimal
Area of Land as per Mutation	: 7.00 Decimal
Area actually/physically found	: 7.00 Decimal
Usable Property/Common Property	: 7.00 Decimal
Present Status of usage property	: This is road side residential land.
Utility Facilities in the property	: Water, Electricity facilities are available there.
Communication Facilities	: 16 feet wide road connected to the land.
Any other facilities that contains the property	: N/A

DESCRIPTION/DETAILS OF THE PROPERTY

Importance of the Property	: This area is developing in all respect. The value of the land is increasing rapidly day by day.
Market Demand of the Property	: This area is developing day by day
Details Description of the Property	: This is road side residential land. During on visiting period we found a semi pucca godawn is situated on the land.
Surrounded the Property	: North : Road 12 feet wide : South : Others : East : Road 16 feet wide : West : House of Mr. Younus Miah
Legal Possession of the Property	: The land is possession to the owner by legally
Current Possession of the Property	: The land is possession to the owner

LEGAL ISSUES

Problems during conducting survey/valuation	: Not Found
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FUTURE POTENTIALITY OR THREAT ON PROPERTY

Possibility of future improvement on the property	:	This area is developing in all respect. The value of the land is increasing rapidly day by day
Threats related to the property	:	N/A
Future Plan regarding the property	:	N/A
Probability of acquire/acquisition by the Government	:	N/A
Master Plan of the Government for Area (if any)	:	N/A
Status in Master Plan (DAP)	:	N/A

OTHERS INFORMATION

JBL/Respective Division/Concerned Personnel to whom the report is prepared	:	Branch Manager
Date of Survey conducted, date of preparation of the report	:	15.01.2020
Cause(s) of finding and assessing excessive valuation of any in case of a re-survey of a property	:	N/A

BASIS/CALCULATION OF VALUATION

Cost Price of the Property	:	N/A
Present Market Value	:	Land Area : Tk. 8,00,000.00 x 7.00 Decimal
	:	Total : Tk. 56,00,000.00
	:	In words: Taka fifty six lac only.
Forced Sale Value (Less 15% from market value)	:	Land Area : Tk. 6,80,000.00 x 7.00 Decimal
	:	Total : Tk. 47,60,000.00
	:	In words: Taka forty seven lac sixty thousand only.
Rate of Sale of land collected from the Sub-Register Office of the Government are to be undertaken for valuation of the land	:	N/A
Cost of construction and land shall have to be shown separately both for CMV and FSV	:	N/A
Purchase price and basis of calculation of market value (neighborhood price) and distressed value of the property to be shown separately for each item	:	N/A
Average buying/selling rate of the property for last two years i.e. last year and present year	:	Tk. 7,75,000.00 to Tk. 8,25,000.00 per Decimal

Calculation procedure of property measurement	:	Tk. 8,00,000.00 per Decimal x 7.00 Decimal
Valuation Scope	:	1) Physical inspection 2) Interviews with owners 3) Interviews with local people
Basis of Valuation	:	During the course of our valuation, we have inquired with local people, deed writers and the people who are involved with land business with a view to arrive at an average consensus rate as to the market price of the land in the locality, also considering location, size of land and the infrastructure in and future prospects of the locality.
Location Map	:	Enclosed herewith
Mouza Map	:	N/A

SUMMARY OF VALUATION

Present Market Value		
Particulars of the Property (As per Present Status)	As per Present Market Value	Total Value (Tk)
Schedule # A		
Total Flat Area is 1150 sft.	Tk. 5,300.00 × 1150 sft.	60,95,000.00
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Forced Sale Value =		1,01,95,750.00

LEGAL ASPECT OF THE PROPERTY

As per deeds & other relevant documents of **Md. Jamil Hasan alias Md. Jamil Hasan Rumi** by virtue of purchasing becomes the owner of lands as apparently observed. We the **Lam International Inspection Ltd.** just evaluate the properties by our unique skilled personnel but the legal advisor should check the legal matter.

Declaration by Appraiser Consist Statement of Certification

- ✓ Statement of facts are true and correct
- ✓ Limiting condition have been disclosed
- ✓ Compensation is not contingent upon rendering a specified value
- ✓ We have complied with all of the real estate appraisal program requirements
- ✓ An inspection of the property was performed and assistance was not received in the preparation of the appraisal
- ✓ The valuations of properties incorporated in this report have been assessed with maximum correction and accuracy "**without prejudice**".

This report contains 08 (eight) sheets and every sheet bears the signature of the surveyor.

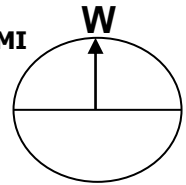
This report is issued exclusively for credit purpose.

Signed for & on behalf of
Lam International Inspection Ltd.

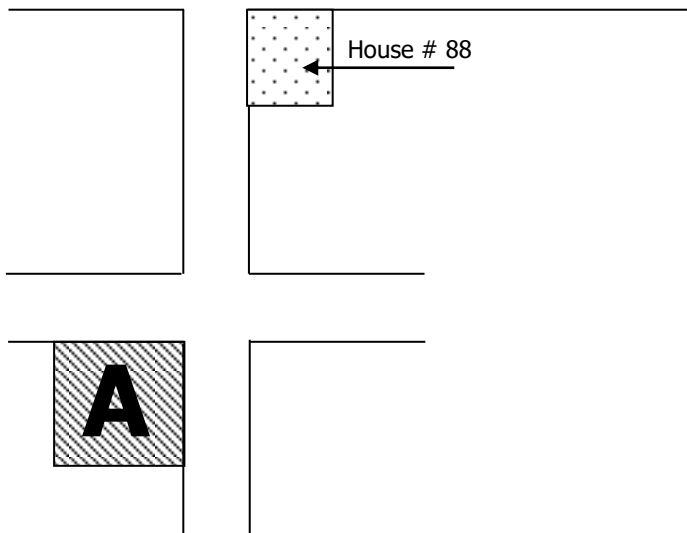
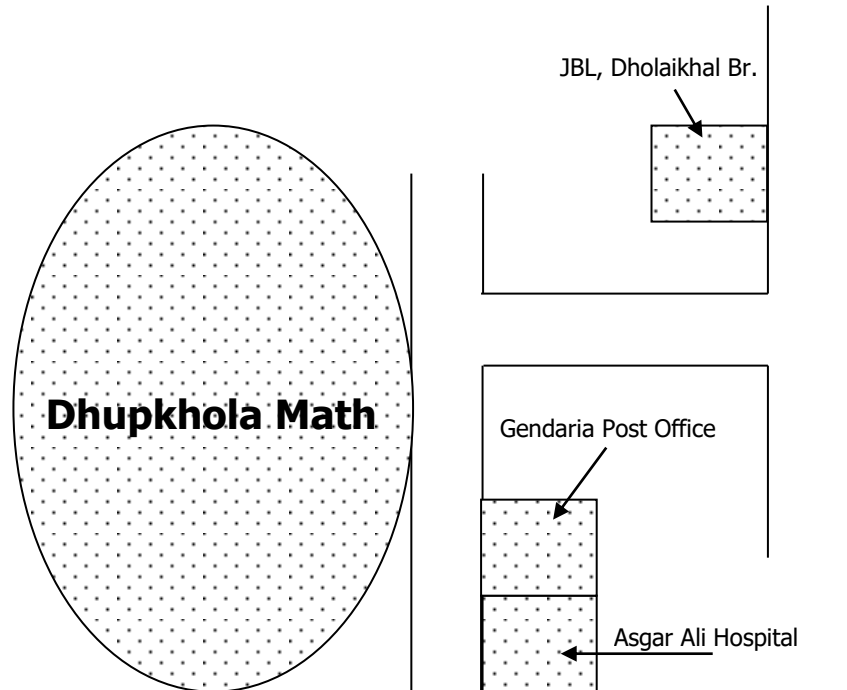
Md. Mijanur Rahman
Chairman

APPENDIX – 'A'

LOCATION MAP OF THE PROPERTY OF MD. JAMIL HASAN ALIAS MD. JAMIL HASAN RUMI
REPORT NO: LIIL/CO/VL-2020/049
DATED: 19.01.2020



A = PROPERTY OF MD. JAMIL HASAN ALIAS MD. JAMIL HASAN RUMI



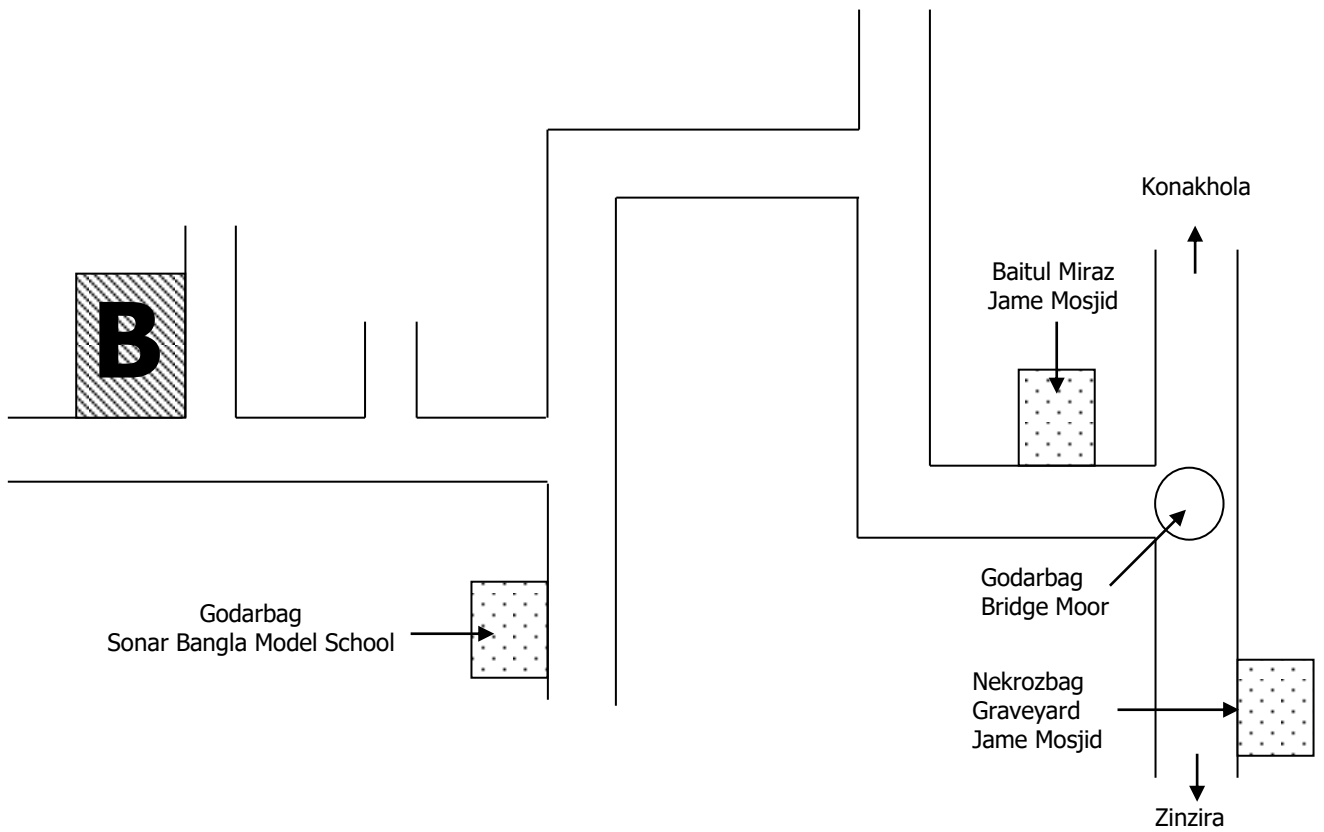
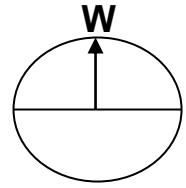
APPENDIX – 'B'

LOCATION MAP OF THE PROPERTY OF MD. JAMIL HASAN ALIAS MD. JAMIL HASAN RUMI

REPORT NO: LIIL/CO/VL-2020/049

DATED: 19.01.2020

B = PROPERTY OF MD. JAMIL HASAN ALIAS MD. JAMIL HASAN RUMI



BILL

REPORT NO: LIIL/CO/VL-2020/049
DATED: 19.01.2020

VAT REGISTRATION NO. :	19041069254
AREA CODE	: 190104

The Head of Branch

Dholaikhal Branch
119/B/1, Distillery Road (New),
Dholaikhal, Dhaka

Being the professional survey fees & others charges for the valuation survey of flat & land of **M/S. RUMI ENTERPRISE**, 116, Distillery Road, Gendaria, Dhaka-1204.

01. Fees for above survey report no. LIIL/CO/VL-2020/049
Add: Vat 15% for survey fees

Tk. 8,000.00
Tk. 1,200.00
Tk. 9,200.00
=====

In words: Taka nine thousand two hundred only.

Truly yours

Signed for & on behalf of
Lam International Inspection Ltd.

Md. Mijanur Rahman
Chairman

**N.B.: Please transfer the bill amount by Pay Order/Demand Draft/Online Transfer to:
Jamuna Bank Ltd.
Malibagh Branch
CD A/C: 00430210006106
Lam International Inspection Ltd.**