



AMANAH SURVEY & ENGINEERING INSPECTION LTD.

A Symbol of Honesty, Service & Bona Fides

Ref: **AMANAH** /DBBL/VL-2022/000

ISSUED AT DHAKA

Dated: 01.06.2022

The Manager

Dutch Bangla Bank Limited
Gouripur Branch
Modona Twin Tower (1st floor)
Gouripur Bazar, Daudkandi
Cumilla.

A/C. ABDUL OHAB @ A. OHAB MOKTER & MD. BABUL HOSSAIN

Dear Sir,

With reference to your telephonic discussion on 21.04.2022 the valuation report attached herewith please find as under: Property visited on 24.04.2022

Declaration

- i. The physical inspection was executed by qualified surveyor **Md. Rakibul Hasan**
- ii. Verification, measurement, description of the subjected properties are contained in the above **Ref: AMANAH /DBBL/VL-2022/000** numbered of report on date. 01.06.2022
- iii. The relationship with the borrower: The land owner (i) Abdul Ohab @ A. Ohab Mokter (ii) Md. Babul Hossain is account holder.
- iv. Present Market value (Land & Building) : **Tk. 1,88,61,520.00**

In words: Taka One crore eighty eight lac sixty one thousand five hundred twenty only.

- v. Distress value of the property (forced sale value 20% Less) : **Tk. 1,50,89,216.00**

In words: Taka One crore eight lac ninety two thousand two hundred sixteen only.

- vi. Acceptability of the property as security along with quality.
- vii. Genuineness of the property has been assessed from concerned Tashil Office.
- viii. The furnished information is true and correct to the best of our knowledge belief and our responsibilities are limited to take due care & attention.

Truly yours

Signed for & on behalf of

Head Office:

2/2, R.K Mission Road, Room # 02 (2nd floor)
Motijheel C/A, Dhaka-1203

Chittagong Office :

Hazi Raja Mia Swdagar Natun Bari, Najir Ali Tandol
Road, Kazirhat Chandgaon, Chittagong.

Rajshahi Office :

Holding # 347 (1st floor), Baharampur, Paira Lane,
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Ref: **AMANAH** /DBBL/VL-2022/000

VALUATION SURVEY REPORT OF LAND & BUILDING OWNED BY (I) ABDUL OHAB @ A. OHAB MOKTER, (II) MD. BABUL HOSSAIN

A B R I D G E M E N T

A/C. ABDUL OHAB @ A. OHAB MOKTER & MD. BABUL HOSSAIN

PRESENT MARKET VALUE

SL#	OWNER NAME	AREA OF LAND	RATE OF ASSET (Decimal)	NAME OF ASSET	ASSESSED VALUE
A).	(i) Abdul Ohab @ A. Ohab Mokter (ii) Md. Babul Hossain	5.71 Decimal	Tk. 13,00,000.00	Land-	Tk. 74,23,000.00
		(03) Three-storied residential building			Tk. 1,14,38,520.00
Total –					Tk. 1,88,61,520.00
In words: One crore eighty eight lac sixty one thousand five hundred twenty only.					

DISTRESSED VALUE (20% LESS)

SL#	OWNER NAME	AREA OF LAND	RATE OF ASSET (Decimal)	NAME OF ASSET	ASSESSED VALUE
A).	(i) Abdul Ohab @ A. Ohab Mokter (ii) Md. Babul Hossain	5.71 Decimal	Tk. 10,40,000.00	Land-	Tk. 59,38,400.00
		(03) Three-storied residential building			Tk. 91,50,816.00
Total –					Tk. 1,50,89,216.00
In words: One crore eight lac ninety two thousand two hundred sixteen only.					

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VALUATION SURVEY REPORT ON LAND & BUILDING SITUATED AT: HAZI VILLA, HOMNA POLLI BIDUT AREA, WARD# 04, HOMNA POURASHAVA, P.S: HOMNA, CUMILLA

PARTICULARS OF CLIENT/BORROWER		
1.	Name of the Account	A/c. Abdul Ohab @ A. Ohab Mokter & Md. Babul Hossain
2.	Name of the Borrower	(i) Abdul Ohab @ A. Ohab Mokter (ii) Md. Babul Hossain
3.	Father's Name	(i) Lahu Miah (ii) Late Abdul Motin
4.	Mother's Name	(i) Rabia Begum (ii) Roshna Begum
5.	Present Address	(i) & (ii) Hazi Villa, Homna Polli Bidut Area, Homna Pourashava, P.S: Homna, Dist: Cumilla.
6.	Permanent Address	(i) Ohab Mokter Bari, Vill: Durgapur, PO: Dorichar, P.S: Homna, Dist: Cumilla (ii) Moddhopara, Bejoynagar, P.O: Mathabhanga, P.S: Homna, Dist: Cumilla
7.	TIN No.	(i) 142062617401
8.	NID No.	(i) 1915447164429, (ii) 19791915476000008
9.	Date of Birth	(i) 13/06/1967, (ii) 10/07/1979
10.	Nationality	Bangladeshi by birth

PARTICULARS OF LAND OWNER		
1.	Name of the owner	(i) Abdul Ohab @ A. Ohab Mokter (ii) Md. Babul Hossain
2.	Father's name	(i) Lahu Miah (ii) Late Abdul Motin
3.	Mother's name	(i) Rabia Begum (ii) Roshna Begum
4.	Present Address	(i) & (ii) Hazi Villa, Homna Polli Bidut Area, Homna Pourashava, P.S: Homna, Dist: Cumilla.
5.	Permanent Address	(i) Ohab Mokter Bari, Vill: Durgapur, PO: Dorichar, P.S: Homna, Dist: Cumilla (ii) Moddhopara, Bejoynagar, P.O: Mathabhanga, P.S: Homna, Dist: Cumilla
6.	Relationship with the borrower	The land owner (i) Abdul Ohab @ A. Ohab Mokter (ii) Md. Babul Hossain is account holder.

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PARTICULARS OF PHYSICAL VERIFICATION OF THE PROPERTY		
1.	Date of Physical Verification	24 th April'2022
2.	Location and Address of the place/spot visited	Hazi Villa, Homna Polli Bidut Area, Ward# 04, Homna Pourashava, P.S: Homna, Cumilla
3.	Description of Properties Visited	Mortgaged Land 5.71 Decimal with 3-storied building owned by (i) Abdul Ohab @ A. Ohab Mokter (ii) Md. Babul Hossain . The property is situated 500 meter south-west side from Homna Addash School & College . It is a road side plot & well connected by the network of roads.

APPROACH ROAD/ROAD CONNECTIVITY	
Road Authority/ Road Owners	: Homna Pourashava
Ward No.	: 04
Road Name/No.	: Pourashava Road
Road Wide	: 10 ft. wide kancha road & 6 ft. kancha road
Road Side	: North & East
Nature of Road	: Kancha Road
Transport Access	: Light 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 3 (Three) storied residential building is situated over the land.

AREA OF THE LAND	
i. As per Legal opinion	LAND 5.71 Decimal
ii. Actual Possession	Same as original deed 5.71 decimal

IMPORTANCE OF LOCATION

The proposed mortgaged land is situated at the important residential area of **Homna Police Station** under **Cumilla 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 Homna Pourashava For this reason the value of the land is increasing rapidly day by day.

SURROUNDINGS/CHOWHORDDY		
In on North	:	10 ft. wide kancha road
In on South	:	Mr. Kofil Uddin
In on East	:	6 ft. wide kancha road
In on West	:	Mr. Jalil Miah

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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.

Classification of Land

Residential high land

Plot/Land Demarcation

The land demarcated by building wall.

DISTANCE FROM IMPORTANT PLACE / LOCATION TO MORTGAGED LAND

Which is about 500 meter south-west side from **Homna Addash School & College** & 18.00 km north-east side from **Dutch-Bangla Bank Limited. Gouripur Branch** to proposed mortgaged land direction (Approx.)

PHYSICAL POSSESSION & POSITION

The caption land is occupied with 03 (three) storied under-construction building but 6-storied foundation. Presently the caption land is used by renters as residential purposes. During our physical inspection we found the owner of land is **(i) Abdul Ohab @ A. Ohab Mokter, (ii) Md. Babul Hossain** and above mentioned properties **under the owner's peaceful possession.**

SCHEDULE OF THE LAND

Deed No: 4635, Dated: 09.11.2016

Holding Number

--

Mouza:

Homna, J.L. No. C.S/R.S- 51, BS- 30

Khatian No. (CS, SA, RS, BS, City Survey etc.):

C.S	R.S	B.S	Mutation	Jote
138	106	343	3448	4298

Mutation Separation Case No.

2435(IX-I)/2021-2022, Dated: 15.02.2022

Dag/Plot No. (CS, SA, RS, BS, City Survey etc.):

C.S & S.A	B.S
422	740

Thana

Homna

Local Authority

Homna Pourashava

Sub Register Office

Homna

District

Cumilla

Land Area

5.71 Decimal

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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 at **Hazi Villa, Homna Polli Bidut Area, Ward#04, Homna Pourashava, P.S: Homna, Cumilla** 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 **Hazi Villa, Homna Polli Bidut Area, Ward#04, Homna Pourashava, P.S: Homna, Cumilla**, area is around Tk. 12,50,000.00 to Tk. 13,50,000.00 per decimal. But to be kept in safe side we have determined the price of the land at the **Tk. 13,00,000.00** per decimal which is average rate.

UNIT PRICE/VALUE OF LAND

Mortgaged land	Per Decimal Price In BDT.
a. Mouza Rate	Tk. 6,59,616.00
b. Market Rate	Tk. 13,00,000.00
c. Forced Sale Rate (Less 20% from Market Value)	Tk. 10,40,000.00
Land 5.71 Decimal @ BDT 6,59,616.00 per Decimal in present Mouza Rate	Tk. 37,66,407.00
In words: Taka thirty seven lac sixty six thousand four hundred seven only.	
Land 5.71 Decimal @ BDT 13,00,000.00 per Decimal in present Market Rate	Tk. 74,23,000.00
In words: Taka seventy four lac twenty three thousand only.	
Land 5.71 Decimal @ BDT 10,40,000.00 per Decimal in present Forced Sale Rate	Tk. 59,38,400.00
In words: Taka fifty nine lac thirty eight thousand four hundred only.	

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TECHNICAL DETAIL OF BUILDING			
01	Year of Construction	:	2015
02	Approved Plan Authority	:	Homna Pourashava Plan
03	Plinth Area	:	Ground Floor to 5 th floor- 2020.94 sft. (As per plan) Ground to 2 nd floor 2400 sft. (As per physical)
04	Structure system	:	R.C.C.
05	Foundation	:	(06) six-storied foundation
06	Damp proof course (DPC)	:	Not Applicable
07	Face of building	:	North
08	Inner wall & calling surface	:	Paint Over Cement Plaster
09	Floor finishing	:	Tiles Finishing
10	Roof	:	R.C.C. Slab
11	Door & windows	:	Doors are wood Work & Windows are steel & glass
12	water Supply	:	Self
13	Sanitary fitting	:	Modern
14	Electricity supply system	:	By PDB
15	Compound wall	:	building wall

SL#	DESCRIPTION	PLAN AREA	RATE/SFT.	AMOUNT
01.	Foundation	2020.94 sft.	800 Tk. (100% Completed)= 800 Tk.	Tk. 16,16,752.00
02.	Ground Floor to 2 nd floor	(2020.94 sft. x 3) = 6062.82 sft.	1800 Tk. (90% Completed)= 1620 Tk.	Tk. 98,21,768.00
Total Amount				Tk. 1,14,38,520.00
In Word: Taka one crore fourteen lac thirty eight thousand five hundred twenty 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. 91,50,816.00**
=====

In word: Taka ninety one lac fifty thousand eight hundred sixteen only.

Summary of Rest works Of Residential Construction Value:/ Cost Estimate					
SL #	Floor Description	Floor Size	Rest of Works Ratio in %	Rate Per Sft. Tk.	Total Construction
1.	Ground Floor to 2 nd floor	(2020.94 sft. x 3) = 6062.82 sft.	10%	1800.00 Per Sft.	10,91,307.00
2.	3 rd Floor to 5 th floor	(2020.94 sft. x 3) = 6062.82 sft.	100%	1800.00 Per Sft.	1,09,13,076.00
Total Amount					1,20,04,383.00
In words: Taka one crore twenty lac four thousand three hundred eighty three only					

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Deviation in %					
SL#	Floor Description	Approve plan	Physical Measurement	Deviation In %	
				Sft.	%
01.	Ground to 2 nd Floor	2020.94 sft	2400 Sft.	379 Sft.	18.75662 %

Note: In our physical inspection & observation we found that the building is complete where the Ground floor to 2nd floor are 90% complete, 3rd to 5th floor 100% incomplete.

So as per our calculation we have estimated the future investment of amount Tk. **1,14,38,520.00** is required to complete the proposed structure whereas the abstract of cost Tk. **1,20,04,383.00** has already been invested to construct the present structure.

Work executed (Tk.) 1,14,38,520.00

In Word: Taka one crore fourteen lac thirty eight thousand five hundred twenty only

Remaining Works (Tk.) 1,20,04,383.00

In words: Taka one crore twenty lac four thousand three hundred eighty three only

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SUMMARY OF PRESENT VALUATION:

Sl.	PRESENT MARKET VALUE	
a.	i. 5.71 Decimal Land	Tk. 74,23,000.00
	ii. (03) Three storied building	Tk. 1,14,38,520.00
	Total:	Tk. 1,88,61,520.00
Taka: One crore eighty eight lac sixty one thousand five hundred twenty only.		

Sl.	FORCED SALE VALUE (20% Less)	
a.	i. 5.71 Decimal Land	Tk. 59,38,400.00
	ii. (03) Three storied building	Tk. 91,50,816.00
	Total:	Tk. 1,50,89,216.00
In words: One crore eight lac ninety two thousand two hundred sixteen only.		

DECLARATIONS

- Statements of facts are true and correct.
- Limiting conditions have been disclosed.
- We have complied with all of the real estate appraisal program requirements.
- An inspection of the land & building was performed and assistance was received in the preparation of the appraisal.
- The "forced sale value" indicated by us is only speculative, which may vary at the time of selling the land & in question per-force or being distressed.
- Current realizable market value of the said land & building is **BDT**
- 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.
- **NOTE:** We have traced/located/identified the land through our qualified surveyor and verified the land chowhorddy/ boundary according to corresponding mouza map which is correct. We are confirming you that chowhorddy/boundary of land mentioned in our valuation report is correct. We also compare the land and chowhorddy/ boundary match With C.S, S.A, and R.S plot under respective khatians as described in the title deed. We also certify that the building plan analyzed and verified which is constructed over the land according to approval plan is correct.

This report is issued exclusively for credit purpose

Truly yours

Signed for & on behalf of

Survey by
Md. Rakibul Hasan
01920-969209

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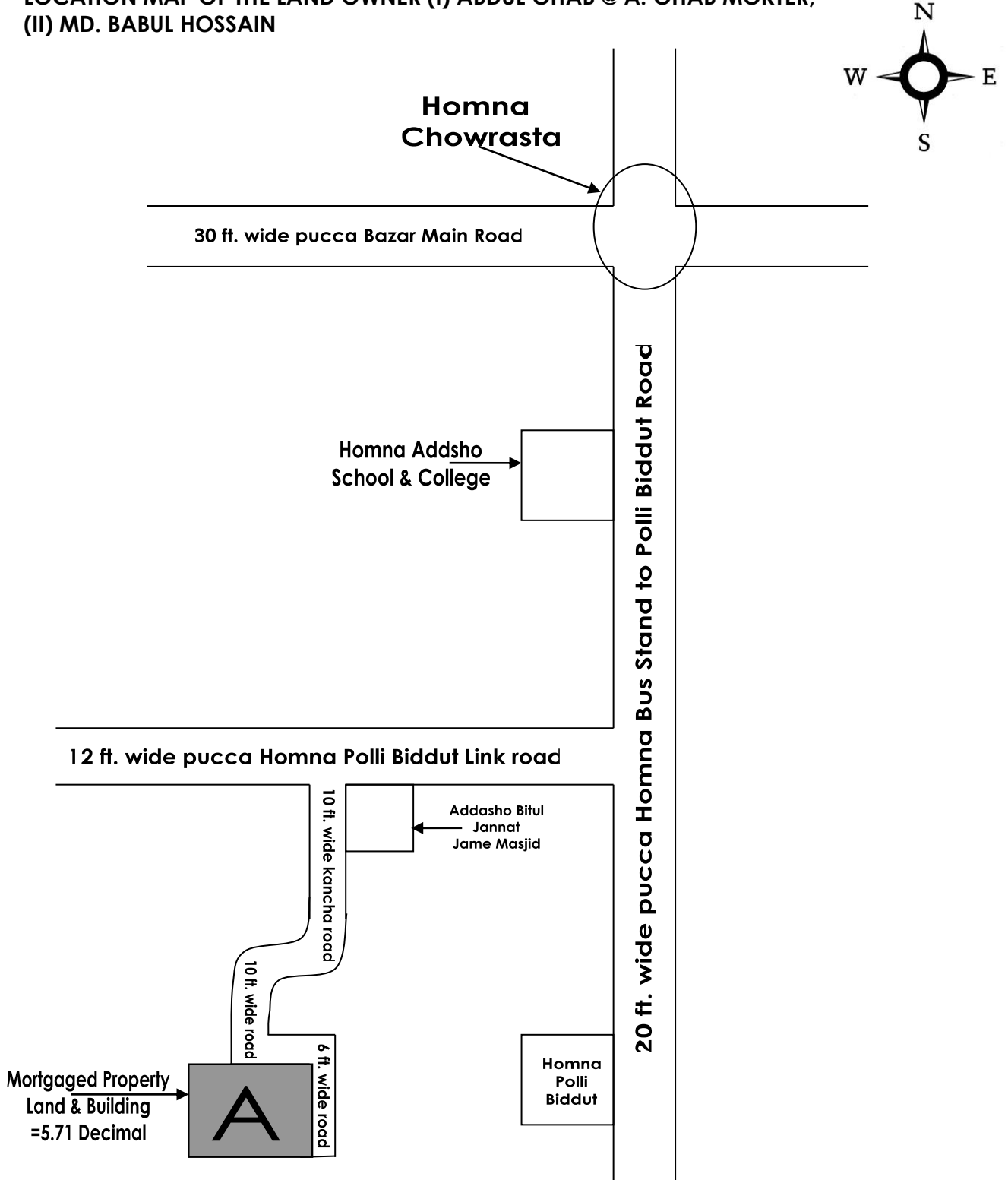
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LOCATION MAP-APPENDIX- 'A'

LOCATION MAP OF THE LAND OWNER (I) ABDUL OHAB @ A. OHAB MOKTER,
(II) MD. BABUL HOSSAIN



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PHOTOGRAPHS VIEW OF THE REPORTED MORTGAGE PROPERTY & RENTAL INCOME

(Mouza- Homna) C.S & S.A- 422, B.S- 740, (Land Area- 5.71 Decimal)

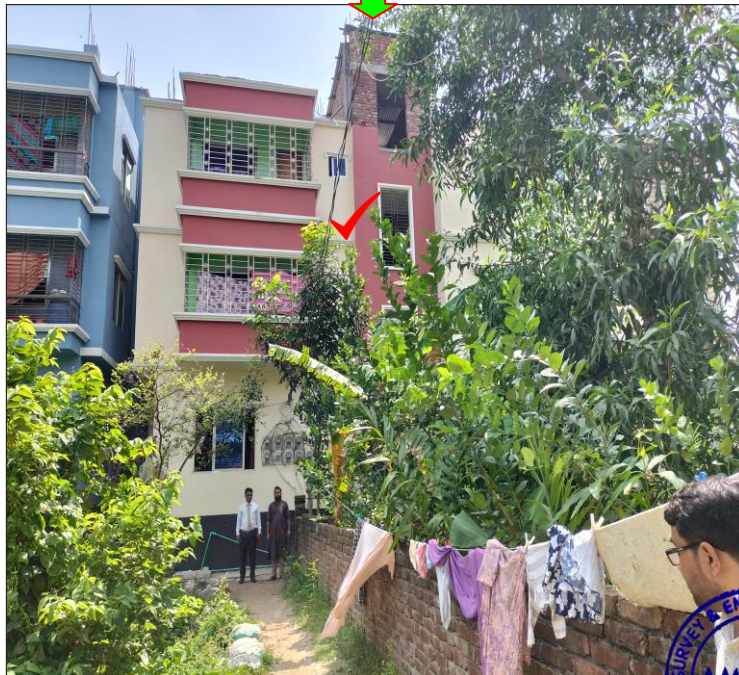
Photographs view of the reported mortgage property & rental



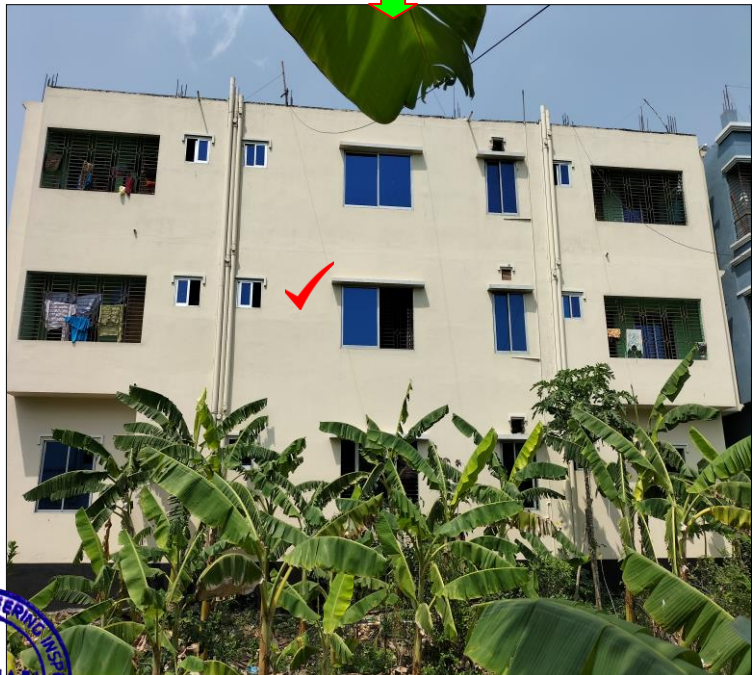
Photographs view of the reported mortgage property & rental



Photographs view of the reported mortgage property & rental



Photographs view of the reported mortgage property & rental



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PHOTOGRAPHS VIEW OF THE REPORTED MORTGAGE PROPERTY & RENTAL INCOME

(Mouza- Homna) C.S & S.A- 422, B.S- 740, (Land Area- 5.71 Decimal)

Photographs view of the reported mortgage property & rental



Photographs view of the reported mortgage property & rental



Photographs view of the reported mortgage property & rental



Photographs view of the reported mortgage property & rental



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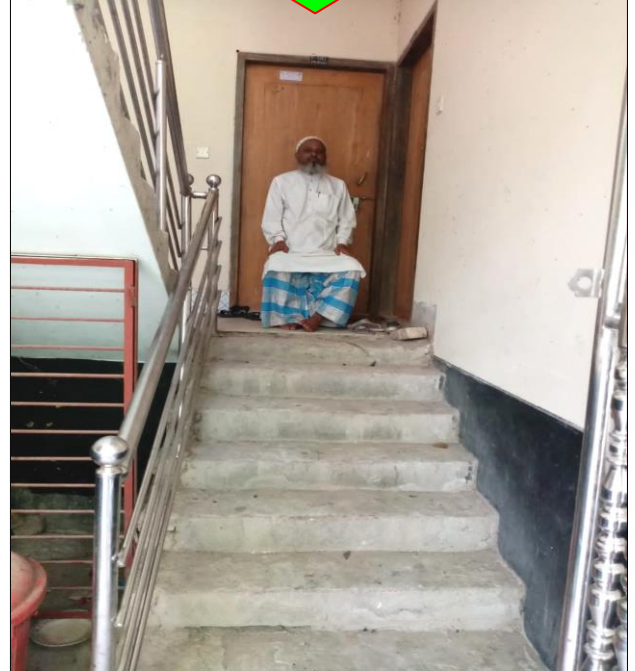
PHOTOGRAPHS VIEW OF THE REPORTED MORTGAGE PROPERTY & RENTAL INCOME

(Mouza- Homna) C.S & S.A- 422, B.S- 740, (Land Area- 5.71 Decimal)

Photographs view of the reported mortgage property & rental



Photographs view of the reported mortgage property & rental



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Rajshahi Office :

Holding # 347 (1st floor), Baharampur, Paira Lane,
Under Rajshahi City Corporation, Rajshahi.