

Valuation Report

Identification & Valuation Report on Land & Shed Building

A/c Name:
S. S. PACKAGING & ACCESSORIES.

REPORT # MSLF/EN/CO/VL-2021/687
DATED: 17.11.2021

Submitted to:
JAMUNA BANK LIMITED
Dhanmondi Branch
Shapatak Mahabuba Grandeur
House # 17/1, Road # 06,
Dhanmondi R/A, Dhaka-1205

BORROWER: S. S. PACKAGING & ACCESSORIES.

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)
Schedule # A		
Land Area is 16.50 Decimal	Tk. 16,00,000.00 x 16.50 Decimal	2,64,00,000.00
Shed Building Construction Value	-	8,11,200.00
Schedule # B		
Land Area is 11.00 Decimal	Tk. 15,00,000.00 x 11.00 Decimal	1,65,00,000.00
Total Present Market Value =		4,37,11,200.00

Forced Sale Value		
Particulars of the Property (As per Present Status)	As per Forced Sale Value (Less 20% from market Value)	Total Value (Tk)
Schedule # A		
Land Area is 16.50 Decimal	Tk. 12,80,000.00 x 16.50 Decimal	2,11,20,000.00
Shed Building Construction Value	-	6,48,960.00
Schedule # B		
Land Area is 11.00 Decimal	Tk. 12,00,000.00 x 11.00 Decimal	1,32,00,000.00
Total Forced Sale Value =		3,49,68960.00

REPORT TEMPLATE PROPERTY APPRAISAL IN DHAKA

Reference No.	:	MSLF/EN/CO/VL-2021/000, DATED-17.11.2021
Bank Name	:	Jamuna Bank Limited
Branch Name & Address	:	Dhanmondi Branch, Shapatak Mahabuba Grandeur, House # 17/1, Road # 06, Dhanmondi R/A, Dhaka-1205
Received Date	:	14.11.2021
Survey Date	:	15.11.2021
Submitted Date	:	17.11.2021
Situated Address	:	
Schedule # A	:	At opposite side of Rodela School, Hazi Younus Ali Road, karna Para, Ulail Bus Stand Road, P.S: Savar, Dist: Dhaka.
Schedule # B	:	Blutex Garments Moor, Ulail Bus Stand Road, P.S: Savar, Dist: Dhaka.

GENERAL INFORMATION & PARTICULARS OF THE CLIENT

Name of the Borrower	:	S. S. PACKAGING & ACCESSORIES.
Factory Address	:	129/1, Hazi Younus Ali Road, karma Para, Ulail Bus Stand Road, P.S: Savar, Dhaka.
Trade License No.	:	As per Bank's record
TIN No.	:	As per Bank's record
Nature of Business	:	100% Export Oriented Carton Manufacturing Excellence
Company/Proprietorship	:	Proprietorship
Name of the Proprietor	:	Md. Akher Ullah Bahar
Father's Name	:	Md. Bacchu Miah
Mother's Name	:	Most. Bibi Howa
Present Address	:	Karna Para, Ulail Bus Stand Road, P.S: Savar, Dist: Dhaka.
Permanent Address	:	Same as above
Contact Details	:	01711-439531

PROPERTY DETAILS (SCHEDULE # A)

Owner of the Property	:	Md. Akher Ullah Bahar
Father's Name	:	Md. Bacchu Miah
Mother's Name	:	Most. Bibi Howa
Present Address	:	Karna Para, Ulail Bus Stand Road, P.S: Savar, Dist: Dhaka.
Permanent Address	:	Same as above
Relationship	:	The property owner is the proprietor of the borrower firm
Type of the Property	:	Land & Shed Building

LOCATION OF THE PROPERTY

Details Location of the Property	:	The land is located at opposite side of Rodela School at about 100 meters North side from Pratik Apparels Ltd., at Hazi Younus Ali Road at about 300 meters North-West side from Ulail Bus Stand Moor at Savar Road, Dhaka
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P/02, MSLF/EN/CO/VL-2021/687, Dhaka, 17.11.2021

Way to visit the property : Jamuna Bank Ltd, Dhanmondi Branch → Ulail Bus Stand Moor at Savar Road → Pratik Apparels Ltd → Rodela School → to mortgaged/proposed mortgaged land.

PARTICULARS OF THE PROPERTY

Purchaser of the Property : **Md. Akher Ullah Bahar**
Seller of the Property : Md. Bacchu Miah Gang
Current Developer of the Property : Borrower himself
Deed No. & Date : (i) 10291, Date: 15.06.2003, (ii) 15113, Date: 14.08.2002
Local Authority : Ward# 06, Under Savar Pourashava
District : Dhaka
Police Station : Savar
Sub-Registry : Savar
Mouza : Karnapara
JL # : C.S: & S.A: 706, R.S: 201, B.S: 162
Khatian : C.S: 38, S.A: 50, R.S: 48, B.S: 33
Mutation # : Jot: 36, (i) Case No.: 7557/2002-03, Date: 05.07.2003
(ii) Case No.: 9442/2003-04, Date: 08.07.2004
Plot # : C.S: & S.A: 91, R.S: 122, B.S: 1029
Area of Land as per Deed : (10.00+6.50)= 16.50 Decimal
Area of Land as per Mutation : 16.50 Decimal (As per BS Record)
Present Status of usage property : This is road side residential cum commercial high land.
Utility Facilities in the property : Water, electricity, Gas & telecommunication facilities are available there
Communication Facilities : 16 feet wide road connected to the land
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 road side residential cum commercial high land. During our physical inspection period we found a shed building on the land. Demarcated by boundary area
(Land 10.00 Decimal)
Details Description of the Property : This is road side residential cum commercial high land. During our physical inspection period we found a shed building on the land. Demarcated by boundary area
(Land 6.50 Decimal)
Surrounded the Property : North : Owner Owns Land
: South : Land of Mr. Refat Ullah
: East : Road (Hazi Younus Ali Road, Karna Para)
: West : Owner Owns Land
Legal Possession of the Property : The land is possession to the owners by legally
Current Possession of the Property : The land is possession to the owners

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 : Branch Manager & Credit In-Charge

Date of Survey conducted, date of preparation of the report : 14.11.2021

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. 16,00,000.00 x 16.50 Decimal
: Total : **Tk. 2,64,00,000.00**
: In words: Taka two crore sixty four lac only.

Forced Sale Value (Less 20% from market value) : Land Area : Tk. 12,80,00,000.00 x 16.50 Decimal
: Total : **Tk. 2,11,20,000.00**
: In words: Taka two crore eleven lac twenty thousand only.

Rate of Sale of land collected from the Sub-Register Office of the Government are to be undertaken for valuation of the land : **Tk. 5,74,572/= (2017-18, Bari) (Per Decimal)**

Cost of construction and land shall have to be shown separately both for CMV and FSV : N/A

Basis of Valuation of Building : N/A

Assessment of Present Market Value : N/A

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. 15,00,000.00 to Tk. 18,00,000.00 per decimal

Calculation procedure of property measurement : Tk. 16,00,000.00 per decimal x 16.50 Decimal

DESCRIPTION OF THE BUILDING

Single Storied Steel Structure Shed Building: This is a Single storied Commercial building build by RCC framework with 01 storied RCC foundations. All beams, column, roof slab, lintel, sunshade are RCC work, wooden door and steel frame. 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 1352 sft. (As per physical measurement)

SL NO.	POSITION	AREA	PRESENT STATUS	RATE/PRESENT CONDITION	AMOUNT (TK.)
01.	Ground floor area (Shed)	1352 sft.	100%	600.00	8,11,200.00
Total =					8,11,200.00

In words: Taka eight lac eleven thousand two hundred only.

PROPERTY DETAILS (SCHEDULE # A)

Owner of the Property : **Shiuly Akter**

Husband's Name : Md. Akher Ullah Bahar

Father's Name : Md. Hanif Sarker

Mother's Name : Most. Mehrun Nessa

Present Address : Karna Para, Ulail Bus Stand Road, P.S: Savar, Dist: Dhaka.

Permanent Address : Same as above

Relationship : The property owner is wife of the proprietor of the borrower firm

Type of the Property : Land

LOCATION OF THE PROPERTY

Details Location of the Property : The land is located adjacent of Blutex Garments Moor at about 500 meters West side from Muslim Group Factory at Ulail Bus Stand, Savar

Way to visit the property : Jamuna Bank Ltd, Dhanmondi Branch → Muslim Group Factory at Ulail Bus Stand, Savar → Blutex Garments Moor → to mortgaged/proposed mortgaged land.

PARTICULARS OF THE PROPERTY

Purchaser of the Property	: Shiuly Akter
Seller of the Property	: Amolendo Mitra Mazumder Gang Power of Attorney Md. Akher Ullah Bahar
Current Developer of the Property	: Land Owner
Deed No. & Date	: 335, Date: 07.01.2020
Local Authority	: Ward# 06, Under Savar Pourashava
District	: Dhaka
Police Station	: Savar
Sub-Registry	: Savar
Mouza	: Sabek: Kholita Khali, Hal: Sherpur
JL #	: C.S: 705 S.A: 220, R.S: 200,
Khatian	: C.S: 01, S.A: 03, R.S: 31
Mutation #	: 223, Jot: 29/02, Case No.: 7019(IX-1)/2019-20, Date: 12.02.2020
Plot #	: C.S: & S.A: 14, R.S: 45
Area of Land as per Deed	: 11.00 Decimal
Area of Land as per Mutation	: 11.00 Decimal
Present Status of usage property	: This is road side residential cum commercial high land.
Utility Facilities in the property	: Water, electricity, Gas & telecommunication facilities are available there
Communication Facilities	: 16 feet wide road connected to the land
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 road side residential cum commercial high land. During our physical inspection period we found a vacant the land. Demarcated by boundary area
Surrounded the Property	: North : Road (12 feet wide) Under Construction : South : Land of Mr. Ataur Rahman : East : Road (16 feet wide) Under Construction : West : Land of Mr. Arifur Rahman Gang
Legal Possession of the Property	: The land is possession to the owners by legally
Current Possession of the Property	: The land is possession to the owners

BASIS/CALCULATION OF VALUATION

Cost Price of the Property	: N/A
Present Market Value	: Land Area : Tk. 15,00,000.00 x 11.00 Decimal : Total : Tk. 1,65,00,000.00 : In words: Taka one crore sixty five lac only.

Forced Sale Value (Less 20% from market value)	:	Land Area	:	Tk. 12,00,00,000.00 x 11.00 Decimal
	:	Total	:	Tk. 1,32,00,000.00
	:	In words: Taka one crore thirty two 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	:		:	Tk. 3,00,000/= (2017-18, Nal) (Per Decimal)
Cost of construction and land shall have to be shown separately both for CMV and FSV	:	N/A		
Basis of Valuation of Building	:	N/A		
Assessment of Present Market Value	:	N/A		
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 11.00 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.		

SUMMARY OF VALUATION

Present Market Value		
Particulars of the Property (As per Present Status)	As per Present Market Value	Total Value (Tk)
Schedule # A		
Land Area is 16.50 Decimal	Tk. 16,00,000.00 x 16.50 Decimal	2,64,00,000.00
Shed Building Construction Value	-	8,11,200.00
Schedule # B		
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Total Present Market Value =		4,37,11,200.00

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LEGAL ASPECT OF THE PROPERTY

As per deeds & other relevant documents of **(i) Md. Akher Ullah Bahar**, S/o: Alhaz Md. Bacchu Miah, **(ii) Shiuly Akter**, W/o: Md. Akher Ullah Bahar by virtue of purchasing becomes the owner of lands as apparently observed. We the Madina Survey & Law Firm. 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 08(Eight) sheets and every sheet bears the signature of the surveyor.

This report is issued exclusively for credit purpose.

Signed for & on behalf of

Madina Survey & law Firm.

Md. Saiful Islam

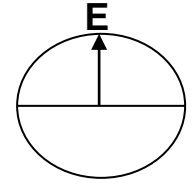
Proprietor

APPENDIX – 'A & B'

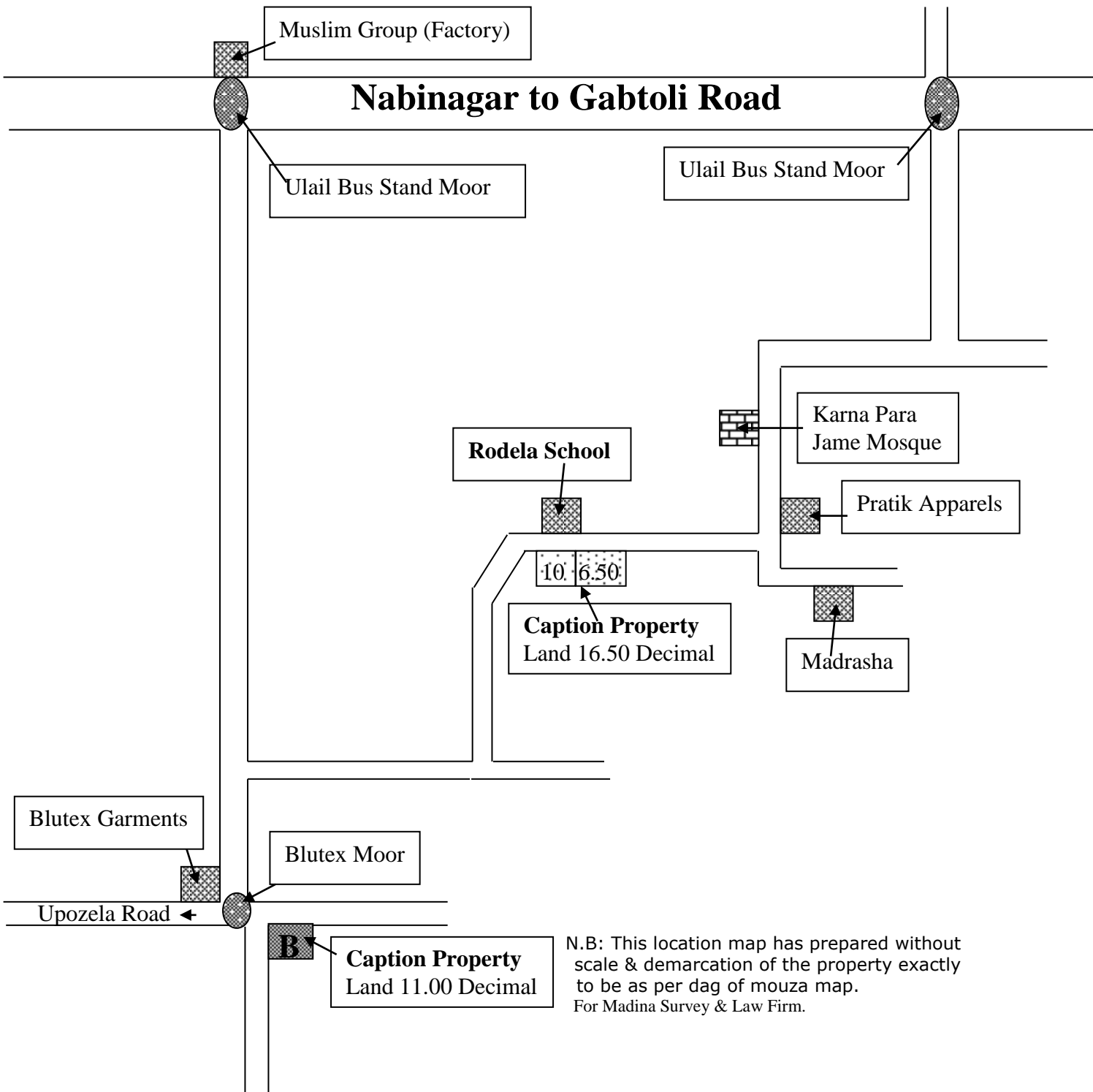
LOCATION MAP OF THE PROPERTY OF MD. AKHER ULLAH BAHAR GANG

REPORT NO: MSLF/EN/CO/VL-2021/687

DATED: 17.11.2021



A = Property of Md. Akher Ullah Bahar gang



BILL

REPORT NO: MSLF/EN/CO/VL-2021/687
DATED: 17.11.2021

VAT REGISTRATION NO. :	19041069254
AREA CODE	: 190104

To
The Head of Branch
Jamuna Bank Ltd.
Dhanmondi Branch,
Shapatak Mahabuba Grandeur,
House # 17/1, Road # 06,
Dhanmondi R/A, Dhaka-1205

Sub: Being the professional survey fees & others charges for the valuation survey of land of **A/C. S. S**
Packaging & Accessories, karna Para, Savar, Dhaka.

Dear Sir,

01. Fees for above survey report no. MSLF/EN/CO/VL-2021/000	Tk.	13,000.00
Add: Vat 15% for survey fees	Tk.	1,950.00
	Tk.	14,950.00
		=====

In words: Taka fourteen thousand nine hundred fifty only.

Truly yours

Signed for & on behalf of
Madina Survey & Law Firm.

Md. Saiful Islam

Proprietor

N.B.: Please transfer the bill amount by Pay Order/Demand Draft/Online Transfer to:
(Cash Payment or Cash Cheque is strictly prohibited)
Jamuna Bank Ltd.
Malibagh Branch
CD A/C: 00430210010404
Madina Survey & Law Firm.

Latitude – Longitude (Schedule # A) Land 16.50 Decimal



**Latitude – Longitude (Schedule # B)
Land 11.00 Decimal**

