

ORIGINAL

Valuation Report

Identification & Valuation Report on Land & Building

A/c Name:
A/C. MD. SALEH AHMED

REPORT # LIIL/CO/VL-2018/1172
DATED: 02.12.2018

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

BORROWER: A/C. MD. SALEH AHMED

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 3.75 Decimal	Tk. 15,00,000.00 x 3.75 Decimal	56,25,000.00
Building Construction Value	-	92,49,000.00
Total Present Market Value =		1,48,74,000.00
Forced Sale Value		
Particulars of the Property (As per Present Status)	As per Forced Sale Value (Less 20% from market value)	Total Value (Tk)
Land Area is 3.75 Decimal	Tk. 12,00,000.00 x 3.75 Decimal	45,00,000.00
Building Construction Value	-	73,99,200.00
Total Forced Sale Value =		1,18,99,200.00

REPORT TEMPLATE PROPERTY APPRAISAL IN DHAKA

Reference No. : LIIL/CO/VL-2018/1172
Bank Name : Jamuna Bank Limited
Branch Name & Address : Gulshan link Road Branch, Ta-131, Wakil Tower, Gulshan Badda Link Road, Dhaka-1212
Received Date : 28.11.2018
Survey Date : 29.11.2018
Submitted Date : 02.12.2018
Situated Address : Hazi Badsha Miah Road, Matuail New Town Residential Area, Block # A, P.S: Demra, Dist: Dhaka

GENERAL INFORMATION & PARTICULARS OF THE CLIENT

Name of the Borrower : **A/C. MD. SALEH AHMED**
Account holder Address : Hazi Badsha Miah Road, Matuail New Town Residential Area, Block # A, P.S: Demra, Dist: Dhaka
Trade License No. : As per bank's record
TIN No. : As per bank's record
Nature of Business : N/A
Name of the Account holder : **Md. Saleh Ahmed**
Father's Name : Hazi Abdul Khalek
Mother's Name : Hajera Begum
Present Address : Hazi Badsha Miah Road, Matuail New Town Residential Area, Block # A, P.S: Demra, Dist: Dhaka
Permanent Address : Vill: Purba Chandipur, P.O: Chandipur Monsha, P.S: Ramgonj, Dist: Laxmipur
Contact Details : 01685-417403

PROPERTY DETAILS

Owner of the Property : **(i) Md. Saleh Ahmed (ii) Md. Fayez Ahmed**
All are Father's Name : Hazi Abdul Khalek
Mother's : Hajera Begum
Present Address : Hazi Badsha Miah Road, Matuail New Town Residential Area, Block # A, P.S: Demra, Dist: Dhaka
Permanent Address : Vill: Purba Chandipur, P.O: Chandipur Monsha, P.S: Ramgonj, Dist: Laxmipur
Relationship : The property owner is the brother of the account holder & the account holder
Type of the Property : Land & Building

LOCATION OF THE PROPERTY

Details Location of the Property : The land is situated at about 50 meters South-East side from Baitul Latif Jame Mosque at about 40 meters South-East side from Hazi Badsha Miah Road, Matuail New Town Residential Area

P/02, LILL/CO/VL-2018/1172, Dhaka, 02.12.2018

Way to visit the property : Jamuna Bank Limited., Gulshan link Road Branch → Demra Staff Quarter Road → Kona Para Road → Hazi Badsha Miah Road, Matuail New Town Residential Area, Block # A, → to adjacent mortgaged/proposed mortgaged land.

PARTICULARS OF THE PROPERTY

Purchaser of the Property : **Md. Saleh Ahmed Gong**
Seller of the Property : N/A
Current Developer of the Property : Borrower himself
Deed No. & Date : 3896, Dated: 29.05.2017,
Local Authority : Ward # 07, Under Matuail Union Parishad
(Proposed Dhaka South City Corporation)
District : Dhaka
Police Station : Demra
Mouza : Dogar
JL # : CS: 330, SA: 164, RS: 27, Dhaka City Jorip: 32,
Khatian # : CS: 224, SA: 298, RS: 138, Dhaka City Jorip: 3381,
Mutation Khatian # : 12972, Jot: 147/67, Case No.: 2376/2017-18
Plot # : CS: & SA: 1470, RS: 2578, Dhaka City Jorip: 7112,
Area of Land as per Deed : 3.75 Decimal
Area of Land as per Mutation : 3.75 Decimal
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
Details Description of the Property : This is residential cum commercial land. During on visiting period we 06 storied building on this land and demarcated by boundary wall & building.
Surrounded the Property : North : Land of Dhaka City Jarip Dag No. 7112
South : Land of Mr. Towlat Hossain
East : Road (12 feet wide)
West : Land of Mr. Jahangir Gong
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

Cont..... P/03

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 : 28.11.2018

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. 15,00,000.00 per decimal x 3.75 Decimal
: Total : **Tk. 56,25,000.00**
: In words: Taka fifty six lac twenty five thousand only.

Forced Sale Value (Less 20% from market value) : Land Area : Tk. 12,00,000.00 per decimal x 3.75 Decimal
: Total : **Tk. 45,00,000.00**
: In words: Taka forty five lac 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. 14,00,000.00 to Tk. 16,00,000.00 per decimal
Calculation procedure of property measurement	:	Tk. 15,00,000.00 per decimal x 3.75 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

06 Storied Residential Building: This is a 06 storied residential building build by RCC framework with 06 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 1,200 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)	Value (after completion)
01.	Foundation	1,100 sft.	100%	750.00	8,25,000.00	8,25,000.00
02.	Gr. floor area	1,100 sft.	60%	1,800.00	11,88,000.00	19,80,000.00
03.	1 st floor area	1,200 sft.	65%	1,800.00	14,04,000.00	21,60,000.00
04.	2 nd floor area	1,200 sft.	70%	1,800.00	15,12,000.00	21,60,000.00
05.	3 rd floor area	1,200 sft.	70%	1,800.00	15,12,000.00	21,60,000.00
06.	4 th floor area	1,200 sft.	70%	1,800.00	15,12,000.00	21,60,000.00
07.	5 th floor area	1,200 sft.	60%	1,800.00	12,96,000.00	21,60,000.00
				Total=	92,49,000.00	1,36,05,000.00

In words: Taka ninety two lac forty nine thousand only.

Estimated Forced Sale Value of Present Status of Building (Less 20% from market value)

Total Amount : **Tk. 73,99,200.00**

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

SUMMARY OF VALUATION

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LEGAL ASPECT OF THE PROPERTY

As per deeds & other relevant documents of **Md. Saleh Ahmed gong** S/o: Hazi Abdul Khalek 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. Mijanur Rahman

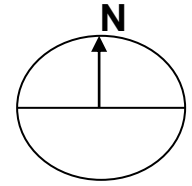
Chairman

APPENDIX – 'A'

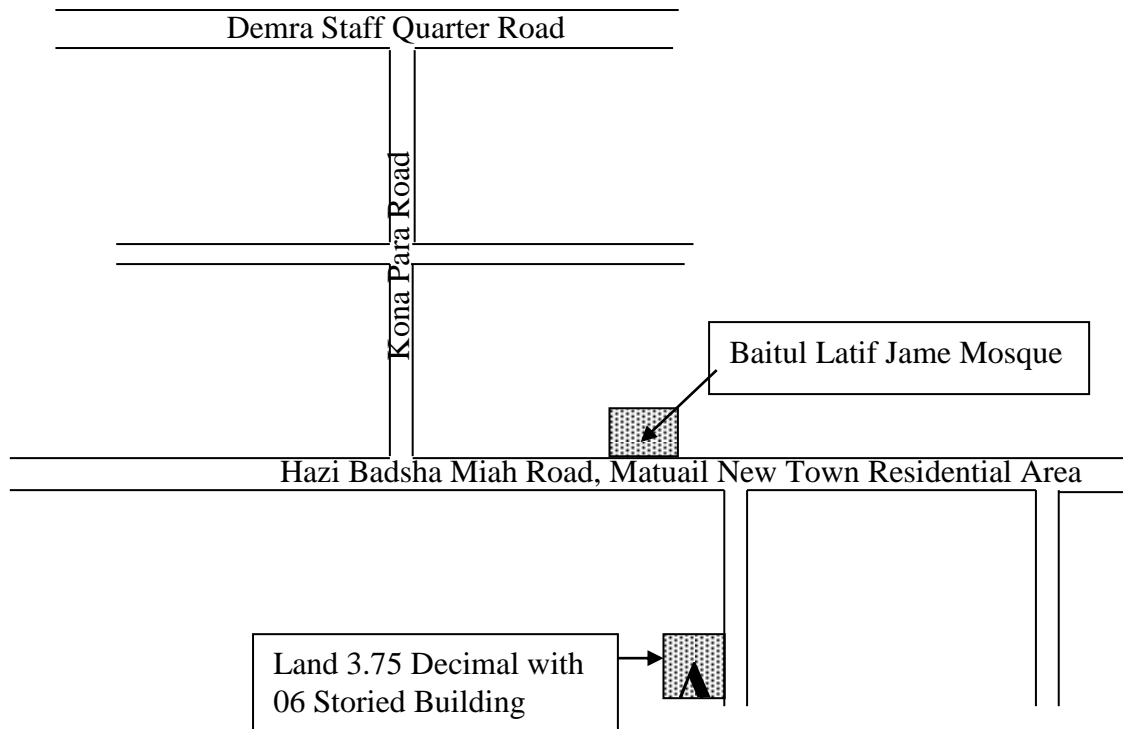
LOCATION MAP OF THE PROPERTY OF MD. MD. SALEH AHMED GONG

REPORT NO: LIIL/CO/VL-2018/1172

DATED: 02.12.2018



A = Property of Md. Saleh Ahmed Gong



BILL

REPORT NO: LIIL/CO/VL-2018/1172
DATED: 02.12.2018

VAT REGISTRATION NO. :	19041069254
AREA CODE	: 190104

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 **A/C. Md.**

Saleh Ahmed, Gulshan, P.S: Badda, Dist: Dhaka

Dear Sir,

01. Fees for above survey report no. LIIL/CO/VL-2018/1172

Tk. 6,000.00

Add: Vat 15% for survey fees

Tk. 900.00

Tk. 6,900.00

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In words: Taka six thousand nine 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.