

Valuation Report

Identification & Valuation Report on Land

A/c Name:
M/S. A & Z FABRICS

REPORT # LIIL/CO/VL-2020/09
DATED: 07.01.2020

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

BORROWER: M/S. A & Z FABRICS

S Y N O P S I S

Present Market Value		
Value of the Property (As per Present Status)	As per Present Market Value	Total Value (Tk)
Land Area is 16.87 + 16.87= 33.74 Decimal	Tk. 5,50,000.00× 33.74 Decimal	1,85,57,000.00
Present Market Value =		1,85,57,000.00

Forced Sale Value		
Value of the Property (As per Present Status)	Forced Sale Value (Less 15% from market value)	Total Value (Tk)
Land Area is 16.87 + 16.87= 33.74 Decimal	Tk. 4,67,500.00× 33.74 Decimal	1,57,73,450.00
Forced Sale Value =		1,57,73,450.00

REPORT TEMPLATE PROPERTY APPRAISAL IN DHAKA

Reference No. : LIIL/CO/VL-2020/09
Bank Name : Jamuna Bank Limited
Branch Name & Address : Aganagar Branch, Islam Plaza, Shahid Delowar Hossain Road, Aganagar, Keranigonj, Dhaka-1310
Received Date : 18.11.2019
Survey Date : 19.11.2019
Submitted Date : 07.01.2020
Situated Address : Uttar Masabo (Modina Bagh), Tarabo, Rupgonj, Narayanganj

General Information & Particulars of the Client

Name of the Borrower : **M/S. A & Z FABRICS**
Borrower Address : Maksuda Garden city (1st Flore), Shop# K-2, Loba Shadhu Road, Purbo Aganagar, South Keranigonj, Dhaka
Trade License No. : As per bank record
TIN No. : As per bank record
Nature of Business : As per bank record
Type of the Firm/Company : Proprietorship
Name of the Proprietor : **Mr. Md. Anowar Hossain**
Father's Name : Mr. Md. Shahjahan
Present Address : Vill: Baliakandi, P.O: Bijbagh, P.S: Senbagh, Dist: Noakhali
Permanent Address : As above
Contact Details : N/A

Property Details

Owners of the Property : **(I). Mr. Md. Anowar Hossain**
Both are son of : Mr. Md. Shahjahan
Present Address : Vill: Baliakandi, P.O: Bijbagh, P.S: Senbagh, Dist: Noakhali
Permanent Address : As above
Owners of the Property : **(II). Sree Shovrongon Bissas**
Both are son of : Moti Chandra Biswas
Present Address : Vill: Dasnowagaon, P.O: Parabo, P.S: Sonargaon, Dist: Narayanganj
Permanent Address : As above
Relationship : The property owner is the proprietor of the borrower firm and his friend
Type of the Property : Land

Cont..... P/02

P/02, LIIL/CO/VL-2020/09, Dhaka, 07.01.2020

PROPERTY SCHEDULE

Local Authority	: Uttar Masabo (Modina Bagh), Tarabo, Rupgonj, Narayangonj
District	: Narayangonj
Police Station	: Rupgonj
Sub Registry Office	: Rupgonj
Mouza	: Masabo
JL #	: CS: 07, SA: 552, RS: 205
Khatian #	: CS: 176, SA: 146, RS: 90, mutation Khatian: 198, jote: 4084, 4085
Plot #	: CS & SA: 153, RS: 198
Area of Land	: 16.87 + 16.87= 33.74 Decimal

OTHERS INFORMATION

Possession	: The property is under possession of the owners
Location of the Property	: The land is about 200 meter East-North side from Masabo Bazar, Masabo, Tarabo, Rupgonj, Narayangonj.
Shape & Size of the Land	: Square
Importance of the Locality	: The area has all utility 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	: Risk haw & CNG Can go to the land
Classification of Land	: It is Medium high land.
Negative Elements	: Not Found

SURROUNDINGS OF THE LAND

On the North	: Land of Mr. Ashraf Bhuiyan
On the South	: Govt. Canal
On the East	: Land of Mr. Anowarul Islam
On the West	: Road

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 **Uttar Masabo (Modina Bagh), Tarabo, Rupgonj, Narayangonj** 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 **Uttar Masabo (Modina Bagh), Tarabo, Rupgonj, Narayangonj** is around Tk. 5, 25,000.00 to Tk. 5,75,000.00 per decimal. But to be kept in safe side we have determined the price of the land at the **Tk. 5, 50,000.00** per decimal which is average rate.

Valuation of the Land

Area of Land : **16.87 + 16.87 = 33.74 Decimal**

Current Price per Decimal : Tk. 5,50,000.00

Estimated Present Value of the Property

Land : Tk. 5,50,000.00 × **33.74 Decimal**

Total Amount : **Tk. 1,85,57,000.00**

In words: Taka one core eighty five lac fifty seven thousand only.

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

Land : Tk. 4,67,500.00 × **33.74 Decimal**

Total Amount : **Tk. 1,57,73,450.00**

In words: Taka one core fifty seven lac seventy three thousand four hundred fifty only.

Summary of Valuation

Present Market Value		
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Present Market Value =		1,85,57,000.00

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Forced Sale Value =		1,57,73,450.00

PHOTOGRAPHS & LOCATION MAP

Photographs : Enclosed Herewith

Location Map : Appendix – A

Legal Aspect of the Property

As per deeds & other relevant documents of **(I). Mr. Md. Anowar Hossain**, S/o: Mr. Md. Shahjahan & **(II). Sree Shovrongon Bissas**, S/o: Moti Chandra Biswas 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**".

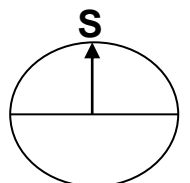
This report contains 05 (five) sheets and every sheet bears the signature of the surveyor.

This report is issued exclusively for credit purpose.

Signed for & on behalf of
Lam International Inspection Ltd.

Md. Shah Alom
Director

APPENDIX – 'A'

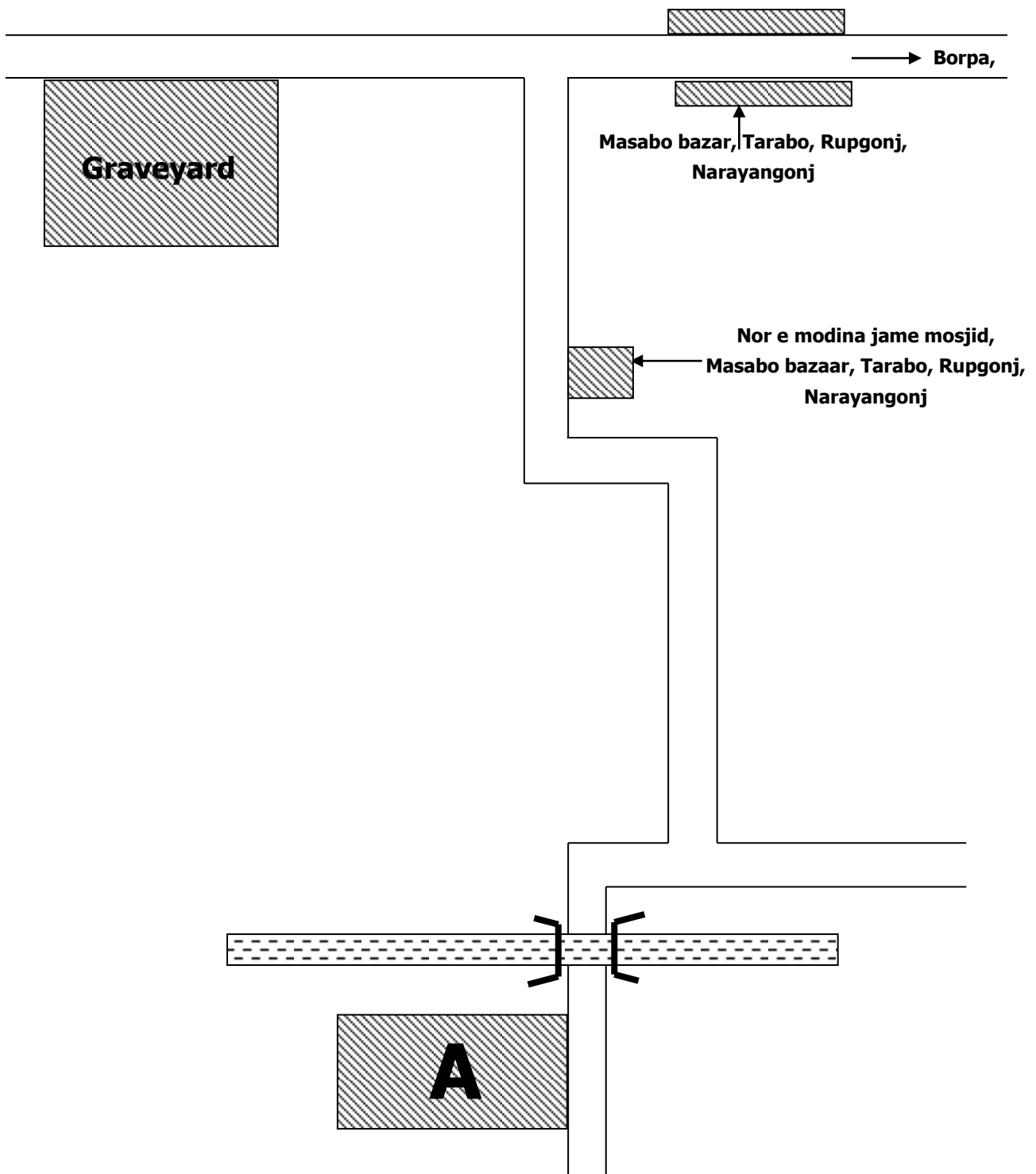


LOCATION MAP OF THE PROPERTY OF (I). Mr. Md. Anowar Hossain, (II). Sree Shovrongon Bissas

REPORT NO: LIIL/CO/VL-2020/09

DATED: 07.01.2020

A = Property of (I). Mr. Md. Anowar Hossain, (II). Sree Shovrongon Bissas



BILL

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DATED: 07.01.2020

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

M/S. A & Z FABRICS, Maksuda Garden city (1st Flore), Shop# K-2, Loba Shadhu Road, Purbo Aganagar,
South Keranigonj, Dhaka

01. Fees for above survey report no. LIIL/CO/VL-2020/09	Tk. 10,000.00
02. Vat 15% for survey fees	Tk. <u>1500.00</u>
	Tk. 11,500.00
	=====

In words: Taka fifteen thousand 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.