



**VALUATION SURVEY REPORT OF LAND & BUILDING OWNED
BY (I) MD. SIDDIQUR RAHMN (II) FARDAUS RAHMAN ALIAS
MRS. FARDAUS (III) MOKLASUR RAHMAN
(IV) MUSTAFIJUR RAHMAN MAMUN**

A B R I D G E M E N T

**A/C. (I) MD. SIDDIQUR RAHMN (II) FARDAUS RAHMAN ALIAS
MRS. FARDAUS (III) MOKLASUR RAHMAN (IV) MUSTAFIJUR
RAHMAN MAMUN**

PRESENT MARKET VALUE

SL#	OWNER NAME	AREA OF LAND	RATE OF ASSET (Decimal)	NAME OF ASSET	ASSESSED VALUE
A).	(i) Md. Siddiqur Rahmn & Others	10.73 Decimal	Tk. 35,00,000.00	Land-	Tk. 3,75,55,000.00
		(02) Two storied building			Tk. 86,99,507.00
Total –					Tk. 4,62,54,507.00
In word: Taka Four crore sixty two lac fifty four thousand five hundred seven only					

DISTRESSED VALUE (20% LESS)

SL#	OWNER NAME	AREA OF LAND	RATE OF ASSET (Decimal)	NAME OF ASSET	ASSESSED VALUE
A).	(i) Md. Siddiqur Rahmn & Others	10.73 Decimal	Tk. 28,00,000.00	Land-	Tk. 3,00,44,000.00
		(02) Two storied building			Tk. 69,59,605.00
Total –					Tk. 3,70,03,605.00
In word: Taka Three crore seventy lac three thousand six hundred five only					





AMANAH SURVEY & ENGINEERING INSPECTION LTD.

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Ref: **AMANAH**/BAL/VL-2022/455

VALUATION SURVEY REPORT ON LAND & BUILDING

THIS IS TO CERTIFY THAT at the request of **Bank Asia Ltd. Bashundhara Branch, Plot 25, Block A, Avenue Road, Bashundhara R/A, Dhaka**, over Phone on dated **24-09-2022** our representatives inspected & verified the subject property on **25-09-2022** with a view to **ASCERTAIN** the value of the same. We are now pleased to report as follows:

PARTICULARS OF CLIENT/BORROWER		
1.	Name of the Account	A/c. (i) Md. Siddiqur Rahmn (ii) Fardaus Rahman alias Mrs. Fardaus (iii) Moklasur Rahman (iv) Mustafijur Rahman Mamun
2.	Name of the Borrower	(i) Md. Siddiqur Rahmn (ii) Fardaus Rahman alias Mrs. Fardaus (iii) Moklasur Rahman (iv) Mustafijur Rahman Mamun
3.	Father's Name	(i) S/o, Md. Abdul Goffor, (ii) W/o, Md. Siddiqur Rahman, (iii) & (iv) S/o, Md. Siddiqur Rahman
4.	Mother's Name	(i) Ayna Akhter, (ii) Jamila Khatun, (iii) & (iv) Fardaus Rahman
5.	Present Address	Kha-87/08, Ward# 17, Purbo Namapara Kabarstan Road, Khilkhet, Dhaka
6.	Permanent Address	As above
7.	TIN No.	(i) 68207994991, (ii) 682079949911, (iii) & (iv) Not Submitted
8.	NID No.	(i) 8659413416, (ii) 8659413416, (iii) 2693623885412, (iv) 2693623885413
9.	Date of Birth	(i) 01.01.1955, (ii) 01.01.1968, (iii) 07.04.1983, (iv) 18.10.1987

PARTICULARS OF LAND OWNER		
1.	Name of the owner	(i) Md. Siddiqur Rahmn (ii) Fardaus Rahman alias Mrs. Fardaus (iii) Moklasur Rahman (iv) Mustafijur Rahman Mamun
2.	Father's name	(i) S/o, Md. Abdul Goffor, (ii) W/o, Md. Siddiqur Rahman, (iii) & (iv) S/o, Md. Siddiqur Rahman
3.	Mother's name	(i) Ayna Akhter, (ii) Jamila Khatun, (iii) & (iv) Fardaus Rahman
4.	Present Address	Kha-87/08, Ward# 17, Purbo Namapara Kabarstan Road, Khilkhet, Dhaka
5.	Permanent Address	As above
6.	Relationship with the borrower	The land owner is account holder.

PARTICULARS OF PHYSICAL VERIFICATION OF THE PROPERTY		
1.	Location and Address of the place/spot visited	Kha-87/08, Ward# 17, Purbo Namapara Kabarstan Road, Khilkhet, Dhaka

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APPROACH ROAD/ROAD CONNECTIVITY	
Road Wide	: 12 ft. Wide Pucca Road
Nature of Road	: Pucca Road
Transport Access	: All kinds of vehicle can go to the plot.

TYPE OF LAND (Whether ditch/agriculture/housing/commercial land etc.)	
Nature of Land	Residential Land & structure thereon
As per Physical verification	It is a residential land. Now there is a 2-storied U/C building is situated on the land.

AREA OF THE LAND	
i. As per Legal opinion	LAND
	10.73 Decimal

SURROUNDINGS/CHOWHORDDY	
North	: House of Anichur Rahman
South	: Aleya Khatun
East	: Abul Kashem & Jahanara
West	: 12 ft. Wide Pucca Road

LEGAL ASPECTS OF THE PROPERTY	
We are just evaluating the properties but the legal matter should be checked by the legal advisor. So, the legal aspect of the properties may be obtained from the legal adviser.	
Possibilities of Future Improvement or Future Disadvantage Factor	Due to the location of the property and the scarcity of land, values are Increasing day by day
Whether land is under physical Possession of the owner (s)	During our physical inspection, we have been informed by the local people that the subject property is under possession of the owner.
Classification of Land	Residential high land
Plot/Land Demarcation	The land demarcated by boundary wall.

IMPORTANCE OF LOCATION	
The proposed mortgaged land is situated at the important residential area of Dhaka Sadar Police Station under Dhaka District . This area is developing residentially day by day. Utility services like Gas, Electricity, Telephone, Water supply, Sanitation, and Satellite etc. are present at this area. This area has well communication with all others parts of Dhaka North City Corporation . For this reason the value of the land is increasing rapidly day by day.	

DISTANCE FROM IMPORTANT PLACE / LOCATION TO MORTGAGED LAND	
Which is about 50 meter north east side from Milestone School & 2.50 km. from Bank Asia Ltd. Bashundhara Branch to proposed mortgaged land direction (Approx.)	



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SCHEDULE OF THE LAND	
PS: Dhaka Sadar, S.R.O: Dhaka Sadar, Dist: Dhaka	
(i) Deed No: 3283, Dt: 17.05.1986, (ii) Deed No: 123, Dt: 04.01.1987, (iii) Deed No: 10379, Dt: 03.08.1987, (iv) Deed No: 14118, Dt: 04.11.1987	
Mouza:	Joar Sahara, J.L. No. C.S- 271, S.A- 110, R.S- 06, DCJ- 03
Khatian No.	C.S- 156, S.A- 483, R.S- 87, DCJ- 6977
Mutation Khatian No.	6977, Jote- 152/36
Dag/Plot No.	C.S & S.A- 2963, R.S- 7281, 7282, DCJ- 16736
Land Area	10.73 Decimal
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 plot being purchased and sold Kha-87/08, Ward# 17, Purbo Namapara Kabarstan Road, Khilkhet, Dhaka . During the last six months.	
VALUATION OF LAND/PLOT	
The price of land is fluctuating in 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 Kha-87/08, Ward# 17, Purbo Namapara Kabarstan Road, Khilkhet, Dhaka . Area is around Tk. 34,50,000.00 to Tk. 35,50,000.00 per decimal. But to be kept in safe side we have determined the price of the land at the Tk. 35,00,000.00 per decimal which is average rate.	

UNIT PRICE/VALUE OF LAND	
Mortgaged land	Per Decimal Price In BDT.
a. Mouza Rate (Bari)	Tk. 34,04,800.00
b. Market Rate	Tk. 35,00,000.00
c. Forced Sale Rate (Less 20% from Market Value)	Tk. 28,00,000.00
Land 10.73 Decimal @ BDT 35,00,000.00 per Decimal at present Market Rate	Tk. 3,75,55,000.00
In word: Taka Three crore seventy five lac fifty five thousand only	
Land 10.73 Decimal @ BDT 28,00,000.00 per Decimal at present Forced Sale Rate	Tk. 3,00,44,000.00
In words: Taka Three crore forty four thousand only	



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TECHNICAL DETAIL OF BUILDING			
01	Year of Construction	:	2017
02	Approved Plan Authority	:	RAJUK Plan
03	Plinth Area	:	Ground Floor 2546.24 Sft. & 1 st 7 th Floor 1960.47 Sft. (As per plan) , Ground Floor 3250.00 Sft. 1 st Floor 2540.00 Sft. (As Per Physical Measurement)
04	Structure system	:	R.C.C.
05	Foundation	:	(08) Eight-storied foundation
06	Inner wall & calling surface	:	Paint over & under constriction
07	Roof	:	R.C.C. Slab
08	Door & windows	:	Doors are wood Work & Windows are steel & glass
09	Water Supply	:	Self
10	Sanitary fitting	:	Modern

BASIS VALUATION OF BUILDING			
While making assessment of building as basis cost has been determined with present cost. The cost has been ascertained on the basis of type as structure present cost of construction, materials, technical & non-technical labor cost as workmanship etc.			

SL#	DESCRIPTION	PLAN AREA	RATE/SFT.	AMOUNT
01.	Foundation	2546.24 Sft.	Tk. 1200 (100% Completed)= Tk. 1200	Tk. 30,55,488.00
02.	Ground Floor	2546.24 Sft.	Tk. 1800 (50% Completed)= Tk. 900	Tk. 22,91,616.00
03.	1 st Floor	1960.47 Sft.	Tk. 1800 (95% Completed)= Tk. 1710	Tk. 33,52,403.00
			Total Amount	Tk. 86,99,507.00
In word: Taka Eighty six lac ninety nine thousand five hundred seven only.				

DISTRESS VALUE (Forced Selling)

For providing you a guideline determining the worth of the property of the proposed borrower we have drawn & calculated of the building in case of forced selling of aforesaid. The value of property has been calculated as follows:

Value of Building: 20% Less of assessed value)

Tk. 69,59,605.00

=====

In word: Taka Sixty nine lac fifty nine thousand six hundred five only.



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TOTAL BUILDING DEVIATION:

Floor	As Per Plan Measurement	According To Physical Measurement	Deviation In Sft.	Deviation In %
Ground Floor	Area 2546.24 Sft.	3250.00 Sft.	703.76 Sft	27.63%
1 st Floor	Area 1960.47 Sft.	2540.00 Sft.	579.53 Sft.	29.56%

It would be mention here that at **West** side of building there are **12 feet wide pucca road**. So, it is evident that Fire Service vehicles will be easily able to find access. As per Bangladesh Bank circular, we hereby confirm that the construction of the **2-storied** under construction residential building is as **RAJUK** approved by the building plan and স্মারক নং: ২৫.৩৯.০০০০.১০৬.৩৩.৪২/১৭/১১-০৪-২০১৭, তাং-২৩.০২.২০১৭ competent authority and that the approvals are still valid, we further declare and confirm that the provisions of the following laws have been complied full in constructing/ developing the building:

01.	The Building Construction act. 1952 (Act. No. II of 1953)	Yes
02.	Bangladesh National Building Coda act. 2006	Yes
03.	বাংলাদেশ পরিবেশ সংরক্ষন আইন, ১৯৯৫	N/A
04.	পরিবেশ সংরক্ষন বিধিমালা, ১৯৯৭	N/A
05.	অগ্নি প্রতিরোধ ও নির্বাণন আইন, ২০০৩	N/A
06.	বেসরকারী আবাসিক প্রকল্পের ভূমি উন্নয়ন বিধিমালা, ২০০৪	N/A
07.	স্থানীয় সরকার পৌরসভা আইন, ২০০৯	Yes
08.	প্রযোজ্য ও অন্যান্য সকল আইন ও বিধিমালা	Yes



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SUMMARY OF PRESENT VALUATION:

Sl.	PRESENT MARKET VALUE	
a.	i. 10.73 Decimal Land	Tk. 3,75,55,000.00
	ii. (02) Two storied building	Tk. 86,99,507.00
	Total:	Tk. 4,62,54,507.00
In word: Taka Four crore sixty two lac fifty four thousand five hundred seven only		
Sl.	FORCED SALE VALUE (20% Less)	
a.	i. 10.73 Decimal Land	Tk. 3,00,44,000.00
	ii. (02) Two storied building	Tk. 69,59,605.00
	Total:	Tk. 3,70,03,605.00
In word: Taka Three crore seventy lac three thousand six hundred five only		

DECLARATIONS

This valuation is based on our findings on dates and at the place stated and has been carefully carried out to the best of our ability.

We **AMANAH SURVEY & ENGINEERING INSPECTION LTD.** hereby declare that we have no interest (except as Inspector, Surveyor and Assessor of value of land & building) directly or indirectly in any manner what-so-ever in the subject matter in this report.

The survey report is not intended to absolve the concerned parties from their contractual obligations.

Our responsibility is limited to the exercise of reasonable care. This report does not intend to relieve any party from its contractual obligation and is issued **WITHOUT ANY PREJUDICE**. Records relating to this file will be preserved for 3-three years, unless otherwise requested.

This report is issued exclusively for credit purpose

Truly yours

Signed for & on behalf of

Engr. Md. Mamunur Rahman
Chairman & CEO
Amanah Survey & Engineering
Inspection Ltd.

The physical inspection and
survey was carried out by our
Senior Surveyor

Md. Shahinoor Rahman
01718-198284



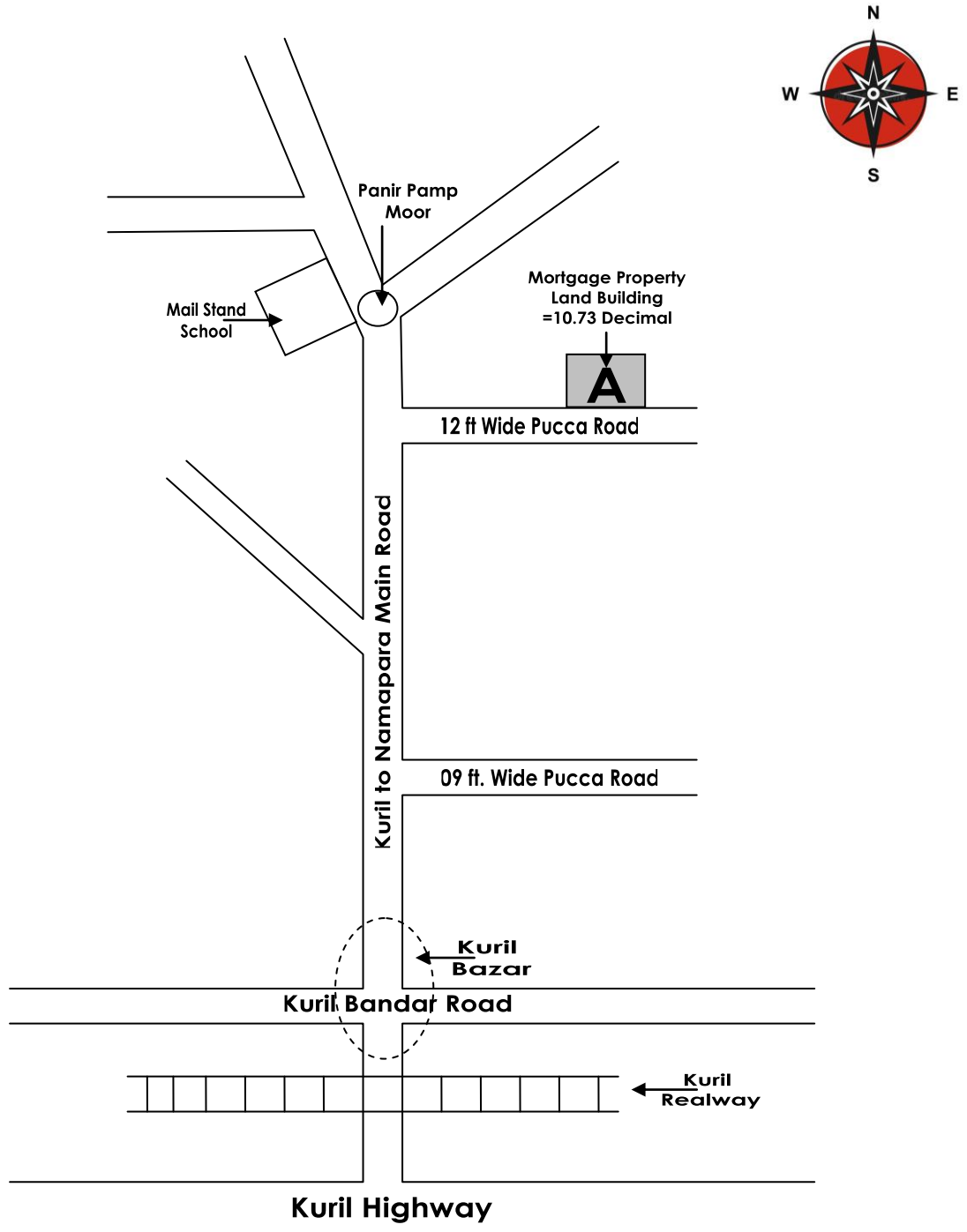
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LOCATION MAP-APPENDIX- 'A'

LOCATION MAP OF THE LAND OWNER (I) MD. SIDDIQUR RAHMN (II) FARDAUS RAHMAN ALIAS MRS. FARDAUS (III) MOKLASUR RAHMAN (IV) MUSTAFIJUR RAHMAN MAMUN



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PHOTOGRAPHS VIEW OF THE REPORTED MORTGAGE PROPERTY

Photographs view of the reported mortgage property



Photographs view of the reported mortgage property



Photographs view of the reported mortgage property



Photographs view of the reported mortgage property



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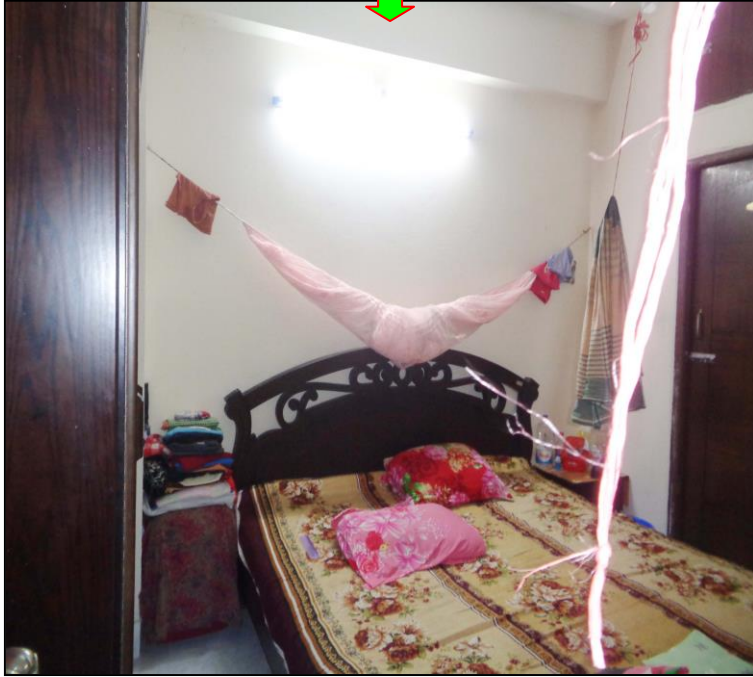


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