

Valuation Report

Identification & Valuation Report on Land Building

A/c Name:

**M/S. MD. HABIB ALIAS MD. HABIB MUNSHI & MST.
NARGIS AKTER ALIAS NARGIS AKTER**

**REPORT # LIIL/CO/VL-2020/166
DATED: 09.02.2020**

Submitted to:
Jamuna Bank Limited
Aganagar Branch
Islam Plaza,
Shahid Delowar Hossain Road
Aganagar, Keranigonj, Dhaka-1310

**BORROWER: M/S. MD. HABIB ALIAS MD. HABIB MUNSHI &
MST. NARGIS AKTER ALIAS NARGIS AKTER**

S Y N O P S I S

Particulars of the Property (As per Present Status)	As per Present Market Value	Total Value (Tk)
Land Area is 02.50 Decimal	Tk. 12,50,000.00 x 02.50 Decimal	31,25,000.00
Building Construction Value	----	74,90,394.10
Total Present Market Value =		1,06,15,394.10

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 02.50 Decimal	Tk. 10,62,500.00 x 02.50 Decimal	26,56,250.00
Building Construction Value	----	63,66,834.98
Total Forced Sale Value =		90,23,084.98

REPORT TEMPLATE PROPERTY APPRAISAL IN DHAKA

Reference No. : LIIL/CO/VL-2020/166
Bank Name : Jamuna Bank Limited
Branch Name & Address : Aganagar Branch, Islam Plaza, Shahid Delowar Hossain Road,
Aganagar, Keranigonj, Dhaka-1310
Received Date : 04.02.2020
Survey Date : 04.02.2020
Submitted Date : 09.02.2020
Situated Address : **Haque Saheber Vita, Darussalam Road, Shuvadda Uttorpara,
Keranigonj, Dhaka.**

GENERAL INFORMATION & PARTICULARS OF THE CLIENT

Name of the Account Holder : **A/C. MD. HABIB ALIAS MD. HABIB MUNSHI & MST.
NARGIS AKTER ALIAS NARGIS AKTER**
Borrower Address : Haque Saheber Vita, Darussalam Road, Shuvadda Uttorpara,
Keranigonj, Dhaka.
Trade License No. : As per bank record
TIN No. : As per bank record
Nature of Business : As per bank record

Name of the Account Holder : **MD. HABIB ALIAS MD. HABIB MUNSHI**
Father's Name : **Late. Abdur Rahman**
Present Address : Haque Saheber Vita, Darussalam Road, Shuvadda Uttorpara,
Keranigonj, Dhaka.
Permanent Address : Vill: Umedpur,P.O: Umedpur, P.S: Shibchar, Dist: Madararipur
Contact Details : N/A
Name of the Account Holder : **MST. NARGIS AKTER ALIAS NARGIS AKTER**
Wife of : Md. Habib alias Md. Habib Munshi
Present Address : Haque Saheber Vita, Darussalam Road, Shuvadda Uttorpara,
Keranigonj, Dhaka.
Permanent Address : Vill: Umedpur,P.O: Umedpur, P.S: Shibchar, Dist: Madararipur
Contact Details : N/A

PROPERTY DETAILS

Owner of the Property : **MD. HABIB ALIAS MD. HABIB MUNSHI**
Father's Name : Late. Abdur Rahman
Owner of the Property : **MST. NARGIS AKTER ALIAS NARGIS AKTER**
Wife of : Md. Habib alias Md. Habib Munshi
Present Address : Haque Saheber Vita, Darussalam Road, Shuvadda Uttorpara,
Keranigonj, Dhaka.
Permanent Address : Vill: Umedpur,P.O: Umedpur, P.S: Shibchar, Dist: Madararipur
Relationship : The property owner is the **Account Holder**
Type of the Property : **Land & Building**

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PROPERTY SCHEDULE

Local Authority	:	Haque Saheber Vita, Darussalam Road, Shuvadda Uttorpara, Keranigonj, Dhaka.
District	:	Dhaka
Police Station	:	South Keranigonj
Sub Registry Office	:	South Keranigonj
Mouza	:	Shuvadda
JL #	:	CS: 433, RS: 85
Khatian #	:	CS: 566, SA: 427, RS: 190,
Plot #	:	CS: & SA: 788, RS: 719,
Area of Land	:	02.50 Decimal

OTHERS INFORMATION

Possession	:	The property is under possession of the owners
Location of the Property	:	The land is about 300 meter South- West side from kalindi union, Awami-league office Shuvadda Uttorpara, Keranigonj, Dhaka.
Shape & Size of the Land	:	Square
Importance of the Locality	:	The area has all communication facilities with, water, gas, electricity, telecommunication etc.
Possibility of Improvement	:	The value of above land will be increasing day by day due to all facilities.
Communication Facilities	:	light vehicles facilities are available there
Classification of Land	:	It is Residential high land.
Negative Elements	:	Not Found

Surroundings of the Land

On the North	:	Land of Md. Kashem
On the South	:	Road 16 feet wide
On the East	:	Land of Mr. Shamsul Haque liton
On the West	:	Land of Md. Abu Said

VALUATION SCOPE

The scope of valuation includes the following:

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

BASIS OF VALUATION OF LAND

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 **Haque Saheber Vita, Darussalam Road, Shuvadda Uttorpara, Keranigonj, Dhaka** During the last six months

PRESENT MARKET VALUE OF LAND

The price of land is fluctuation nature. The present rate of the local area on our personal contact with deed writers, income tax and gain tax personnel. We came to learn the prevailing rate of buying & selling assignment conveyance transfer of interest with right titles and benefits of land in and around **Haque Saheber Vita, Darussalam Road, Shuvadda Uttorpara, Keranigonj, Dhaka** Area is around is around Tk. 12, 00,000.00 to Tk. 13 00,000.00 per decimal. But to be kept in safe side we have determined the price of the land at the **Tk. 12, 50,000.00** per decimal which is average rate.

Valuation of the Land

Area of Land : **02.50 Decimal**
Current Price per Decimal : Tk. 12,50,000.00

Estimated Present Value of the Property

Land : Tk. 12,50,000.00 × **02.50 Decimal**
Total Amount : **Tk. 31,25,000.00**

In words: Taka thirty one lac twenty five fifty thousand only.

Estimated Forced Sale Value of Present Status (Less 15 % from market value)

Land : Tk. 10,62,500.00 × **02.50 Decimal**
Total Amount : **Tk. 26,56,250.00**

In words: Taka twenty six lac fifty six thousand two hundred fifty only.

VALUATION OF THE BUILDING

06 Storied under construction Residential Building: This is a 06 storied **under construction Residential** building built by RCC frame with 06 storied foundations and Ground floor to 4th Floor area 100% complete & 5th floor area 60% complete. Doors are wooden works, steel frame with glass windows, Roof made of RCC slab, normal finishing flooring, bathroom, kitchen etc. The sidewall of the building constructed by 5" thick burnt wall and internal walls are 5" thick brickwork. During our physical inspection we found that each floor area of the buildings about **871.99 sft.**

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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.	Description	Plinth Area (Sft.)	Rate/Sft. (%)	Rate/Sft	Value (in BDT)
01.	Foundation Cost	871.99 sft. X 2	750.00	125.00/sft	6,53,992.50
02.	Ground floor to 4 th Floor area 100% complete	871.99 sft. X 5	1,400.00	1,400.00/sft	61,03,930.00
03.	5 th floor area 60% complete	871.99 sft. X 1	840.00	1,400.00/sft	7,32,471.60
Total =					74,90,394.10

In words: Taka seventy four lac ninety thousand three hundred ninety four only.

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

Total Amount : **Tk. 63,66,834.98**

In words: Taka sixty three lac sixty six thousand eight hundred thirty four only.

Summary of Valuation

Particulars of the Property (As per Present Status)	As per Present Market Value	Total Value (Tk)
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PHOTOGRAPHS & LOCATION MAP

Photographs : Enclosed Herewith

Location Map : Appendix – A

Legal Aspect of the Property

As per deeds & other relevant documents of **(I). MD. HABIB ALIAS MD. HABIB MUNSHI**, S/o: Late. Abdur Rahman & **(II). MST. NARGIS AKTER ALIAS NARGIS AKTER**, W/o: Md. Habib alias Md. Habib Munshi 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 05 (five) 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.

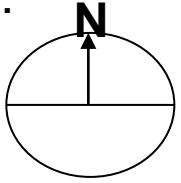
Md. Shah Alom
Director

APPENDIX – 'A'

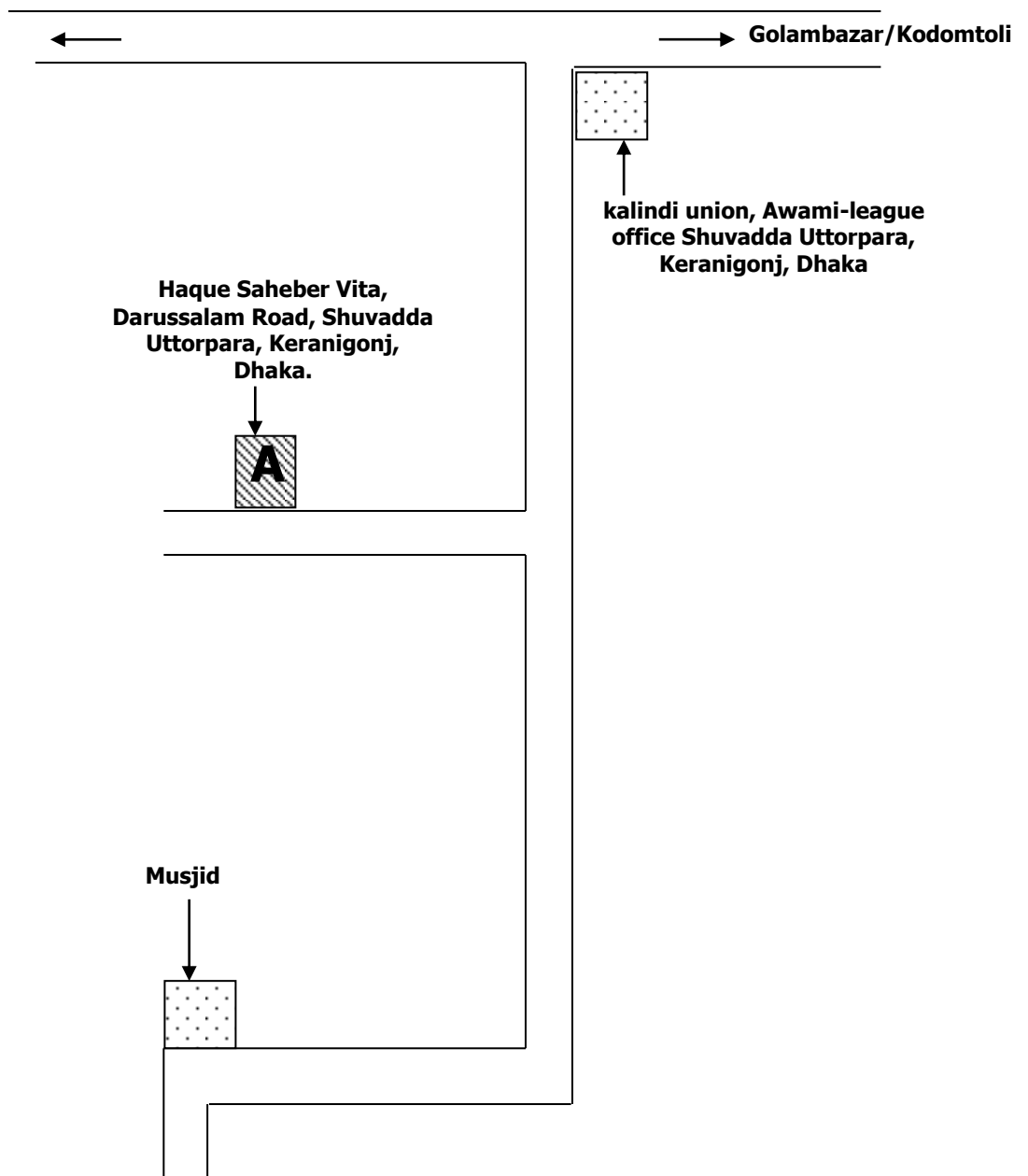
LOCATION MAP OF THE PROPERTY OF (I). MD. HABIB ALIAS MD. HABIB MUNSHI, (II). MST. NARGIS AKTER ALIAS NARGIS AKTER

REPORT NO: LIIL/CO/VL-2020/166

DATED: 09.02.2020



A = PROPERTY OF (I). MD. HABIB ALIAS MD. HABIB MUNSHI, (II). MST. NARGIS AKTER ALIAS NARGIS AKTER



BILL

REPORT NO: LIIL/CO/VL-2020/166
DATED: 09.02.2020

The Head of Branch

Jamuna Bank Ltd.
Aganagar Branch, Islam Plaza,
Shahid Delowar Hossain Road,
Aganagar, Keranigonj, Dhaka-1310

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

A/C. MD. HABIB ALIAS MD. HABIB MUNSHI & MST. NARGIS AKTER ALIAS NARGIS AKTER,
Haque Saheber Vita, Darussalam Road, Shuvadda Uttorpara, Keranigonj, Dhaka.

01. Fees for above survey report no. LIIL/CO/VL-2020/1660	Tk. 6,000.00
02. Vat 15% for survey fees	Tk. <u>750.00</u>
	Tk. 6,750.00
	=====

In words: Taka six thousand seven 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:
National Bank Ltd.
Kawran Bazar Branch
CD A/C: 0004833031857
Lam International Inspection Ltd.