

# Valuation Report

## Identification & Valuation Report on Land & Building

A/c Name:  
**M/S. FAHIM AUTO GLASS DESIGNS**

**REPORT # LIIL/CO/VL-2018/1102**  
**DATED: 07.11.2018**

Submitted to:  
**JAMUNA BANK LIMITED**  
Gulshan Link Road Branch  
Ta-131, Wakil Tower  
Gulshan Badda Link Road, Dhaka-1212

## BORROWER: M/S. FAHIM AUTO GLASS DESIGNS

### S Y N O P S I S

<b>Present Market Value</b>		
<b>Particulars of the Property (As per Present Status)</b>	<b>As per Present Market Value</b>	<b>Total Value (Tk)</b>
Land Area is 11.85 Decimal	Tk. 18,50,000.00 x 11.85 Decimal	2,19,22,500.00
Building Construction Value	-	30,82,000.00
<b>Total Present Market Value =</b>		<b>2,50,04,500.00</b>
<b>Forced Sale Value</b>		
<b>Particulars of the Property (As per Present Status)</b>	<b>As per Forced Sale Value (Less 15% from market value)</b>	<b>Total Value (Tk)</b>
Land Area is 11.85 Decimal	Tk. 15,72,500.00 x 11.85 Decimal	1,86,34,125.00
Building Construction Value	-	26,19,700.00
<b>Total Forced Sale Value =</b>		<b>2,12,53,825.00</b>

## REPORT TEMPLATE PROPERTY APPRAISAL IN DHAKA

Reference No. : LIIL/CO/VL-2018/1102  
Bank Name : Jamuna Bank Limited  
Branch Name & Address : Gulshan link Road Branch, Ta-131, Wakil Tower, Gulshan Badda Link Road, Dhaka-1212  
Received Date : 19.10.2018  
Survey Date : 20.10.2018  
Submitted Date : 07.11.2018  
Situated Address : Masjid Bari, Uttar Para, Saterkul, Badda, P.S: Badda, Dist: Dhaka

### GENERAL INFORMATION & PARTICULARS OF THE CLIENT

**Name of the Borrower** : **M/S. FAHIM AUTO GLASS DESIGNS**  
Borrower Address : 364, East Padardia, Saterkul Road, Uttar Badda, Badda, Dist: Dhaka  
Trade License No. : As per bank's record  
TIN No. : As per bank's record  
Nature of Business : Auto OG, Auto Edeging, Double Glassing, Safety Lamination, Bend Glass, etc.  
**Name of the Proprietor** : **Mr. Md. Main Uddin**  
Father's Name : Late Ali Ahmed  
Mother's : Anowara Begum  
Present Address : Masjid Bari, Uttar Para, Saterkul, Badda, P.S: Badda, Dist: Dhaka  
Permanent Address : Same as above  
Contact Details : 01686-298664, E-mail: [fahimautoglassdesigns@gmail.com](mailto:fahimautoglassdesigns@gmail.com)

### PROPERTY DETAILS

**Owner of the Property** : **(i) Ali Amzad, (ii) Md. Amin Uddin, (iii) Mr. Md. Main Uddin,**  
All are Father's Name : Late Ali Ahmed  
Mother's : Anowara Begum  
Present Address : Masjid Bari, Uttar Para, Saterkul, Badda, P.S: Badda, Dist: Dhaka  
Permanent Address : Same as above  
Relationship : The property owner is brothers of the proprietor of the borrower firm & the proprietor  
Type of the Property : Land & Building

### LOCATION OF THE PROPERTY

Details Location of the Property : The land is situated at about 30 meters South-East side from Saterkul Uttara Para Jame Mosque at about 100 meters South-West side from Saterkul Den Mohammad Balika Dakhil Madrasha at about 150 meters South-West side from Saterkul School & College

P/02, LIL/CO/VL-2018/1102, Dhaka, 07.11.2018

Way to visit the property : Jamuna Bank Limited., Gulshan link Road Branch → Saterkul Bazar → Saterkul School & College → Saterkul Den Mohammad Balika Dakhil Madrasha → Saterkul Uttara Para Jame Mosque → to adjacent mortgaged/proposed mortgaged land.

### **PARTICULARS OF THE PROPERTY**

Purchaser of the Property : **Mr. Md. Main Uddin gong**  
Seller of the Property : N/A  
Current Developer of the Property : Borrower himself  
Deed No. & Date : 4175, 4177, 4174, Dated: 09.05.2017, Dated: 09.05.2017, 09.05.17  
Local Authority : Ward # 00, Under Dhaka North City Corporation  
District : Dhaka  
Police Station : Badda  
Mouza : Satarkul  
JL # : CS: 293, SA: 126, RS: 30, City Jorip: 13,  
Part-1  
Khatian # : CS: 483, SA: 711, RS: 1087, City Jorip: 1553, 293,  
Mutation Khatian # : 15350, Jot: 30/43  
Plot # : CS: & SA: 511, RS: 1259, City Jorip: 13815,  
Land area : 3.83 Decimal  
Part-2  
Khatian # : CS: 483, SA: 711, RS: 1087, City Jorip: 1552,  
Mutation Khatian # : 15352, Jot: 32/43  
Plot # : CS: & SA: 514, 519, RS: 1258, City Jorip: 13812,  
Land area : 4.19 Decimal  
Part-3  
Khatian # : CS: 483, 483, SA: 711, 711, RS: 1087, 1087, City Jorip: 1552, 1553,  
293,  
Mutation Khatian # : 16231, Jot: 128/47,  
Plot # : CS: & SA: 514, 511, RS: 1258, 1259, City Jorip: 13812, 13815,  
Land area : (0.93+2.90)= 3.83 Decimal  
Area of Land as per Mutation : (3.83+4.19+3.83)= 11.85 Decimal  
(Total)  
Present Status of usage property : The property used as residential purpose  
Utility Facilities in the property : All communication facilities with gas, water, electricity etc.  
Communication Facilities : Only car 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.  
Market Demand of the Property : This area is developing day by day

Cont..... P/03

P/03, LIII/CO/VL-2018/1102, Dhaka, 07.11.2018

- Details Description of the Property : This is residential cum commercial land. During on visiting period we 02 storied building & tin shed building & some parson vacant on this land and demarcated by boundary wall & building.
- Surrounded the Property (3.83 Decimal) : North : Road (06 feet wide)  
: South : Land of Azibur Rahman  
: East : Land of Mr. Abdul Rafiq Gong  
: West : Road (10 feet wide)
- Surrounded the Property (4.19 Decimal) : North : Road (06 feet wide)  
: South : Land of Mr. Aman Ullah  
: East : Land of Mr. Alkas Uddin Gong  
: West : Road (10 feet wide)
- Surrounded the Property (3.83 Decimal) : North : Road (06 feet wide)  
: South : Land of Mr. Ali Amzad  
: East : Land of Mr. Abdur Rahman Gong  
: West : Road (10 feet wide)
- 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 : Manager & Credit In Charge
- Date of Survey conducted, date of preparation of the report : 11.10.2017
- Cause(s) of finding and assessing excessive valuation of any in case of a re-survey of a property : N/A

Cont..... P/04

## BASIS/CALCULATION OF VALUATION

Cost Price of the Property	:	N/A
<b>Present Market Value</b>	:	Land Area : Tk. 18,50,000.00 x 11.85 Decimal
	:	Total : <b>Tk. 2,19,22,500.00</b>
	:	In words: Taka two crore nineteen lac twenty two thousand five hundred only.
<b>Forced Sale Value</b>	:	Land Area : Tk. 15,72,500.00 x 11.85 Decimal
<b>(Less 15% from market value)</b>	:	Total : <b>Tk. 1,86,34,125.00</b>
	:	In words: Taka one crore eighty six lac thirty four thousand one hundred twenty five 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	:	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. 17,00,000.00 to Tk. 19,00,000.00 per decimal
Calculation procedure of property measurement	:	Tk. 18,50,000.00 per decimal x 11.85 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	:	Enclosed herewith

## DESCRIPTION OF THE BUILDING

**02 Storied Residential Building:** This is a 02 storied residential building build by RCC framework with 02 storied RCC foundations. All beams, column, roof slab, lintel, sunshade are RCC work. 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 1,680 sft. as per physical measurement.

### 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	Work Completed	RATE/AFTER COMPLETION	Value (at present condition)
01.	Foundation	1,680 sft.	100%	250.00	4,20,000.00
02.	Gr. floor area	1,680 sft.	100%	1,100.00	18,48,000.00
03.	1 <sup>st</sup> floor area	740 sft.	100%	1.100.00	8,14,000.00
				Total=	<b>30,82,000.00</b>

In words: Taka thirty lac eighty two thousand only.

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

Total Amount : **Tk. 26,19,700.00**

In words: Taka twenty six lac nineteen thousand seven hundred only.

### SUMMARY OF VALUATION

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### LEGAL ASPECT OF THE PROPERTY

As per deeds & other relevant documents of **Md. Main Uddin**, S/o: Ali Ahmed, 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 06 (Six) 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

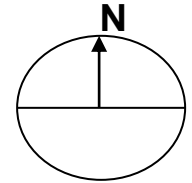


**APPENDIX – 'A'**

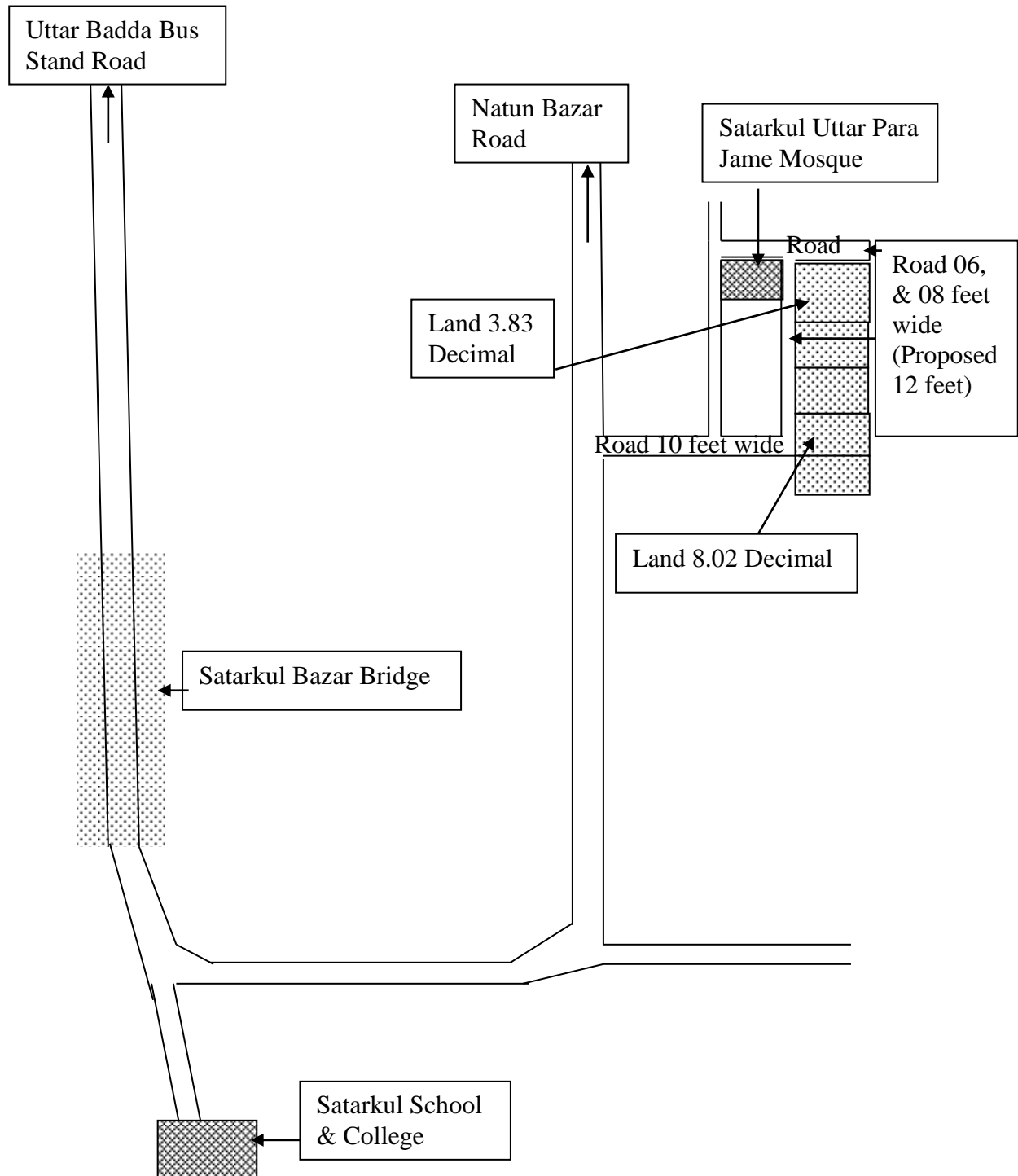
**LOCATION MAP OF THE PROPERTY OF MD. MAIN UDDIN GONG**

**REPORT NO: LIIL/CO/VL-2018/1102**

**DATED: 07.11.2018**



A = Property of Md. Main Uddin Gong



# **BILL**

**REPORT NO: LIIL/CO/VL-2018/1102**  
**DATED: 07.11.2018**

VAT REGISTRATION NO. :	<b>19041069254</b>
AREA CODE	<b>: 190104</b>

**To**  
**The Head of Branch**  
**Jamuna Bank Ltd.**  
**Gulshan Link Road Branch,**  
**Ta-131, Wakil Tower,**  
**Gulshan Badda Link Road,**  
**Dhaka-1212**

Subjects: Being the professional survey fees & others charges for the valuation survey of land of **M/S. Fahim Auto Glass Designs**, Satarkul, P.O: Gulshan, P.S: Badda, Dist: Dhaka

Dear Sir,

01. Fees for above survey report no. LIIL/CO/VL-2018/1102

Tk. 8,000.00

Add: Vat 15% for survey fees

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:**  
**(Cash Payment & Cash Cheque is strictly prohibited)**  
**Jamuna Bank Ltd.**  
**Malibagh Branch**  
**CD A/C: 00430210006106**  
**Lam International Inspection Ltd.**