



বাংলাদেশ কৃষি ব্যাংক
প্রধান কার্যালয়
৮৩-৮৫, মতিঝিল বা/এ
ঢাকা-১০০০।

ঝুঁকি ব্যবস্থাপনা বিভাগ

ফোন : ০২-৯৫৫৩০২৮

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তারিখ : ১০-০২-২০২০

বিষয় : নিরপেক্ষ মূল্য নির্ণায়ক কোম্পানী কর্তৃক জামানতি সম্পত্তির মূল্যায়ন সংক্রান্ত ম্যানুয়েল জারীকরণ প্রসঙ্গে।

ব্যাংকিং সেক্টরে বিশেষ করে ঋণ ব্যবস্থাপনার বৈশিষ্ট্যগত দিক বিবেচনায় অধিকতর ঝুঁকি বিদ্যমান থাকায় প্রতিটি ঋণের ব্যবসায়িক ঝুঁকি বিশ্লেষণ ও তা হ্রাসকরণে ব্যাংক কাজ করে থাকে। ঋণের ক্ষেত্রে অতিমাত্রার ঝুঁকি গ্রহণ থেকে বিন্নত থাকার জন্যে প্রতিটি ব্যাংক যে কোনো ধরনের আর্থিক সংকট বা ঝুঁকি মোকাবেলায় কাজ করে থাকে।

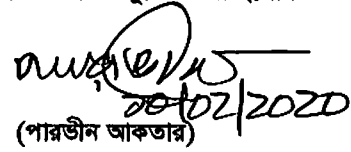
পরিবর্তনশীল ও আধুনিক ব্যাংকিং ব্যবসায় নতুন নতুন ঋণের পণ্য প্রচলন, তথ্য প্রযুক্তির উন্নয়ন, ন্যূনতম সময়ে দ্রুত ঋণ বিতরণ এবং আধুনিকায়নের সাথে নতুন নতুন ব্যবসায়িক খাত, প্রযুক্তি ও ঋণ ঝুঁকির আবির্ভাব হচ্ছে। ব্যাংকের ঋণ নীতিমালা ও কার্যপরিধিতে ব্যাপক পরিবর্তন, সংশোধন, সংযোজন, সহজীকরণ ও আধুনিক প্রযুক্তির প্রসার ঘটানো হয়েছে। ফলশ্রুতিতে বড় বড় ঋণের ক্ষেত্রে শাখা ব্যবস্থাপক ও মাঠ কর্মকর্তা/ কর্মচারীদেরকে সহায়তা করার নিমিত্তে বিকেবির ১.০০ (এক) কোটি বা তদুর্ধ্ব ঋণের ক্ষেত্রে জামানতি সম্পত্তির মূল্যায়ন নিরপেক্ষ মূল্য নির্ণায়ক কোম্পানী কর্তৃক মূল্যায়ন করার সিদ্ধান্ত গ্রহণ করা হয়েছে।

১৮-১২-২০১৯ তারিখে অনুষ্ঠিত ব্যাংকের ৭৫১ তম পর্বদ সভায় বাংলাদেশ ব্যাংক কর্তৃক ক্রেডিট রিস্ক ম্যানেজমেন্ট শীর্ষক পরিদর্শন প্রতিবেদনে প্রদত্ত সুপারিশ পরিপালনের লক্ষ্যে বিকেবির ১.০০ (এক) কোটি বা তদুর্ধ্ব ঋণের ক্ষেত্রে জামানতি সম্পত্তির মূল্যায়ন ব্যাংকের বাহিরের নিরপেক্ষ মূল্য নির্ণায়ক কোম্পানীর মাধ্যমে করার অনুমোদনসহ এতৎসংক্রান্ত কাজের নিমিত্ত সার্ভেয়ার/ সার্ভে কোম্পানী ডালিকাভুক্তির অনুমোদন প্রদান করা হয়, যা ২৬-১২-২০১৯ তারিখ পর্যন্তের ৭৫২ তম সভায় দৃষ্টিকরণ করা হয়।

বাংলাদেশ কৃষি ব্যাংকের শাখা ব্যবস্থাপক ও মাঠ কর্মকর্তা/ কর্মচারীগণ যাতে অভিসহজেই জামানতি সম্পত্তির মূল্যায়নের ক্ষেত্রে ব্যাংকের বাহিরের নিরপেক্ষ মূল্য নির্ণায়ক কোম্পানীর সাথে কাজ করতে পারে তজ্জন্য একটি ম্যানুয়েল প্রস্তুত করা হয়েছে। উক্ত ম্যানুয়েলটি কেবলমাত্র ব্যাংক কর্মকর্তা-কর্মচারী ও ব্যাংকের ডালিকাভুক্ত বাহিরের নিরপেক্ষ মূল্য নির্ণায়ক কোম্পানীর দাপ্তরিক কাজে ব্যবহৃত হবে।

এমতাবস্থায়, নিরপেক্ষ মূল্য নির্ণায়ক কোম্পানী কর্তৃক জামানতি সম্পত্তির মূল্যায়ন সংক্রান্ত ম্যানুয়েল ব্যাংকের প্রধান কার্যালয়সহ মাঠ কার্যালয়ের বিভিন্ন বিভাগ, কার্যালয় ও শাখাসমূহে যথাযথভাবে পরিপালন ও অনুসরণ করার জন্য সর্বকক্ষে অনুরোধ করা হলো।

অনুমোদনক্রমে,

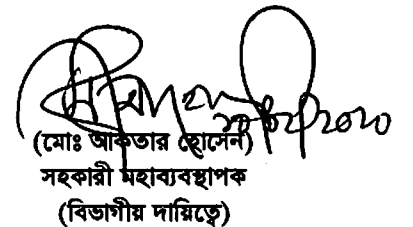

২০/০২/২০২০
(পারভীন আকতার)
মহাব্যবস্থাপক

(আন্তর্জাতিক ও হিসাব মহাবিভাগ)

নং- বিকেবি/ প্রকা/ আরএমডি-৪৪/২০১৯-২০২০/ ২০৪০(২০০)
সদয় অবগতি ও প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য অনুলিপি প্রেরণ করা হলো :

তারিখ : ১০-০২-২০২০

- ০১। চীফ স্টাফ অফিসার, ব্যবস্থাপনা পরিচালক মহোদয়ের সচিবালয়, বাংলাদেশ কৃষি ব্যাংক, প্রধান কার্যালয়, ঢাকা।
- ০২। চীফ স্টাফ অফিসার, সকল উপ-ব্যবস্থাপনা পরিচালক মহোদয়ের সচিবালয়, বাংলাদেশ কৃষি ব্যাংক, প্রধান কার্যালয়, ঢাকা।
- ০৩। স্টাফ অফিসার, সকল মহাব্যবস্থাপক মহোদয়ের দপ্তর, বাংলাদেশ কৃষি ব্যাংক।
- ০৪। অধ্যক্ষ, স্টাফ কলেজ, বাংলাদেশ কৃষি ব্যাংক, মিরপুর, ঢাকা।
- ০৫। সকল উপ-মহাব্যবস্থাপক/সচিব, বাংলাদেশ কৃষি ব্যাংক, প্রধান কার্যালয়, ঢাকা।
- ০৬। উপ-মহাব্যবস্থাপক, আইসিটি সিস্টেমস্, কার্ড ও মোবাইল ব্যাংকিং বিভাগ। ম্যানুয়েলটি ব্যাংকের অফিসিয়াল ওয়েবসাইটে আপলোড করার জন্য অনুরোধ করা হলো।
- ০৭। সকল বিভাগীয় নিরীক্ষা কর্মকর্তা, বাংলাদেশ কৃষি ব্যাংক।
- ০৮। মুখ্য আঞ্চলিক ব্যবস্থাপক/ উপ-মহাব্যবস্থাপক, সকল কর্পোরেট শাখা, বাংলাদেশ কৃষি ব্যাংক (স্থানীয় মুখ্য কার্যালয়সহ)।
- ০৯। সকল আঞ্চলিক ব্যবস্থাপক/ আঞ্চলিক নিরীক্ষা কর্মকর্তা, বাংলাদেশ কৃষি ব্যাংক।
- ১০। সকল শাখা ব্যবস্থাপক, বাংলাদেশ কৃষি ব্যাংক (আঞ্চলিক/ মুখ্য আঞ্চলিক ব্যবস্থাপকের মাধ্যমে)।
- ১১। নথি/মহানথি।


(মোঃ আকতার হোসেন)
সহকারী মহাব্যবস্থাপক
(বিভাগীয় দায়িত্বে)

SURVEYOR(S)/ VALUER(S) ENLISTMENT POLICY GUIDELINE



Bangladesh Krishi Bank
Risk Management Department
Head Office, Dhaka.
January, 2020

SURVEYOR(S)/ VALUER(S) ENLISTMENT POLICY GUIDELINE

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SURVEYOR/ VALUER ENLISTMENT POLICY

[General Rules]

1.00 Introduction

Bangladesh Bank, vide BRPD Circular Letter No. 05 dated 27.04.2005, advised all the scheduled Banks to get the valuation of land & building offered/ mortgaged by the investment clients as collateral securities and goods pledged against investment assessed by professional 3rd party Surveyor/ Valuer in order to accurately ascertain the value of eligible securities. There is also a provision in CRM Guidelines (Chapter 1.1 at page No. 8) of Bangladesh Bank circulated vide BRPD Circular No. 04, dated 08.03.2016 as “A recognized 3rd party professional valuation firm should be appointed to conduct valuations”. So, in addition to our internal valuation of securities, the jobs are to get done by the professional Surveyors/ Valuers. Hence, we should have an enlisted panel of professional Surveyors/ Valuers and thus a comprehensive policy should be in place for enlistment and conducting the jobs/ activities of the Surveyors/ Valuers.

2.00 Eligibility for Enlistment

- 2.01 The Firm/ Company must be registered one having good number of engineer(s) specialized in Civil and Mechanical Engineering, qualified and experienced Surveyor(s)/ Valuer(s) including Land Surveyor(s).
- 2.02 The Firm/ Company must have at least 3 (three) years practical experience with good reputation work as Surveyor(s)/ Value(s) of Pledged Goods, Land, Building, Machineries and other security(ies) of Banks, Financial Institutions, Corporations, Government Organizations, Multinational Companies etc.
- 2.03 The Firm/ Company must have required Survey equipments, tools, machineries etc.
- 2.04 The Firm/ Company should have sufficient network/ branches. So that they can serve all the branches of the Bank.
- 2.05 The firm/ Company must be a valid member of Bangladesh Insurance Surveyors Association.

3.00 Documents Requirement

The following papers/ documents are required to be furnished by the interested Surveyor(s)/ Valuer(s) to the Bank of enlistment:

- 3.01 Attested Photograph of key personal of the firm/ company.
- 3.02 Copy of Memorandum & Articles of Association/ Partnership Deed duly registered with the Registrar of Joint Stock Companies & Firms (In case of Limited Company/ Partnership Firms).
- 3.03 Copy of Certificate of Incorporation of the firm/ company.
- 3.04 Resolution of the firm/ company for enlistment giving joint authority to sign all the papers, documents indemnity, report/ certificate etc. on behalf of the firm/ company.
- 3.05 Copy of VAT Registration Certificate.
- 3.06 Copy of up-to date Trade License.
- 3.07 Copy of up-to date Income Tax Clearance Certificate.
- 3.08 Bank's solvency Certificate.
- 3.09 Experience Certificate of the firm/ company.
- 3.10 Curriculum Vitae (CV) of the Engineers and Surveyors/ Valuers.
- 3.11 List of offices/ branches of the firm/ company throughout the country showing address both postal & email, phone number, mobile number etc.

- 3.12 Previous performance report (in case of renewal).
- 3.13 Membership Certificate of Bangladesh Insurance Surveyors Association.
- 3.14 National ID of the proprietor/ partners/ directors.
- 3.15 Other requirement if necessary.

4.00 Scope and Terms & Conditions of Work

Professional Surveyor(s)/ Valuer(s) will be enlisted for ascertaining the value of easily marketable salable goods pledged/ to be pledged under Bank's effective control and Land, Building & Machinery(ies) taken/ to be taken as securities against Bank's investment as per following guidelines:

- 4.01 The Surveyor(s)/ Valuer(s) will physically visit the goods/ land & building, machineries etc., identify its location as per schedule and ascertain the bank's/ mortgagor's/ owner's possession, as per documents, thereon.
- 4.02 The Surveyor(s)/ Valuer(s) will prepare/ procure Location Map, Site Plan, Mouza Map etc. and furnish identification certificate with photograph of the land and building. The photograph of the land and building along with the owners/ mortgagors, concerned investment clients and branch officials will be taken different angles and be submitted with the survey report. The National ID Number of the owner(s) / mortgagor(s) shall also collect and furnished.
- 4.03 The Surveyor(s)/ Valuer(s) will determine the Market value, Mouza rate as declared by the Govt. and Forced sale value of the land mentioning its complete description of area, location, nature, ownership etc. after due cross checking from all authentic/ reliable sources.
- 4.04 The Surveyor(s)/ Valuer(s) will confirm that the subject landed property(ies) is (are) located in an area free from any acquisition plan of any competent authority like RAJUK/ CANTONMENT BOARD/ CITY CORPORATION/ POURASHAVA/ CDA/ KDA/ RDA/ LGED/ R&HD/ BSCIC/ BEPZA or any OTHER AUTHORITY and is not included in the vested property(ies).
- 4.05 The Surveyor(s)/ Valuer(s) will mention the complete description of area and nature of building/ construction including the architectural status of existing structures, Civil works mentioning RCC or Brick work, Story-wise area and determine its Cost price, Depreciated value, present Market value and Forced sale value after due cross checking from all authentic/ reliable sources. Besides, Market and Forced sale value at the time of mortgage (if mortgaged earlier) be clearly mentioned in the report/ certificate.
- 4.06 The valuation of building/ construction is to be done properly as per approved drawing of RAJUK/ CANTONMENT BOARD/ CITY CORPORATION/ POURASHAVA/ CDA/ KDA/ RDA/ LGED/ R&HD/ BSCIC or any OTHER AUTHORITY.
- 4.07 The valuation of plinth area and different stories/ floors of the building must be made up to the completed construction according to approved drawing. Additional construction beyond approved drawing, if any, shall not be considered in any case. However, there would be a separate report on that.
- 4.08 The valuation of under construction building must be made up to the completed portion only.
- 3.09 Depreciation of the building on straight line method should be considered in appraising the building @ 2.50% per annum.
- 4.10 The Surveyor(s)/ Valuer(s) will ascertain the year of manufacture, year of procurement, imported/ procurement value, country of origin, Economic life, quality, workability, durability etc. of the machineries and assess its Market value, Written down value (depreciated value) and Forced sale value with justifications. The Surveyor(s)/ Valuer(s) will also ascertain whether the installed plant & machineries are balanced in all respect i.e. capacity wise matched, aligned etc. Images of the machineries along with the owners/ mortgagors, concerned investment client and branch officials will be taken in different angles and be submitted with the survey report with identification number of the machineries and the owner(s)/ mortgagor(s).

- 4.11 The Surveyor(s)/ Valuer(s) will ascertain the actual quantity, quality, usability, marketability of the goods pledge/ to be pledged and determine its market and forced sale value mentioning the complete description, original cost/ purchase price, status of Bank's control over the goods and nature, value, validity etc, of insurance policy.
- 4.12 The Surveyor(s)/ Valuer(s) will have to submit their report, duly signed by the authorized persons (proprietor in case of proprietorship concern/ Managing Partner jointly with other partner(s) in case partnership concern/ Chairman and / or Managing Director jointly with other authorized Director in case of Company supported by a copy of resolution of the Board of Directors to this effect) in each and every page incorporating, inter alia, the information as contained in this policy. The report must contain a declaration of the Surveyor(s)/ Valuer(s) to the effect that the concerned land, building, machineries, goods etc. has/have been verified physically, compared with the related documents, are not overvalued/ undervalued and no wrong or fictitious or misleading information is giving and the value has been assessed and reported with prudence and without any influence from any interested group/ party or Preconceived ideas/ knowledge and the furnished information in the report is true and correct to the best of their knowledge and belief.
- 4.13 The report will be supported by all the papers and documents as depicted in this policy and be based on fair valid judgment and the Surveyor(s)/ Valuer(s) will be fully responsible for the content of the report.
- 4.14 The report of Surveyor(s)/ Valuer(s) be acceptable to the Bank in respect of its quality, authenticity and the value assessed.
- 4.15 Surveyor(s)/ Valuer(s) will be engaged for survey and valuation of goods pledged under Bank's control, land & building and machinery of investment client as and when necessary basis.
- 4.16 Surveyor(s)/ Valuer(s) will be responsible to his/ her foreign associates, if any, for payment of fees for the performed work on his behalf out of the fees earned by him.
- 4.17 This enlistment is not an undertaking on the part of the Bank to get the work done by the contracting party.
- 4.18 Bank reserves the right to accept or reject whole or in part of the report any time without assigning any reason whatsoever.

5.00 Application

- 5.01 The Bank may invite application from eligible and interested Surveyor(s)/ Valuer(s) as and when necessary basis through advertisement in at least two daily newspaper.
- 5.02 The eligible and interested Surveyor(s)/ Valuer(s) may apply for enlistment in the Bank's prescribed/ approved Application Form accepting all the terms & conditions of the policy and notice and submitting all the required papers/documents along with an Account payee Payment Order / Bank Draft of Non refundable application fee of Tk. 2000.00 (two thousand) only favoring BKB.

6.00 Enlistment

- 6.01 The enlistment of the Surveyor(s)/Valuer(s), renewal and cancellation thereof will be remain entrusted with Risk Management Department subject to approval of the management.
- 6.02 After receiving the application along with required documents/ papers and due processing of the same and having satisfied in all respect, an appointment letter will be issued to the selected Surveyor(s)/ Valuer(s). The Surveyor(s)/ Valuer(s), after accepting all the terms & conditions of the appointment letter, will have to execute an Agreement and Indemnity Bond in Bank's prescribed format to complete the process of enlistment. Both the documents shall be executed on Non judicial Stamp of appropriate value in this regard.
- 6.03 The Surveyor(s)/ Valuer(s) will be enlisted for 02 (two) calendar years, which may be renewed further for the same period subject to satisfactory performance during previous years. The request for renewal of enlistment shall be submitted at least 03 (three) months before its expiry, supported by all required papers and non refundable processing fee of Tk. 5000.00 (Taka Five Thousand) only or the amount of such fee to be determined by the bank from time to time.

Enlistment Criteria

1. Examination of all Application & Documentations.
2. Physical Verification of Surveyor firm/ company.
3. Ensure firm's address, Office premises, No of employees, office equipment, attendance register, Camera and Mouza Maps etc.
4. Previous performance evaluation of Surveyor firms.
5. Other relevant issues.

7.00 Security Money

- 7.01 The qualified Surveyor(s)/ Valuer(s) will deposit refundable **security money of Tk. 1.00 Lac (One Lac)** only in the form of FDR in favor of BKB.
- 7.02 If the goods/ property(ies)/ Machinery(ies) is/ are abnormally under/ overvalued with misleading information and the Bank incur any loss thereon then the deposited Security Money will initially be forfeited followed by initiating legal action by the Bank to realize the entire loss of the Bank, in this regard.

8.00 Quality of Service

The Surveyor(s)/ Valuer(s) will provide the services as asked for in possible highest standard level. They will ensure to provide all other required information, if applicable, or relevant somehow relating to the properties.

9.00 Fees & Charges

- 9.01 The fees for the service of the surveyor/ valuer be fixed by the Branch incumbent in consultation with the investment client depending on quantity and location of pledged goods, Number of schedule and location of the land properties, size & number of building, number of machineries etc prior to assigning the jobs in writing mentioning all relevant terms and conditions. All such fees and other charges (if any) will be borne by the concerned investment client.
- 9.02 The fees of the surveyor shall always be paid by the Bank through payment order to the debit of related customers account. In any circumstance they shall not accept the fees directly from the customer.
- 9.03 The service charge for survey/ valuation of security/ collateral will be:

Fee / Charge	Other allowance
Above TK.100.00 Lac: TK. 3000.00 fixed for 1 st TK. 100.00 Lac @ 0.03 % for rest, maximum TK. 15,000.00.	Outside 40 KM radius from 7 divisional Head Quarters and conveyance at actual economic class (Bus / Train) plus Daily Allowance of tk. 1000/- for overnight if required.

10.00 Delivery Point

The Surveyor(s)/ Valuer(s) will hand over/ make delivery of each Survey/ Valuation Report to the concerned authorized person of the Branch within 10 (ten) days/ or as stipulated in the work order.

11.00 Indemnity & Compensation

- 11.01 The Surveyor(s)/ Valuer(s) will indemnify the Bank from any pecuniary loss incurred by the Bank arising out of Surveyor/ Valuer's negligence in performance or making overvaluation/ undervaluation of any security, fake title of the properties, non possession of the mortgagor on the properties or any sort of business or concealment of facts or manipulation or any unprofessional activity or any misrepresentation in the Survey report /Valuation Report submitted by the Surveyor(s)/ Valuer(s) to the Bank.

- 11.02 The indemnity as well as to guarantee the payment of compensation money, arising out of the activities stated at serial #11.01 above, to the Bank, the Surveyor(s)/ Valuer(s) shall furnish/ submit an Indemnity bond in Bank's prescribed format duly signed by the proprietor in case of proprietorship concern/ Managing Partner jointly with other partner(s) in case of partnership concern/ Chairman and/ or Managing Director jointly with any other Authorized Director in case of company supported by a copy of resolution of the Board of Directors to the effect that other Directors have consent about submission of this Indemnity Bond.
- 11.03 In terms of the foregoing clauses, the Surveyor(s)/ Valuer(s) shall pay the compensation money to the Bank within 15 (fifteen) days from the date of lodging claim in writing, failing which the Bank shall be at liberty to initiate legal recourse against them for recovery of the compensation.

12.00 Termination

What so ever the provisions contained herein, the Bank shall have the exclusive right to terminate the agreement executed by the Surveyor(s)/ Valuer(s) with the Bank at any point of time if there is any non-compliance of any of the terms and conditions of the Agreement and/or Policy, in this regard, of the Bank and/ or in case the Management of the Bank feels that the Bank may incur any loss due to the activities of the Surveyor(s)/ Valuer(s) and delist forthwith the Surveyor(s)/ Valuer(s) from the panel of the Bank. Legal action, including forfeiture of security money, may also be initiated against the delisted Surveyor/ Valuer, if needed.

13.00 Performance Evaluation

The performance of the enlisted Surveyors/ Valuers is required to be evaluated/ reviewed in respect of their quality of service, authenticity etc. and it has to be submitted by the branch on yearly basis in prescribed format.

14.00 Action against Bank Officials

No Official of the Bank can negotiate for cash transaction against fees and charges at any circumstances. For any kind of cash transaction it is to be reported to Risk Management Department, Head Office of the Bank for taking action.

Surveyor/ valuer will assess the proposed security of the credit proposal independently. Surveyor/ Valuer will report to Risk Management Department, Head Office for any kind of temptation for over value/ under value by the Branch Incumbent/ Officials and bank may take punitive action against the officials.

15.00 Deviation of Security Value

The acceptable deviation in valuation of the proposed collateral assessed by Branch and Surveyor will be maximum 20%. If deviation exceeds 20% branch will further examine the valuation of the proposed collateral securities. Hence branch's valuation will get the top priority.

16.00 Applicable Law

- 16.01 The validity, interpretation and implementation of this agreement shall be governed by the laws of the People's Republic of Bangladesh.
- 16.02 The parties shall make their best efforts to settle any dispute arising out in connection with the performance or interpretation of any provision of this Policy amicably through consultation.
- 16.03 If any dispute cannot be settled through such consultation within 15 (fifteen) days after the dispute arises, the decision of the Management of the Bank shall be final and be binding upon the parties.

Annexure - I
Application Form

Deputy General Manger
Risk Management Department
Bangladesh Krishi Bank
Head Office, Dhaka.

Sub: **Application for Enlistment.**

Dear Sir,

In response to the advertisement I/ We apply for enlistment as a surveyor(s)/ valuer(s) of your bank. In this connection we furnish required particulars as under:

1. Name of Surveyor :

2. Legal Status (Please Tick):

- Proprietorship concern
- Partnership Firm
- Pvt. Ltd Company
- Public Limited Company

3. Date of Establishment of the Business:

4. Particulars of the Proprietor/ Partners/ Director: (additional sheet may be used, if needed)

5. Business Address:

a. Location :

b. Telephone No :

c. Mobile No :

d. Email :

e. Website :

6. Location of Branch Office (if any) :

(List to be enclosed)

7. Total No. of Engineers & Surveyors:

(Separate List and Bio-data to be enclosed)

8. Working Experience related to the Bank/ Financial Institution:

(Certificate to be enclosed)

9. Up-to date Trade License:

(Copy to be enclosed) Date of Issue: Validity:

10. Bank A/c No..... Branch Bank.....

11. Document Enclosed:

- a. Copy of Memorandum & Articles of Association/ Partnership Deed duly registrar of Joint Stock Companies & firms (In case of Limited Company/ Partnership Firms).
- b. Copy of Certificate of Incorporation of the Firms/ Company.
- c. Resolution of the Firms/ Company for enlistment giving joint authority to sign all the paper, documents, indemnity, report/ certificates etc. on behalf of the Firm/Company.
- d. Copy of VAT Registration Certificate.
- e. Copy of up-to date Trade License.
- f. Copy of up-to date Income Tax Clearance Certificate.
- g. Bank's Solvency Certificate.
- h. Experience Certificate of the firm/ company.
- i. Curriculum Vitae of the Engineers and Surveyors/ Valuers.
- j. List of officers/ branches of the firm/ company throughout the country showing address both postal & email, phone number, mobile number etc.
- k. Previous performance report (in case of renewal).

I/ We do hereby undertake to give you letter of indemnity for any pecuniary loss incurred by the Bank arising out of our negligence in performance or making overvaluation/ undervaluation of any securities, fake title of the properties, non possession of the mortgagor on the properties or any sort of business or concealment of facts or manipulation or any unprofessional activity or any misrepresentation in the Survey Report/ Valuation Report submitted by us.

I/ We solemnly declare that all the information/ particulars furnished above are true correct to the best of my/ our knowledge.

Dated:.....

Signature of the Applicant(s)

Note: Necessary modification/ addition of this application may be made, if needed, by the Bank Management at any time.

**THE INFORMATION, INTER ALIA, TO BE FURNISHED
REPORTED BY THE SURVEYORS/ VALUERS**

A. Particular of Client

SL	Particular	
	Name & Address of the Firm/ Company	
	Name, Status & Contact No. of the key Person (Individual/ Proprietor/ Managing Partner/ Managing Director/ Chairman)	

B. Particular of the Engineers/ Surveyors/ Valuers who physically verified the properties and conducted the Survey:

SL	Particulars	Engineer(s)/Surveyor(s)/ Valuer(s)		
		1	2	3
	Name			
	Father's Name			
	Qualification			
	a. Academic			
	b. Professional			
	Experience			
	Status in the Firm/Company			

C. Particular of Physical Verification of the Property:

SL	Particulars	Engineer(s)/ Surveyor(s)/ Valuer(s)		
		1	2	3
	Date of Physical Verification			
	Location and Address of the place/ spot visited			
	Description of Properties Visited			
	Persons accompanied during visit			
	a. Bank Officials (Name & Designation)			
	b. Client/ Representative of Client			
	c. Owner(s)/ Mortgagor(s) of			

D. Particulars of Survey & Valuation:

I. Land:

SL	Particulars	Engineer(s)/ Surveyor(s)/ Valuer(s)		
		1	2	3
1	Owner's/ Mortgagor's information a. Name b. Father's name c. Address d. National ID Card No. e. Relationship with the Client			

SL	Particulars	Engineer(s)/ Surveyor(s)/ Valuer(s)		
		1	2	3
2	Type (whether ditch/ agriculture land/ housing/ commercial land etc.) a. As per deed b. As per Physical verification c. Description of approach road/ along side road:			
	a. Municipal holding Number b. Mouza c. Khatian No. (CS, SA, RS, BS, City Survey etc.): d. Plot No. (CS, SA, RS, BS, City Survey etc.): e. Thana and District: g. Area of the land i. As per original deed ii. Actual Possession			
	Location of the land and/ or building (identification certificate to be furnished enclosing therewith Site Plan, Mouza Map and Photograph of the land and building along with the owners/ mortgagors, concerned client and branch officials.)			
	Whether the land and /or building are free from any acquisition plan of any competent authority.			
	Importance of the location			
	Boundaries (Chowhoddy) specially mentioning the availability of access road with particulars including ownership of the road.			
	Legal aspects of the property (encumbered/ freehold, etc.)			
	Possibilities of future improvement or future disadvantage factor			
	Unit Price/ Value of land a. Market rate b. Mouza Rate			
	Value assessed			
	a. Present Value i. As per Market ii. As per Mouza Rate iii. Forced Sale Value	Tk.	Tk.	Tk.
	b. Value at the time of Mortgage (if mortgage earlier) i. As per Market ii. As per Mouza Rate iii. Forced Sale Value	Tk.	Tk.	Tk.

II. Valuation of Construction/ Building/ Structure:

SL	Particulars	Engineer(s)/ Surveyor(s)/ Valuer(s)		
		1	2	3
1	Technical details of construction/ structure			
	a. Plinth area of building (as per approved plan) i. Length (Meter/Feet) ii. Width (Meter/Feet) iii. Plinth area (Square Meter/Square Feet)			
	b. Total Floor Area up to completed construction (from the approved area by the competent authority) i. Nos. of Storey and area per storey (Square meter/square feet) ii. Floor to Floor Height (Storey) iii. Total height of the building (Meter/Feet)			
2	Structural system			
	a. Type of foundation i.e. RCC/ Brick work: (as per approved plan by the competent authority) b. Type of building: (Commercial/ Residential) c. Type of finishing : (Standard/ Super/ Superior)			
3	Gas/ Water/ Electricity supply system			
4	Boundary work, water reservoir and other structure			
5	Year of construction			
6	Value of Building and civil works			
	a. Civil works and other facilities at accost price i. Building ii. Boundary work and other structures	TK.	TK.	TK.
	Sub Total			
	b. Other Cost i. Sanitary/ Plumbing ii. Electrification iii. Gas	TK.	TK.	TK.
	Sub Total			
	Total Cost (a+b)			
7	Year of completion of construction			
8	Less Depreciation (Straight Line Method @2.5% per annum)			
9	Depreciated value of the building, fixtures and other structures.			
10	Present Market Value			
11	Forced Sale Value			

III. Valuation of Machinery:

SL	Particular	
1	Name/ List of Machinery with Brand and specification (Separate sheet along with images of the machinery together with the owners/ mortgagors, concerned client and branch officials in different angles and identification Number to be enclosed)	
2.	Year of procurement	
3	Country of origin	
4	Year of manufacture	
5	L/C or purchased value (in respective currency)	Tk.
6	Present workability	
7	Depreciated value/Book value as per audited Balance Sheet	Tk.
8	Present market value	Tk.
9	Forced sale value	Tk.

IV. Valuation of goods pledged under Bank's control:

SL	Particular	
1	Particular of the pledged goods: (Separate sheet may be enclosed)	
2.	Status of Bank's control over the goods:	
3	Quantity of the goods:	
4	Purchase price of the goods:	Tk.
5	Market value of the goods (on the date of valuation) :	Tk.
6	Condition of goods (use ability/ Marketability) :	Tk.
7	Insured value and validity of insurance policy:	
8	Forced sale value:	Tk.

E. Summary of Present valuation:

SL	Particular		
1.	Market Value		
	i. Land		
	ii. Building		
	iii. Machinery		
	iv. Pledged Goods		
	Total		
	Grand Total of Market value		
2.	Forced Sale value		
	i. Land		
	ii. Building		
	iii. Machinery		
	iv. Pledged Goods		
	Total		
	Grand Total of Market value		

SL	Particular			
3.	Value as Eligible Securities			
	i. Land (50% of market value).			
	ii. Building/ Construction (50% of market value)			
	iii. Pledged (50% of market value) goods			
	Total			
	Grand Total			

Note:

- Report should be typed on A4 size paper binding with plastic cover.
- Each page of the report and copy of photograph must be signed by authorized officer of the Firm/ Company along with seal.
- Authorized signatures are to be sent to Risk Management Department at Head Office at the time of enlistment for its circulation to all branches.
- Two copies of report are to be submitted to concern Branch.
- Necessary modification/ additional of this report may be made, if needed by the Bank Management at any time.

NON-JUDICIAL STAMP OF TK. 300

Ref :

Date :

Deputy General Manager
Risk Management Department
Bangladesh Krishi Bank
Head Office,
83-85, Motijheel Commercial Area
Dhaka.

LETTER OF INDEMNITY

Dear Sir,

I / We, ----- Proprietor/ Managing Director/ Managing Partner/
Chairman ----- of M/S -----am / are authorized to make survey,
assessment and valuation of properties / goods mortgaged / to be mortgaged, pledged / to be pledged irrespective
of Bank's control and we are holding proper and valid license / recognized to conduct the said business and have
required skill and expertise. Upon my/ our request dated -----, Bangladesh Krishi Bank
vide their letter No. -----,dated -----agreed to enlist my/ our firm/ company as the Banks
surveyor/ value subject to our acceptance of the terms and conditions stipulated therein.

Now, as per the requirement of the said terms and conditions, i/we do hereby sign this letter of
indemnity with the promise to indemnify any loss or damage in case the Bank incurs due to my/ our over
valuation/ under valuation of any security movable or immovable, tangible or intangible properties referred to me/
us for valuation or assessment or for other similar purpose. If, we fail to compensate the Bank as aforementioned,
the Bank shall reserve the right to take any legal action against us within the justifiable framework as would be
deemed fit by the bank and this undertaking is unconditional and will be applicable to each case refereed to us by
the bank.

Thanking You,

For & on behalf of -----(Firm/ Company Name)

Signature & seal of proprietor (in case of proprietorship concern)

Joint signature with official seal of Managing partner/ Managing Director/ Chairman/ Authorized partner/
Director as per resolution (in case of partnership firm/ Company).

BANGLADESH KRISHI BANK
AGREEMENT FOR ENLISHMENT OF
SURVEYOR/ VALUER

Special Adhesive
stamp of appropriate
value

This agreement is made at.....this.....day of.....,20.....

BETWEEN

Bangladesh Krishi Bank, the largest specialized bank of the country, was established under the President Order No. 27 of 1973 to finance climate-dependent uncertain and risky agriculture sector. Bangladesh Krishi Bank (BKB) performs all sorts of banking activities including deposit, loan and foreign exchange transactions and having its registered office at 83-85, Motijheel Commercial Area, Dhaka-1000, Bangladesh (herein after referred to as “the Bank” which expression unless there is anything repugnant in the subject or context shall be deemed to mean and include its successors-in-interest and/ or assignees) of FIRST PART.

AND

M/Srepresented by
Mr..... S/O.....as
Proprietor/ Managing Partner/ Managing Director/ Chairperson.....as
place of business at(herein after referred to as " the Surveyor/ Valuer" which expression unless there is anything repugnant in the subject of context shall be deemed to mean and include its successors-in-interest and/ or assignees) of the SECOND PART.

WHEREAS:

- i) The BANK invited applications from bonafide interesting firms/ companies having published prerequisite for preparing the panel of Surveyors/ valuers for getting the services of survey/ identification / assessment of the value of Land, Building and Machinery and others security offered to the Bank by its investment clients.
- ii) The SURVEYOR/ VALUER in respond applied for getting it in bank's enlisted panel for rendering the aforementioned services to the bank as and when requirement basis.
- iii) After due scrutiny, the bank has been satisfied and agreed to enlist the SURVEYOR/ VALUER in its panel and issued appointment letter bearing no.dated.....in this connection stipulating the terms of references and conditions.
- iv) The SURVERYOR/ VALUER accepted the terms and conditions as contained in the aforementioned appointment letter.

NOW THEREFORE THIS AGREEMENT WITNESSETH AS FOLLOWS:

1.00 SCOPE AND TERMS & CONDITIONS OF WORK

The Surveyor/ Valuer is enlisted for ascertaining the value of easily marketable/ saleable goods pledge/ to be pledge under Bank's effective control Land, Building & Machinery (ies) taken/ to be taken as securities against Bank's investment as per following guidelines.

- 1.1 The Surveyor/ Valuer will physically visit the proposed goods/ land & building, machineries etc., identity its location as per schedule and ascertain the bank's / mortgagor's/ owner's possession as per document thereon.
- 1.2 The Surveyor/ Valuer will prepare/ procure Location Map, Site plan, Mouza Map etc. and furnished identification certificate with several photograph of the land and building. The Surveyor/ Valuer will take some photograph of the land and building along with the owners/ mortgagors, concerned investment client and branch officials in different angles and submit with the survey report. The Surveyor/ Valuer shall also collect and furnish the National ID Number of the owners mortgagor.
- 1.3 The Surveyor/ Valuer will visit the proposed land / project physically and determine the Market value, Mouza value (published by the Government) and Forced sale value of the land mentioning its complete description, area, location, nature, ownership etc. after due cross checking from all authentic/ reliable sources.
- 1.4 The Surveyor/ Valuer will confirm that the subject landed property is locate in an area free form any acquisition plan of any competent authority like RAJUK/ CANTONMENT BOARD/ CITY CORP./ POURSHAVA/ CDA/ KDA/ RDA/ LGED/ R&HD/ BSCIC or any OTHER AUTHORITY.
- 1.5 The Surveyor/ Valuer will mention the complete description, area and nature of building construction including the architectural status of existing structures Civil Works mentioning RCC or Brick work, story-wise area and determine its Cost price, Depreciated value, present Market value and Forced sale value after due cross checking from all authentic/ reliable sources. Besides, Market and Forced sale value at the time of mortgage (if mortgaged earlier) be clearly mentioned in the report/ certificate.
- 1.6 The Surveyor/ Valuer will value the building/ construction properly as per approved drawing of RAJUK/ CANTONMENT BOARD/ CITY CORPORATION/ POURSHAVA/ CDA/ KDA/ RDA/ LGED/ R&HD/ BSCIC or any OTHER AUTHORITY.
- 1.7 The Surveyor/ Valuer will value the plinth area and different storied/ floor of the building up-to the completed construction as per public works Division (PWD) present rate according to approved drawing. Additional construction beyond approved drawing, if, shall not be considered in any case.
 - 1.7.1 The Surveyor/ Valuer will value the under construction building up-to the complete portion only. Temporary house including tin-shed structure shall not be shown as building.
- 1.8 The Surveyor/ Valuer will value the under construction building up-to the complete portion only.
- 1.9 The Surveyor/ Valuer will consider depreciation of the building on straight line method @2.5% per annum in appraising the building.
- 1.10 The Surveyor/ Valuer will ascertain the year of manufacture year of procurement, imported/ procurement value, country of origin, Economic life, quality, workability, durability etc. of the machineries and assess its Market value, Written Down Value (depreciated value) and Forced sale value with proper justification. Image of the machineries along with the owners/ mortgagors, concerned investment client and branch officials will be taken in different angles and be submitted with the survey report with identification number of the machineries and the owner's/ mortgagor's.
- 1.11 The Surveyor/ Valuer will ascertain the actual quality, usability, marketability reliable of the goods pledge/ to be and determine its market and forced sale value mentioning the complete description original cost/ purchase price, status of Bank's control over the goods and nature, value, validity etc, of insurance policy.

- 1.12 The Surveyor/ Valuer will have to submit their report in time duly signed by the authorized persons (proprietor in case of proprietorship concern/Managing partner jointly with other partner(s) in case of partnership concern/Chainman and/or Managing Director jointly with any other authorized Director in case of Company supported by a cop of resolution of the Board of Director's to this effect) in each and every page incorporation, inter alia , the information as prescribed/stated/annexed in the Appointed Letter.
- 1.13 The Surveyor/ Valuer must status in the report that the concerned land, building, machineries, goods etc. has/ have been verified physically, compared with the related documents, are not overvalued/ undervalued and no wrong or fictitious misleading information is given and the value has been assessed and reported with proper justification & prudence without any influence from any interested group/ party or preconceived ideas/ knowledge and the furnished information in the report is true and correct to the best of our knowledge and belief.
- 1.14 The report will be prepared by all the papers and documents as per bank's requirement and be based on fair valid judgment and the Surveyor/ Valuer will be fully responsible for the content of the report.
- 1.15 The report of Surveyor/ Valuer be acceptable to the Bank in respect of its quality, quantity, authenticity and genuineness of the value assessed.
- 1.16 The report of Surveyor/ Valuer will be engaged by the Bank's Branches for survey and valuation of goods pledge under Bank's control, land, building, machinery & other purposes against loan & advances of the proposed client as and when necessary basis.
- 1.17 The Surveyor/ Valuer will be sole responsible to his/ her foreign associates, if any, for payment of fees for the performed work on his behalf out of the fees earned by him.
- 1.18 This enlistment is not an undertaking on the part of the Bank to get the work done by the contracting party.

2.00 PERIOD OF ENLISTMENT.

- 2.1 The Surveyor/ Valuer is enlisted for 02 (two) calendar years (2020-2021) which may be renewed further for the next 02 (two) calendar years subject to satisfactory performance of the previous years.
- 2.2 The request for renewal of enlistment shall be submitted at least 3 (three) months before its expiry supported by all required papers and processing fee of TK 5,000/- (Taka five thousand) only or the amount of such fee to be determined by the Bank from time to time.

3.00 SECURITY MONEY

- 3.01 The Surveyor/Valuer will deposit TK 1.00 (One) lac at Bangladesh Krishi Bank's Head office, Local Principal Office or any other Branch with consent of the Risk Management Department, Head office, Dhaka as Security Money (refundable) in the form of FDR duly discharge in favor of bank before taking any job from any branch of the Bank.
- 3.02 If the goods/property (ies) machinery (ies) is (are) abnormally under/overvalued with misleading information and the Bank incur any loss thereon then the valuer's deposited security Money including Profit will initially be forfeited followed by initiating legal action by the Bank to realized the entire loss of the Bank, in this regard.

4.00 QUALILY OF SERVICE

The Surveyor/ Valuer will provide the quality services as asked for in possible highest standard level. They will ensure to provide all other required information, if possible or relevant somehow relating to the properties.

5.00 FEES & CHARGES

The fees for the service of the Surveyor/ Valuer be fixed by the Bank incumbent in consultation with the Investment Client depending on quality and location of pledge, number of machineries etc. prior to assigning the jobs in writing mentioning all relevant terms and conditions. All such fees and other charges (if any) will be born by the concerned borrower/ client.

6.00 DELIVERY POINT

The Surveyor/ Valuer will hand over/ make delivery of each Survey/ Valuation Report to the concerned authorized person of the Branch within 10 (Ten) days/ as stipulated in the work order.

7.00 INDEMNITY & COMPENSATION

7.01 The Surveyor/ Valuer will indemnify the Bank from any pecuniary loss incurred by the bank arising out of Surveyor's / Valuer negligence in performance or making overvaluation/ undervaluation of any sort of biasness or concealment of facts of manipulation or any unprofessional activity or any misrepresentation in the Survey Report/ Valuation Report submitted by the Surveyor/ Valuer to the Bank.

7.2 To indemnify as well as guarantee the payment of compensation money, arising out of the activities stated at serial 7.01 above, to the Bank, the Surveyor/ Valuer has furnished/ submitted an Indemnity Bond.

7.3 In terms of the foreign clauses the Surveyor/ Valuer shall pay the compensation money to the Bank within 15 (Fifteen) days from the date of lodging claim in writing failing which the Bank shall be at liberty to initiate legal recourse against them for recovery of the compensation.

8.00 TERMINATION

Whatsoever the provisions contained herein, the Bank shall have the exclusive right to terminate this agreement at any point of time if there is any non-compliance of any of the terms and conditions of the Agreement and/ or policy, in this regard, of the Bank and/ or in case the Management of the Bank feels that the Bank may incur any loss due to the activities of the Surveyor/ Valuer and delist forthwith the Surveyor/ Valuer from the panel of the Bank. Legal action, including forfeitures for Security Money/ may also be initiated against the delisted Surveyor/ Valuer, if needed. If once a surveyor/ Valuer's enlistment its cancelled by the bank due to non-compliance of any of the terms & conditions they will not be accepted for further period enlisted.

9.00 APPLICABLE LAW

9.01 The Validity, interpretation and implementation of this agreement shall be governed by the laws of the Peoples Republic of Bangladesh.

9.02 The parties shall make their best efforts to settle any dispute arising out in connection with the performance or interpretation of any provision of this Policy amicably through consultation.

9.03 If any dispute cannot be settled through such consultation within 15 (Fifteen) days after the dispute arises, the decision of the Management of the Bank shall be final and be binding upon the parties.

IN WITNESS WHEREOF the parties above named have executed this agreement on the day, month and year first above written.

WITNESS

1. NAME
Address

For and on behalf of
Bangladesh Krishi Bank

Deputy General Manager
Risk Management Department

Signature-

2. NAME
Address

For M/S.....

Surveyor/ Valuer
Seal & Signature

Signature-

Annexure-V

Bangladesh Krishi Bank

-----Branch

Sub : **Performance Evaluation of Enlisted Surveyors/ Valuers.**

Name of the Survey Firm/Company	
---------------------------------	--

Policy Related Information:

SL	Particulars	Yes	No	N/A
1	Whether valuation is done by the Surveyors/ Valuers enlisted by the Bank.			
2	Whether the Engineers/ Surveyors physically verified the properties and conducted the Survey.			
3	Whether the Location of the goods/ land & building/ machineries etc. are identified as per scheduled and the banks/ mortgagor's/ owner's possession, is ascertained as per documents thereon.			
4	Whether the Location Map, Site Plan, Mouza Map etc. of the land to be mortgaged are prepared/ procured by the Surveyor/ Valuer.			
5	Whether identification certified is furnished enclosing therewith Site Plan, Mouza Map and Photograph of land and building along with the owners/ mortgagors, concerned investment client and branch officials.			
6	Whether National ID Number/ Passport No (If any) of the owner(s) mortgagor (s) is collected and photocopy of the same furnished.			
7	Whether the Surveyor/ Valuer confirms that the subject landed property (ies) is (are) located in an area free from any acquisition plan of any competent authority.			
8	Whether the Market value, Mouza value from Govt. authority and forced sale value of the land (mentioning its complete description, Area, Location, Nature, Ownership etc.) are determined and clearly mentioned in the report/ certificate.			
9	Whether the valuation of building/ construction is done properly as per approved drawing of RAJUK/ CANTONMENT BOARD/ CITY CORPORATON/ POURSHAVA/ CDA/ KDA/ LGED/ R&HD/ BSCIC or any OTHER AUTHORITY.			
10	Whether plinth area of building (as per approved plan) clearly mentioned in the valuation report/ certificate.			
11	Whether total floor areas up-to completed construction (from the approved area by the competent authority) clearly mentioned in the report/ certified.			
12	Whether depreciation of the building on straight line method is considered in appraising the building @ 2.50% per annum.			
13	Whether depreciated value of the building, fixtures and other structures clearly mentioned in the report/ certificate.			
14	Whether Valuation Certificate/ Report duly signed by the authorized persons/ signatories of the Firm/ Company along with seal in each and every page of the report.			
15	Whether the year of manufacture, year of procurement, imported/ procurement value, country of origin, economic life, quality, workability, durability etc of the machineries are ascertained and clearly mentioned in the report/ certificate.			

SL	Particulars	Yes	No	N/A
16	Whether the image of the machineries along with the owners/ mortgagors, concerned investment client and branch officials is taken in different angles and submitted with survey report with identification number of the machineries.			
17	Whether the market and forced sale value of the goods pledged/ to be pledged (mentioning the complete description, original cost/ purchase price, status of Bank's control over the goods and nature, value validity etc of insurance policy) are determined and clearly mentioned in the report/ certificate.			
18	Whether the Valuation Report contains a declaration of the Surveyor/ Valuer to the effect that the concerned land, building, machineries goods etc. has/ have been verified physically, compared with the related document are not overvalued/ undervalued and no wrong or fictitious or misleading information is given and the value has been assessed and reported with prudence and without any influence from any interested group/ party or preconceived ideas/ knowledge and the furnished information in the report is true and correct to the best of their knowledge and belief.			
19	Whether the Survey/ Valuation Report is acceptable to the Branch Manager in respect of its quality, authenticity and the value assessed.			
20	Where the valuation report is supported by all the papers and documents as depicted in this policy.			
21	Whether the Survey/ Valuation Report is handed over to the concerned authorized person of the Branch within 10 (ten) days/ as stipulated in the work order.			
22	Whether 02 (two) copies of Survey/ Valuation Report Submitted typed on A4 size paper binding with plastic cover (not spiral binding).			

General Information

SL	Particulars	Remarks
01	No. of clients whose valuation is done by the enlisted Surveyors/ Valuers since the period of their enlistment.	
02	If valuation is done by Surveyors/ Valuers not enlisted with BKB mention the name of the firm's.	
03	Problem (if any) regarding fees & charges fixed by the Bank incumbent in consultation with the investment client prior to assigning the jobs in writhing (additional sheet may be used if needed).	
04	Overall performance of the Surveyor/ Valuers working at your branch (very good/ good/ satisfactory).	
05	The quality of Valuation Report (very good/ good/ satisfactory).	
06	Are the surveyors or their representatives available at the time of need problem in any, mention specially (additional sheet may be used if needed).	
07	Your recommendation regarding renewal of the Firm/ Company subject to satisfactory performance during previous period (may be renewed/ not fit for renewal).	

ELABORATIONS OF THE ABBREVIATIONS

BEPZA	: Bangladesh Export Processing Zones Authority
BRPD	: Banking Regulation & Policy Department
BSCIC	: Bangladesh Small & Cottage Industries Corporation
BS	: Bangladesh Survey
CDA	: Chittagong Development Authority
CRM	: Credit Risk Management
CDBL	: Central Depository Bangladesh Ltd.
CS	: Cadastral Survey
FSV	: Forced Sale Value
BKB	: Bangladesh Krishi Bank
ID	: Identity
KDA	: Khulna Development Authority
KM	: Kilometer
LGED	: Local Government Engineering Department
MCC	: Management Co-ordination Committee
MV	: Market Value
NOC	: No Objection Certificate
RAJUK	: Rajdhani Unnayan Karttripakkah
RCC	: Reinforced Cement Concrete
RDA	: Rajshahi Development Authority/ Rural Development Academy
RS	: Revised Survey
R&HD	: Roads & Highway Division
SA	: State Acquisition
SHBL	: Staff House Building Loan
SRO	: Sub Registrar Office
TR	: Trust Receipt
TK	: Taka
VAT	: Value Added Tax