

Valuation Report

Identification & Valuation Report on Land, Building & Machinery

A/c Name:
M/S. SAZZAD STEEL MILLS
&
M/S. ALAMBAGH STEEL & RE-ROLLING MILLS

REPORT # LIIL/CO/VL-2020/192
DATED: 19.02.2020

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

**BORROWER: M/S. SAZZAD STEEL MILLS
&
M/S. ALAMBAGH STEEL & RE-ROLLING MILLS**

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)
Land Area is 186.06 Decimal	Tk. 40,00,000.00 × 186.06 Decimal	74,42,40,000.00
Building Construction	-	78,00,000.00
05 Storied Steel Structure Labor Building	-	1,29,60,000.00
03 Storied Steel Structure Lobar Building	-	52,80,000.00
02 Storied Steel Structure Machineries Building	-	1,08,12,000.00
Factory shed on the mortgaged land	Tk. 1,000.00 × 60,000 sft.	6,00,00,000.00
Factory shed on the land which is not mortgaged	Tk. 1,000.00 × 70,000 sft.	7,00,00,000.00
Machineries Value	-	55,22,45,000.00
Present Market Value =		146,33,37,000.00

Forced Sale Value		
Particulars of the Property (As per Present Status)	As per Forced Sale Value (Less 15% from market Value)	Total Value (Tk)
Land Area is 186.06 Decimal	Tk. 34,00,000.00 × 186.06 Decimal	63,26,04,000.00
Building Construction	-	66,30,000.00
05 Storied Steel Structure Labor Building	-	1,10,16,000.00
03 Storied Steel Structure Lobar Building	-	44,88,000.00
02 Storied Steel Structure Machineries Building	-	91,90,200.00
Factory shed on the mortgaged land	Tk. 850.00 × 60,000 sft.	5,10,00,000.00
Factory shed on the land which is not mortgaged	Tk. 850.00 × 70,000 sft.	5,95,00,000.00
Machineries Value	-	46,94,08,250.00
Forced Sale Value =		124,38,36,450.00

REPORT TEMPLATE PROPERTY APPRAISAL IN DHAKA

Reference No. : LIIL/CO/VL-2020/192, DATED: 19.02.2020
Bank Name : Jamuna Bank Limited
Branch Name & Address : Dholaikhal Branch, 119/B/1, Distillery Road (New), Dholaikhal, Dhaka.
Received Date : 17.02.2020
Survey Date : 18.02.2020
Submitted Date : 19.02.2020
Situated Address : 413/13, 417/2, New Jurain, Alambagh, Kadamtoli, Dhaka-1204.

GENERAL INFORMATION & PARTICULARS OF THE CLIENT

Name of the Borrower : **M/S. SAZZAD STEEL MILLS & M/S. ALAMBAGH STEEL & RE-ROLLING MILLS**
Borrower Address : 413/13, 417/2, New Jurain, Alambagh, Kadamtoli, Dhaka-1204.
Trade License No. : 036599/2018-2019 (Sazzad Steel Mills)
036598/2018-2019 (Alambagh Steel & Re-Rolling Mills)
Under Dhaka Dokkhin City Corporation, Dhaka.
TIN No. : 374676289650/Circle-272 (Company), Zone-13, Dhaka.
Nature of Business : As per bank record
Type of the Firm/Company : Proprietorship
Name of the Proprietor : **Mr. Md. Noor Alom Babul**
Father's Name : Late Mohammad Alom
Present Address : House # 71, 72, Sabji Bagan, Eskaton, Romna, Dhaka.
Permanent Address : 413/13, 417/2, New Jurain, Alambagh, Kadamtoli, Dhaka-1204.
Contact Details : 01713-005597

PROPERTY DETAILS

Owner of the Property : **Mr. Md. Noor Alom Babul**
Father's Name : Late Mohammad Alom
Present Address : House # 71, 72, Sabji Bagan, Eskaton, Romna, Dhaka.
Permanent Address : 413/13, 417/2, New Jurain, Alambagh, Kadamtoli, Dhaka-1204.
Relationship : The property owner is the proprietor of the borrower firm
Type of the Property : Land & Building

LOCATION OF THE PROPERTY

Details Location of the Property : The land is situated at about 100 meters South-West side from Jamuna Bank Ltd. Jurain Branch and about 80 meters South-West side from Alom Super Market.
Way to visit the property : Jamuna Bank Ltd., Dholaikhal Branch → Doya Gonj Moor → Jurain Bus Stand → Shahjalal Islami Bank Ltd., Jurain Branch → to mortgaged/proposed mortgaged land.

PARTICULARS OF THE PROPERTY

Purchaser of the Property : Mr. Md. Noor Alom Babul
 Seller of the Property : N/A
 Current Developer of the Property : Borrower Himself
 Deed No. & Date : Partition Deed # 5488, Dated: 22.04.2010,
 Sale Deed # 1759, Dated: 08.02.2010,
 Sale Deed # 11887, Dated: 24.08.2011
 Local Authority : Ward # 54, Under Dhaka South City Corporation.

Total area of land (108.50+67.40+10.16) = **186.06 Decimal** in Dist: Dhaka, Police Station: Kadamtoli, Sub-Registry Office: Demra, Mouza: Jurain, JL # CS: 337, SA: 149, RS: 20, Dhaka City Jorip: 26 and other details are as follows:

Khatian #				Mutation Khatian #	Plot #				Area of Land (Decimal)
CS	SA	RS	Dhaka City Jorip		CS	SA	RS	Dhaka City Jorip	
-	396, 327	68, 2408, 695	3805, 3808	Dhaka City Jorip:11242	-	231, 232	4583, 4584	11407, 11504	108.50
-	396	9566, 2202	3798, 3800, 3802, 3803	Dhaka City Jorip:11243	-	231, 229, 230, 241, 248, 258, 259	4506, 4503, 4575, 4504, 4922	11222, 11499, 11479, 11502	67.40
228	327	2202	2982	Dhaka City Jorip:11572	229	229	4580, 4504	11500	10.16
Total									186.06 Dec.

Area of Land as per Deed : (108.50+67.40+10.16) = 186.06 Decimal
 Area of Land as per Mutation : (108.50+67.40+10.16) = 186.06 Decimal
 Area of Land as per City Khatian : (108.50+67.40+10.16) = 186.06 Decimal
 Area actually/physically found : 186.06 Decimal
 Usable Property/Common Property : 186.06 Decimal
 Present Status of usage property : This is road side industrial cum commercial high land.
 Utility Facilities in the property : All communication facilities with gas, water, electricity etc.
 Communication Facilities : All kinds of vehicles facilities are available there
 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.
Cont..... P/03
P/03, LIIL/CO/VL-2020/192, Dhaka, 19.02.2020
- Market Demand of the Property : This area is developing day by day
- Details Description of the Property : This is road side industrial cum commercial high land. During our inspection period we have found that the land is used factory M/S. Sazzad Steel Mills & M/S. Alambagh Steel & Re-rolling Mills
- Surrounded the Property : North : Road (21 feet wide) & Mr. Khokon
: South : Land of Mr. Yousuf Gong
: East : Land of Mr. Alimon Gong
: West : Road (21 feet wide) & Nur Tower
- 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

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 : 18.02.2020
- 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. 40,00,000.00 x 186.06 Decimal
	:	Total : Tk. 74,42,40,000.00
	:	In words: Taka seventy four crore forty two lac forty thousand only.
Forced Sale Value (Less 15%)	:	Land Area : Tk. 34,00,000.00 x 186.06 Decimal
	:	Total : Tk. 63,26,04,000.00
	:	In words: Taka sixty three crore twenty six lac four thousand only.

Cont..... P/04

P/04, LIII/CO/VL-2020/192, Dhaka, 19.02.2020

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	:	Building Valuation is shown under by a table
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. 39,00,000.00 to Tk. 41,00,000.00 per decimal
Calculation procedure of property measurement	:	Tk. 40,00,000.00 per decimal x 186.06 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

DESCRIPTION OF THE BUILDING

04 Storied Office Building: This is a 04 storied building build by RCC framework with 04 storied RCC foundation. All beams, column, roof slab, lintel, sunshade are RCC work, wooden door and steel frame. The sidewall of the building is constructed by 5" thick burnt wall internal walls are 5" thick brickwork. During our physical inspection we found that the building is measuring each floor area is about 1625 sft. as per physical measurement.

05 Storied Steel Structure Lobar Building: This is a Steel Structure lobar building built of C.C construction. The sidewall of the building steel frame. Roof made of steel trust & CI sheet. During our physical inspection we found that the building is measuring each floor area 3240 sft. as per physically measurement.

03 Storied Steel Structure Lobar Building: This is a Steel Structure lobar building built of C.C construction. The sidewall of the building steel frame. Roof made of steel trust & CI sheet. During our physical inspection we found that the building is measuring each floor area 2200 sft. as per physically measurement.

02 Storied Steel Structure Machinerics Building: This is a Steel Structure machinerics building built of C.C construction. The sidewall of the building steel frame. Roof made of steel trust & CI sheet. During our physical inspection we found that the building is measuring each floor area 3604 sft. as per physically measurement.

Steel Structure Re-rolling Shed: This is a Steel Structure Re-Rolling shed built of C.C construction. The sidewall of the building constructed by 5" thick burnt wall internal walls are 5" thick brickwork. Roof made of steel trust & CI sheet. During our physical inspection we found that the shed is measuring total floor area is about 1,32,752 sft. Average height 65".

BASIS OF VALUATION OF BUILDING

This building has been valued taking into consideration the present cost of construction materials, labor cost and workmanship as well as we taken info consideration the materials used for the construction of the building and the quality of its finishing work, fixtures and fittings etc. to arrive at a fair and reasonable value of the same.

ASSESSMENT OF PRESENT MARKET VALUE

The buildings and related facilities were evaluated by estimating the cost of a new construction for a like facility in the subject area and then adjusting this amount to reflect the depreciation already taken on the existing facility. The cost is estimated based on the costing of PWD (Public Works Department) schedule of rates which is considered to be more authentic. The valuation of civil structure has been done based on the documents and information provided by the owner which is deemed to be accurate.

SL NO.	POSITION	AREA	RATE/SFT.	AMOUNT (TK.)
04 Storied Office Cum Residential Building				
1.	Gr. & 3 rd floor area (100% complete)	1,625 sft. x 4	1,200.00	78,00,000.00
05 Storied Steel Structure Lobar Building				
2.	05 Storied Steel Structure Labor Building	3240 sft. x 5	800.00	1,29,60,000.00
03 Storied Steel Structure Lobar Building				
3.	03 Storied Steel Structure Labor Building	2200 sft. x 3	800.00	52,80,000.00
02 Storied Steel Structure Machinerics Building				
4.	02 Storied Steel Structure Machinerics Building	3604 sft. x 2	1,500.00	1,08,12,000.00
Steel Structure Re-rolling Shed				
5.	Factory shed on the mortgaged land	60,000 sft. x 1	1,000.00	6,00,00,000.00
6.	Factory shed on the land which is not mortgaged	70,000 sft. x 1	1,000.00	7,00,00,000.00
Total =				16,68,52,000.00

In words: Taka sixteen crore sixty eight lac fifty two thousand only.

Estimated Forced Sale Value of Present Status of Building (Less 15%)

Total Amount : **Tk. 14,18,24,200.00**

In words: Taka fourteen crore eighteen lac twenty four thousand two hundred only.

It may be mentioned here that 60,000 sft. shed on the mortgaged land and 70,00000 sft. shed on the land of the factory completed/complex which is not mortgaged with the Bank.

Cont..... P/06

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DESCRIPTION OF THE MACHINERY

MACHINERY

The machineries of the factory mostly imported from China & India. During our visit, we found that all the machineries are installed in the factory and the condition of the machinery appeared to be good. We took the invoices from the bank concerned and we have done valuation of the machineries as per invoices of machineries.

List of Industrial Machineries & Equipments

SI No.	Description	No. of Machines	Value
1	Hydraulic Press-300 ton	1	32,00,000.00
2	Press-60 ton (Doby-2 nd Generation)	2	20,00,000.00
3	Power Press-60 ton	1	25,00,000.00
4	Power Press-80 ton	2	
5	Power Press-100 ton	1	
6	Power Press-150 ton	1	
7	Full Set Automatic 18"/14" Complete Rolling Mill (Angel)	1	15,00,00,000.00
8	10" Re-rolling Mills with push furnace and Electrical Motor	4	4,00,00,000.00
9	7" Re-rolling Mills with push furnace and Electrical Motor	2	2,40,00,000.00
10	Shearing Machine/Cutting machine, Size-1", 1.5", 2", 3" and 4"	22	5,00,00,000.00
11	18" Rubbing 3 Stand rolling mills (auto) with roller table	1	2,50,00,000.00
12	12" intermediate 4 stand rolling mills (auto)	1	2,25,00,000.00
13	10" continuous 6 stand rolling mills	1	2,20,00,000.00
14	Automatic Gutter	1	4,00,00,000.00
15	Twin Channel, Flying Share, Tell Braker, TMT	1	4,00,00,000.00
16	Cooling tower	2	15,00,000.00
17	Overhead Crane	11	3,93,00,000.00
18	Computer weight Scale	1	10,00,000.00
19	VCP (Electric Control Panel)	7	70,00,000.00
20	OCV (Electric Control Panel)	5	25,00,000.00
21	Transforma-3500 KVA, 3000 KVA, 1600KVA, 1200 KVA, 1200 KVA, 1000 KVA, 800KVA & 600 KVA	11	3,50,00,000.00
22	Flying Sharing Auto Machine	2	30,00,000.00
23	Gear Box, Wheel	2	20,00,000.00
24	Reduction Gear Box Double Stage Double Helical	1	19,00,000.00
25	Joint Base for Gear Box Fabricated and Machined	1	2,00,000.00
26	Pinion Stand 410 PCD 3-HI	1	19,00,000.00
27	Base Pinion Stand	2	2,00,000.00
28	Mill Stand 410mm 3-HI to Suit Fibre Bearing With All Fittings Without Base, Rolls, Guide and Guide Box	2	31,00,000.00
29	Base for Mill Stand	4	5,00,000.00
30	Hydraulic Cold Billet Shearing Machines HS-1200T With All Standard Accessories	1	36,00,000.00

31	Roughing Mill Complex Stand & Others	24	1,22,00,000.00
32	Xirloskar Make Electric Motor,1500HP,750RPM	1	24,00,000.00
33	Crompton Greaves Make Electric Motor,1500HP,750RPM	2	52,00,000.00
34	Crompton Greaves Make Electric Motor,1250HP,750RPM	1	22,00,000.00

Cont..... P/07

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35	Crompton Greaves Make Electric Motor,7.50, 30.00 & 80 HP,1500,1000 & 1000 (respectively)RPM	3	73,00,000.00
36	E.O.T. Crane Complete Capacity 15 Ton (Heavy Duty)-IV	1	29,00,000.00
37	Double Girder Box Type E.O.T. Crane, Heavy Duty, Class-III,48F	1	20,00,000.00
38	Double Girder Box Type E.O.T. Crane, Heavy Duty, Class-III,44F	2	40,00,000.00
Total =			56,21,00,000.00
Deprecation 15%			8,43,15,000.00
Grand Total =			47,77,85,000.00

List of Workshop Machineries & Equipment

SI No.	Description	No. of Machines	Value
1.	Hobing Machine Size-54"	1	28,00,000.00
2.	Lathe Machine Size-12'*60'*60'	2	80,00,000.00
3.	Lathe Machine Size-12'*60'*60'	2	50,00,000.00
4.	Lathe Machine Size-12'*15'*18'	2	20,00,000.00
5.	Lathe Machine Size-8'*30'*30'	2	24,00,000.00
6.	Lathe Machine Size-8'*12'*12'	2	20,00,000.00
7.	Lathe Machine Size-8'*14'*16'	6	12,00,000.00
8.	Lathe Machine Size-10'*14'*16'	6	16,00,000.00
9.	Lathe Machine Size-12'*16'*20'	2	24,00,000.00
10.	Shapper Machine Size-40"	1	6,00,000.00
11.	Shapper Machine Size-30"	1	7,00,000.00
12.	Shapper Machine Size-24"	1	6,00,000.00
13.	Shapper Machine Size-24"	1	6,00,000.00
14.	Drill Machine-3", 2" & 6"	3	15,00,000.00
15.	Diesel Generator	1	20,00,000.00
16.	Welding Machine	20	30,00,000.00
17.	Surface Grinding	1	15,00,000.00
18.	Planner Machine (Hydraulic)	1	25,00,000.00
19.	Lathe Machine 16"	1	15,00,000.00
20.	CNC Logo Machine	2	1,00,00,000.00
21.	U-Channel Straightening Machine With Standard Accessories but W/o Electricals	1	38,00,000.00
22.	Hydraulic Cold Billet Shearing Machines HS-1200T With All Standard Accessories	1	36,00,000.00
23.	Bar Pointing Machine,12-40mm	1	5,00,000.00
24.	Heavy Duty Draw Bench Machine, 12-38mm	1	2,00,000.00
25.	Round Bar Straightening Machine, 12-38mm	1	13,00,000.00
26.	Bar Pointing Machine, 30-75mm	1	6,00,000.00

27.	Heavy Duty Draw Bench Machine, 30-75mm	1	54,00,000.00
28.	Round Bar Straightening Machine, 30-75mm	1	25,00,000.00
29.	Round Bar Straightening Machine (for Black), Model-SM100	1	44,00,000.00
30.	Bar Peeling Machine, 40-100mm	1	43,00,000.00

Cont..... P/08

P/08, LIL/CO/VL-2020/192, Dhaka, 19.02.2020

31.	Round Bar Straightening Machine (for Bright), Model-SM100	1	44,00,000.00
32.	Bhamra Bar Pointing Machine	1	5,00,000.00
33.	Bhamra Heavy Duty Draw Bench Machine	1	29,00,000.00
34.	Bhamra Round Bar Straightening Machine	1	13,00,000.00
Total=			8,76,00,000.00
Deprecation 15%			1,31,40,000.00
Grand Total =			7,44,60,000.00

Sale Value of Present Status of Machinery

Total Amount : **(47,77,85,000.00 + 7,44,60,000.00) =Tk. 55,22,45,000.00**

In words: Taka fifty five crore twenty two lac forty five thousand only.

Estimated Forced Sale Value of Present Status of Machinery (Less 15%)

Total Amount : **Tk. 46,94,08,250.00**

In words: Taka one crore forty seven lac fifty one thousand seven hundred fifty only.

SUMMARY OF VALUATION

Present Market Value		
Particulars of the Property (As per Present Status)	As per Present Market Value	Total Value (Tk)
Land Area is 186.06 Decimal	Tk. 40,00,000.00 × 186.06 Decimal	74,42,40,000.00
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Factory shed on the mortgaged land	Tk. 1,000.00 × 60,000 sft.	6,00,00,000.00
Factory shed on the land which is not mortgaged	Tk. 1,000.00 × 70,000 sft.	7,00,00,000.00
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Factory shed on the mortgaged land	Tk. 850.00 x 60,000 sft.	5,10,00,000.00
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Machineries Value	-	46,94,08,250.00
Forced Sale Value =		124,38,36,450.00

Cont..... P/09

P/09, LIL/CO/VL-2020/192, Dhaka, 19.02.2020

LEGAL ASPECT OF THE PROPERTY

As per deeds & other relevant documents of Mr. Md. Noor Alom Babul, S/o: Late Mohammad Alom 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 09 (nine) 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.

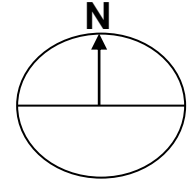
Md. Mijanur Rahman
Chairman

APPENDIX – 'A'

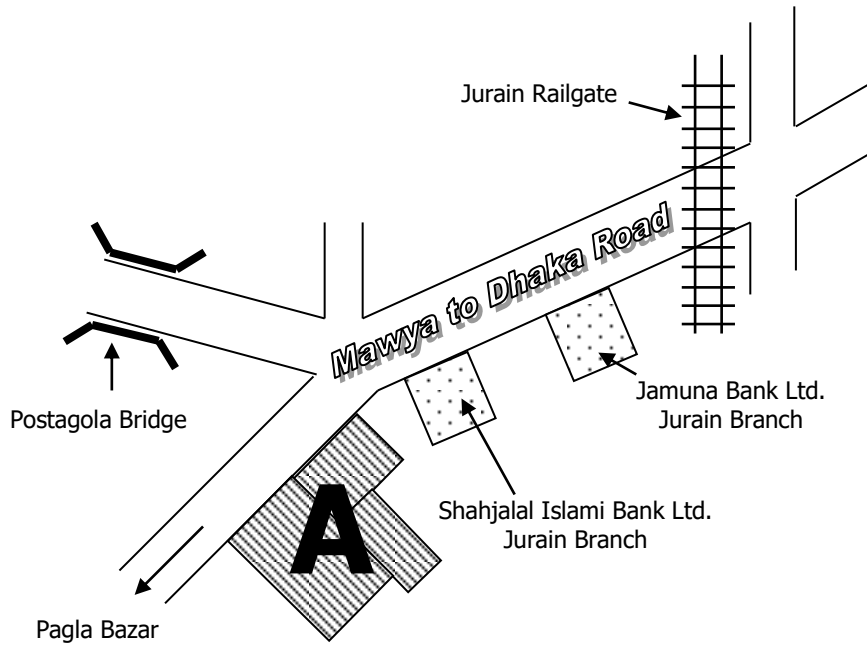
LOCATION MAP OF THE PROPERTY OF MR. MD. NOOR ALOM BABUL

REPORT NO: LIIL/CO/VL-2020/192

DATED: 19.02.2020



A = PROPERTY OF MR. MD. NOOR ALOM BABUL



BILL

REPORT NO: LIIL/CO/VL-2020/192
DATED: 19.02.2020

VAT REGISTRATION NO. : 19041069254
AREA CODE : 190104

The Head of Branch

Jamuna Bank Ltd.
Dholaikhal Branch,
119/B/1, Distillery Road (New),
Dholaikhal, Dhaka

Being the professional survey fees & others charges for the valuation survey of land & building of

M/S. SAZZAD STEEL MILLS & M/S. ALAMBAGH STEEL & RE-ROLLING MILLS, 413/13, 417/2, New
Jurain, Alambagh, Kadamtoli, Dhaka-1204

01. Fees for above survey report no. LIIL/CO/VL-2020/192

Tk. 35,000.00

Add: Vat 15% for survey fees

Tk. 5,250.00

Tk. 40,250.00

=====

In words: Taka forty thousand two hundred fifty 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.