

# Real Estate and Housing Market in Chittagong : An Overview

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## Abstract

*Due to high price and insufficiency of land, high cost of land registration, and high price of building materials, people are now less interested in buying land for building their own houses. Due to high prices of land the real estate and housing industry boom in Bangladesh over the last two decades. Newspapers are full of advertisements related to flats or apartments. This article takes a view of the housing market – how many sellers, who are the sellers, what are the buyers looking for, how are the flats priced, what is the cost structure like etc. Geographically, this study focuses on the Chittagong, and can be considered as a considerable contribution to the understanding of the real estate industry, particularly in Chittagong. But the findings may be relevant for other cities also. The main findings of this study are that pricing of the flats and apartments is different due to location and nature of uses and that real estate industry needs to be studied in more details for better decision making and policy making also. This exploratory and overview article, which is part of a larger research, can serve as a basis for further research.*

**Keywords:** Bangladesh, Chittagong, customer perception, Real Estate, Real estate market,

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## 1. Introduction

**Background and Rationale of the Study:** Estimates might vary but Bangladesh's population is around 15 crore (150 million). It is one of the most populous countries of the world and day by day, population is increasing rapidly which tremendously created the housing problem. Land prices skyrocketed. Due to high price and insufficiency of land, high cost of land registration,

and high price of building materials, people are now not interested in buying a piece of land for building their own houses. That's why they turn to real estate companies who are providing flats or apartments. On the other hand, owners of vacant land or land with low building structure have been tempted to be millionaire or multimillionaires by inviting property developers to go for constructing high rise buildings over the landed properties on a sharing basis. In response, real estate business has enjoyed a boom over the years. All over Bangladesh, new companies are growing up like mushrooms. This trend signals the growth for economy and opportunities for people to have their own residential facilities within means in one hand and warns as well the possible disaster at micro and macro economic level if it doesn't match with the market demand. Most of the companies are situated in Dhaka and Chittagong but are also spreading throughout other divisional and district towns like Comilla, Sylhet, Cox's Bazar, Bogra, Rajshahi, Khulna, Mymensingh, Gazipur etc. some studies on market demand for apartments are found in the literature basically based on Dhaka, but no such significant initiative is found to take up regarding based on Chittagong market. This study is attempted to fill this gap by providing an exploratory insight on apartment market in Chittagong.

There are some secondary literature based articles like real estate financing by Sarker et al. (2008). The real estate sector is one of the fastest growing and thrusting sectors in Bangladesh. Infrastructural development is highly important for a country to rise as a developed nation and to ensure housing facilities for the citizens of the country. But in spite of serious importance of this sector, there have been studies which are far below the required number on this sector and its accessibility to financing. Islam M. S. and Hossain A. (2008) conducted an extensive study on the depth of the housing industry with focus on the supply chain, and Sarker M. M. R. and Siddiquee (2008) conducted another similar study on the real estate sector. The later study focused on the availability of and accessibility to financing or the stakeholders of this sector and concluded with some important policy recommendations. Due to less studies on this sector, it is necessary to have extensive studies to find out the future potentiality, problems and solutions of the real estate sector and the availability of financing in this respect. This study is exploratory in nature and may work as the basis of knowing the present scenario and indicating necessity of any future study. But there is little research, specifically primary data based one. The present study has been undertaken as of exploratory one to have an overall picture of the real estate market in Chittagong.

**1.1. Objectives of the study:** The broad objective of this study is to develop an understanding of apartment/flat market of Chittagong City. The specific objectives of the study consist in investigating to find answers to the following questions :

- How many real estate companies have been operating in Chittagong? How many of them are Dhaka based how many Chittagong based? How many of them are REHAB members?
- What are the major factors affecting a customer's apartment purchase decision?
- What is the typical cost structure of the apartment construction?
- What risks are perceived by the customers?

**1.2. Methodology:**

The topic has been selected for study as it is a very interesting one in current context of Bangladesh. Real estate market is booming, demand is soaring, and industry is shaping very fast in Bangladesh. Real estate has become a focus of citizen interest. Literature review was done by going through the available volumes of different universities and web search. The study was exploratory in nature and confined to examining the annual reports of the selected enterprises for secondary data as well as private interview with the responsible managerial resources of the respective organizations. Data collection was also done through browsing published journal articles, real estate directory, newspaper reports, editorials, working paper for secondary data and in-depth interviewing senior practitioners at three levels for collecting qualitative primary data. Also a convenient sample of 15 was taken to find out factors related to customers by using a semi-structured questionnaire. The output of the study is an exploratory report which can be used in further detail studies of the real estate sector and consumer attitude and preferences related to this sector. In selecting samples for this study the convenience sampling method was used. After scanning the annual reports and the collected information from interview of the sample companies, a content analysis was done and various aspects of real estate business were identified. The annual reports and the collected data (through interview) of the companies were thoroughly examined.

**1.3. Scope and Limitations:** This is an exploratory and cross sectional study which might not capture the trend or changes in the market. This field based study was done only in

Chittagong. There are so many real estate developer companies in Dhaka and all over the country, with huge and growing customer base, different target customers, and with different business strategies. So it might not be possible to make generalization about the overall country scenario. The main field investigation was done two years ago. So the year-of-investigation and year-of-publication time gap is there as this market is changing over time.

## **2. Real Estate Industry in Bangladesh**

**REHAB (Real Estate and Housing Association of Bangladesh)** was formed in 1991 with only **11** members. As on February 28, 2011 the number of REHAB members have risen to **1082** (REHAB, 2011). So it can be understood from this fact that this real estate sector is relatively a new sector but it developed with a tremendous speed.

**National Housing Authority (NHA)** (2010) website says,

*“To ascertain shelter for all by 2000 the democratic government is now formulating National Housing policy 2004, considering the present need of the country. In the light of the National Housing policy, the national Assembly has adopted and approved the National Housing Authority (NHA) Act. 2000. in accordance with the act, Housing and settlement direction (HSD) and Deputy Commissioner Settlement (DCS) office have been abolished and a new organization NHA has been formed by merging these two organizations. The National Housing Authority Act 2000 has been implemented on the 15th July, 2001 through the government notification.”*

So, the website of National Housing Authority seems not to be updated with current demand and supply of housing units in Bangladesh.

**National Housing Policy (draft) (2008)** is a very good document itself. But we are not seeing any strategic implementation plan based on that. There are unplanned real estate developments all over the country and government is seen to take only ad hoc actions.

Chittagong is the second largest city, having most important sea port, and, at least in paper, the port city of Bangladesh. Just after Dhaka, Chittagong has experienced the real estate boom. Bangladesh Bureau of Statistics (2010) shows that there are around 0.9 millions municipality households and another 0.6 million households in other urban category in

Chittagong. But this are the data of 2001. If the data are updated for 2011, naturally it will be significantly more.

REHAB (2011, a) website shows that there are 53 Chittagong based companies. In REHAB Fair (2011) at Chittagong, we see that out of 96 participant companies, 40 companies are based in Chittagong. Also it has become quite normal that companies coming from Dhaka to invest in new projects in Chittagong.

### **3. Snapshots of Real Estate Industry in Chittagong City**

This section will give an overall picture of the real estate and housing market of Chittagong from various perspectives.

**3.1. Number of firms in Chittagong:** Our first objective is to identify the total number of Real Estate Company operating their business in Chittagong city. From the collected data it was found that there are around 52 real estate companies in Chittagong city. Some of the companies are Dhaka based and maximum companies are Chittagong based. During the survey it has been found that about 39 companies are the members of REHAB and 13 of local companies are not enlisted with of REHAB.

No. of companies operating in Chittagong	52
No. of companies based in Chittagong	34
No. of Chittagong based members of REHAB	21
No. of Chittagong based non-members of REHAB	13
No. of companies based in Dhaka	18

According to the survey result it was found that there are 136 ongoing apartment projects and 16 land projects in Chittagong. These projects are located in various areas in Chittagong city, especially in well developed and prestigious areas like Khulshi Hills, Nasirabd H/S, GEC Cercal, Mehadibagh, Lalkhan Bazaar, Jamalkhan, Agrabad, Haliashahar, Panchlaish etc. In Chittagong city, there are fewer land projects than apartment projects. Maximum real estate companies are interested in apartment projects because of two reasons: apartment project is more profitable than land project and land project requires undivided land at one place which is hardly available in Chittagong city.

### **3.2. Factors affecting customer's apartment purchase decision:**

- 3.2.1** Locations preferred by the customers: Location of the apartment is one of the most important factors of consumers' preference to choose an apartment. People try to move to those locations where communication facilities are good and security is high. Naturally price is also related with the good location. So it is important to find out the locations which the consumers prefer for buying apartments. As this was an exploration, no random sampling was taken. That can be taken in a detailed study. It is found that Khulshi hills area is a top preference. This is because the area is one of the prestigious areas in Chittagong city. There are other preferred places like Agrabad, Sugondha, Mehedibag, Nasirabad, Jamalkhan, O.R. Nizam Road, Lalkhan Bazaar, Love lane and Devpahar.
- 3.2.2** Facilities preferred by the customers: Facilities of apartment are important in deciding which apartment is to buy. Facilities are actually design and development related features which makes one apartment project different from others and one company from the other. That's why it is important to know the types of facilities which are most preferable to the apartment purchasers. It is observed that the desired facilities are good communications (road access and nearness to the markets), availability of educational facilities, broad road, greenness, medical facilities, environment of the building, quality of other buyers of flats in the particular building, availability of common space, existence of community facilities, standard of management, quality of construction, goodwill of the developer, number of flat owners, fittings, security, interior design, car parking, generator, void space, ventilation, etc.
- 3.2.3** Mostly preferred size: This comes out as very important factor for apartment market. It is important to consider because consumers budget is related with the apartment size. The size is quoted as a unit of square foot. The larger the apartment size, the higher the price of apartment. In terms of size, majority of the consumers prefer between 1250 to 1550 Sft. Also, there seems to be a strong demand for even smaller flats by the middle and lower middle class buyers. But there are some buyers who prefer very large flats of sizes more than 2500 Sft.
- 3.2.4** Price of the apartment: Another objective is to find out the cost structure of a typical real estate company. The cost structure is not only important for consumers, it is also

important for the developer company. There are three types of costs associated with apartment project development. There are:

- 1) Development Cost;
- 2) Construction Cost; and
- 3) Utility Cost.

### 3.3: Typical cost structure of apartment construction:

Now percentages of money Developer Company spends on abovementioned different cost categories are given below:

<b>Table 1: Element wise Cost of Apartment Complex in Percentage (%)</b>		
<i>(a)Development Cost</i>		
<b>Sl. No</b>	<b>Description of Cost</b>	<b>Percentage (%)</b>
1	Head office Expenditure	3.55%
2	Registration cost	0.02%
3	Power of Attorney registration	0.02%
4	Plan approval	0.33.%
5	Consultancy Fee	0.37.%
6	Pricing of Brochure for consumers	0.09%
	<i>(b)Total development cost</i>	3.64%
	<i>(%)</i>	
<b>Construction Cost</b>		
1	Foundation	23.7%
2	Interior Design	10.9%
3	Electrical	5.2%
4	Sanitary	2.8%
5	Material Test	0.12%
6	Equipment & Maintenance	14.3%
7	Architecture & Engineer	36.5%
8	Labour	0.24%
9	Others	0.71%
	<i>Total construction cost (%)</i>	94.47%
<b>©Utility Cost</b>		
1	Substation	0.95%
2	Gas Connection	0.38%
3	Water & Sewerage connection	0.24.%
4	Desa	0.66%
	<i>Total construction cost (%)</i>	1.99%
<b>Total</b>		<b>100 %</b>

From the aforementioned table it can be seen that construction cost is the major portion of the total project cost ( around 94%), followed by development cost (initial and preliminary costs and head office overheads), and utility setup cost.

The following table gives the cost data per square foot of overall apartment project.

<b>Table 2: Per Square Foot Cost of Apartment Complex in Taka</b>		
<b>(a)Development Cost</b>		
<b>Sl. No.</b>	<b>Description of Cost</b>	<b>Per Sft. Cost</b>
1	Head office Expenditure	75.00 Tk.
2	Registration cost	0.50 Tk.
3	Power of Attorney registration	0.50 Tk
4	Plan approval	7.00 Tk.
5	Consultancy Fee	8.00 Tk.
6	Pricing of Brochure for customers	2.00 Tk
	Total development cost	<b>93.00 taka</b>
<b>(b)Construction Cost</b>		
1	Foundation	500.00 Tk.
2	Gr. Fl. (Civil)	350.00 Tk.
3	Tropical Fl. (Civil)	400.00 Tk.
4	Roof	20.00 Tk.
5	Wood Works	50.00 Tk.
6	Mosaic / Tile on Floor	90.00 Tk
7	Tiles	50.00 Tk
8	Thai Aluminum	240.00 Tk.
9	Grill & Railling	60.00 Tk.
10	Paint	40.00 Tk.
11	Sanitary (Pipe)	30.00 Tk.
12	Sanitary (Fitting & Fixture)	30.00 Tk.
13	Electrical	45.00 Tk.
14	Generator	20.00 Tk.
15	Lift (1 No)	42.00 Tk.
16	Intercom	3.00 Tk
17	Elec. Wasa & Gas Bill	8.00 Tk
18	Material Test	0.25 Tk.
19	Equipments & Maintenance	1.00 Tk.
20	Mobilization	5.00 Tk.
21	Price Escalation & Contingency	15.00 Tk
	Total construction cost	<b>1999.25 Taka</b>
<b>© Utility Cost</b>		
1	Substation	20.00 Tk.

2	Gas Connection	8.00 Tk
3	Water & Sewerage connection	5.00 Tk.
4	Desa	14.00 Tk.
	Total utility cost	<b>47.00 Taka</b>
	<b>Total project cost per square foot</b>	<b>2139.25 Taka</b>

The abovementioned apartment cost structure is applicable to the case of super first class construction of a residential building constructed by a very reputed developer company. It is to be noted that price rates of different materials are variable. Also it may vary from company to company and is dependent on the quality commitments of the particular company.

**3.4 How the real estate companies are pricing the apartments:** Apartment pricing differs basing on apartment type, location, category of company, quality and procurement of materials. In this exploration it is found that prices range from 2500 taka per sqft (totally new company having their own land) to 7500 taka per sqft (established reputed company) in the market.

Real estate companies follow different types of pricing strategy based on apartment project construction cost, number of floors approved by the local authority like Chittagong Development Authority(CDA) location of the project, share of the land owner, stages of construction (initial stage or finished stage, etc.), legal problem of the land, abandonment of the project by the developer, quality of the ingredients and materials (rods, cement, fittings, etc.), marketing cost , cost of capital and overall goodwill of the company.

- The overall construction cost is an important determinant of the cost. But more than that the demand drives the price upward. In Bangladesh, overall demand for flats is very high. So the companies can set the price much higher than construction cost.
- The total land area on which a building is constructed is appropriated among the number of flats or saleable units. Therefore, number of floors approved by the local authority of the government is an important factor to influence the pricing of this product. This number is dependent upon the location of land, width of

approach road and government rules. Normal rule is, the greater the number of floors the lower the price per square foot.

- In case of joint venture project the share of the property to be allocated to the land owner is a definite factor to influence the pricing policy. The normal rule is, the higher this share the higher the price.
- If the location is a sought after place, then the price is higher. If the location is an average one, the price is lower. This is true for a particular company running two projects at the same time, though their construction cost is the same.
- Price is also related to the stage of construction. If the project can sell before the construction begins, the price is lower. The more the work is finished, the price per Sft is higher.
- Another important finding is that pricing policies of the apartment, commercial space and land are totally different.
- Overall goodwill is also a factor in pricing. Developers like Equity and Sanmar will charge 1000 taka or more than other companies at the same place regardless of cost of construction. This is possible due to their first mover advantage and reputation.

**3.5 What are the risks perceived by the customer:** It means what the factors are there the consumers fear about purchasing apartment from a real estate company. There is a widespread fear in the market related to the real estate or Developer Company along the following dimensions: timely handover of apartment, low quality of fittings and raw materials, proper apartment allotment according to the diagram, breach of commitment by the developer company, CDA approval, NOC of the Directorate of Environment, utilities approval (water, gas, electricity, city corporation etc.). Analyzing this section aligning with the perceived risk factors given in published researched literature: such as i) Functional risk ii) Service risk iii) Monetary risk etc. the customers make their assessment to buy a space of a developed property.

#### **4 Conclusion and future research direction:**

Due to high price and insufficiency of land, rising share of the land owners high cost of land registration and high price of building materials, people are now less interested in buying a

land for building their own houses. Geographically, this study focuses on Chittagong, and can be considered as a little contribution to the understanding of the real estate industry, particularly in Chittagong. But the findings may be relevant for other cities also. Real estate market is booming, demand is soaring, and industry is shaping very fast in Bangladesh. Real estate has become a focus of citizen interest. This should be considered as one of the leading industries of Bangladesh and realistically promotes other affiliated business and industries like brick, cement, steel and re-rolling mills, stone chips, sand, manpower, engineering, furniture, banking, law profession, etc. This industry has created a big opportunity for employment, investment and government revenues. This exploratory study showed an overall picture of the real estate market. From here further study can be developed to understand company and customer perspectives. More in-depth studies can be undertaken to identify consumer opinions, attitudes, and preferences. For future studies this current study may have some preliminary insight and enhance the understanding of the sector to help the decision makers.

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## Appendix

(All cost data is of 2008 when the field study was done,  
Current price increased as much as 20% to 60% depending on the area)

**Table: 1 – Real Estate Company (Chittagong)**

SL. No	Name of the Company	Address	Member of REHAB
1	Equity property management Ltd.	'Manashi' 1094/1196, O,R Nizam Road, Chittagong. Tel: 031-653340, 656727 E-mail: <a href="mailto:equity@spetctg.com">equity@spetctg.com</a>	Yes
2	Sanmar Properties Ltd.	S. Alam Center, 58. agrabad C/A (5 <sup>th</sup> floor) Chittagong, Tel: 031-716871-3, Web: <a href="http://www.mysanmar.com">www.mysanmar.com</a>	Yes
3	C.A Property Development Ltd.	81. S.S Khaled Road, Chittagong, Tel: 031-2851443, E-mail: <a href="mailto:info@cpdlbd.com">info@cpdlbd.com</a>	Yes
4	Epic Properties Ltd.	1005/7, CDA Avenue, East Nasirabad Tel: 031-656603, Chittagong Web: <a href="http://www.epicl.com">www.epicl.com</a>	Yes
5	H.B.S Associates Ltd.	VIP Tower (3 <sup>rd</sup> floor), 125 Chatteshari Road, Chittagong, Tel: 031-618104, 285021	Yes
6	Moulana Development Co Ltd.	MDC Plaza, 980/A, Agrabad Access Road, Barapool, Ctg. Tel: 031-2511520-21, E-mail: <a href="mailto:moulanactg@yahoo.com">moulanactg@yahoo.com</a>	Yes
7	Alpha Real Estate Ltd.	360. CDA Avenue (1 <sup>st</sup> floor), Tel: 031-636346, 638108, E-mail: <a href="mailto:areal@click-online.net">areal@click-online.net</a>	Yes
8	Rahat Properties & Developer Co Ltd.	Ameer Court (2 <sup>nd</sup> floor), 1022 Agrabad, C/A, Sk. Muzib Road, Chittagong Tel: 031-726202, E-mail: <a href="mailto:rahatproperties@gmail.com">rahatproperties@gmail.com</a>	Yes
9	RF Properties Ltd.	Road 3, House 6, Nasirabad H/S, Panchlaish Chittagong. Tel: 031-2551303, 2441366, <a href="http://www.rfpropertiesltd.com">www.rfpropertiesltd.com</a>	Yes
10	Mishmak Developments Ltd.	Forum Central (6 <sup>th</sup> floor), M.M Ali Road, Goalpahar Circale, Chittagong, Tel: 031-639686, 840623-24, E-mail: <a href="mailto:mishmakdl@yahoo.com">mishmakdl@yahoo.com</a>	Yes
11	Shah Amanat Properties Ltd.	54. Katalgonj (2 <sup>nd</sup> floor), Panchlish, Chittagong. Tel: 031-650798, 2550371, E-mail: <a href="mailto:sapl@gononet.com">sapl@gononet.com</a>	Yes
12	Subashati Properties Ltd.	Sunny Tower (2 <sup>nd</sup> Floor) 251, CDA Avenue, Lalkhan Bazaar, Ctg – 4000 Tel: 031-624091	Yes
13	Eternal Design & Developments Ltd.	Rashid Mansion (2 <sup>nd</sup> floor), 1299. O.R Nizam Road, Goal Pahar, Chittagong. Tel: 031-2552235, Web. <a href="http://www.eterna-bd.com">www.eterna-bd.com</a>	Yes
14	Knight Frank Development Ltd.	Modina Tower (5 <sup>th</sup> floor), 508/A, CDA Avenue, Near GEC Circle, Ctg. Tel:031-2851116-7	Yes
15	Bay Tech Properties Ltd.	Shakoor Manzil (2 <sup>nd</sup> floor), 37, K.B Fazlul Kader Road, Ctg – 4203, Tel: 031-2550379	Yes
16	Central Builders Ltd	House # 32, M.M. Ali road, Lalkhan Bazar, Chittagong. Tel: 031-2851739	Yes
17	Ideal Home Builders	502 Highway Plaza, Lalkhan Bazar, Chittgong. Tel: 031-615687	Yes
18	ConCord Properties Ltd.	40, Chatteswari Road, Kotewali Ctg. Web: <a href="http://www.concordgroup.net">www.concordgroup.net</a>	Yes
19	Zaman Property Development	189/203, Haji younusMarket (2 <sup>nd</sup> floor) CDA Avenue, Muradpur, Chittagong. Tel: 031-656401, 658750, Web: <a href="http://www.zamandevlopments.com">www.zamandevlopments.com</a>	No
20	Ambia Holdings Ltd.	07. Agrabad C/A, Chittagong Bangladesh. Tel: 031-716447, 713084	No
21	Al-Haj Mostafa Hakim Housing & Real Estate Ltd.	218. D.T Road, Dewan Hat, Chittagong, Tel: 031-710610, 720228, Web. <a href="http://www.tahergroupbd.com">www.tahergroupbd.com</a>	Yes
22	Chowdhury Modern City Ltd.	House#8, Road#4 Nasirabad Housing Society, Solashahar, Chittagong. Tel: 031-2552307, 2551809	No
23	J.A.K Properties	House # 28, Road # 2, Sughandi R/A, Panchalish, Chittagong. Tel: 031-2551622	No
24	Metro Assets Ltd.	1-4 Abdul Latif Market (1 <sup>st</sup> floor) Block – B, Jubilee Road, Chittagong.	Yes
25	Paramount Housing Ltd.	3536/A, Ali Mansion (1 <sup>st</sup> floor), SK. Mujib road, Agrabad, Chittagong. Tel: 031-2512628	No
26	Uni Village Assets Ltd.	Standard City Plaza (2 <sup>nd</sup> floor), 533, SK. Mujib Road, Dewanhat. Chittagong. Tel:031-2514243	No
27	Vision Housing Ltd.	Jahan Buildings # 3, (1 <sup>st</sup> Floor), 79, Agrabad, Chittagong.	No
28	Mission Developers Ltd.	Hill View Road, East Nasirabad, Chittagong. Web: <a href="http://www.missiongroupbd.com">www.missiongroupbd.com</a>	No
29	Seven Properties Ltd.	50, Jail Road, Asadgong, Chittagong	No
30	Chowdhury Assets Ltd	6 Jahan Building, 93 Agrabad R/A, Chittagong, Mob: 01712-215561	No
31	Jumayera Holdings Ltd.	815/A, Mehadibag Road, Chittagong	No
32	Al Noorani Foundation	5, Jubilee Road, 2 <sup>nd</sup> floor, Chittagong, Tel: 031618927	No
33	Achiyn Rahman Property Developments Ltd.	91, Agrabad C/A (1 <sup>st</sup> floor), Chittagong, Tel: 031-720709, 725631, E-maail: <a href="mailto:arproperties@online.net">arproperties@online.net</a>	Yes
34	Green Delta Housing	House # 04, Road # 02, Khulshi, Chittagong – 4000 Tel: 031-2550553-4, Web: <a href="http://www.greendeltahousing.com">www.greendeltahousing.com</a>	No

**Table: 2 – Real Estate Company in Chittagong (Dhaka based)**

SL. No	Name of the Company	Address	Member of REHAB
1	Sahara City Housing Ltd.	932, Mehadibag, Chittagong – 4000 Tel: 031-2852632, Web: <a href="http://www.saharacityhousing.com">www.saharacityhousing.com</a>	Yes
2	AirBell Development Technologies Ltd.	Pacific Tower (2 <sup>nd</sup> Floor) 206/217, Jamal Khan road, Ctg – 4000, Tel: 031-622791, 628189, E-mail: <a href="mailto:akauam@airbellbd.com">akauam@airbellbd.com</a>	Yes
3	Megha Builders	Foram Central (7 <sup>th</sup> Floor) 787/863, MM Ali Road Goalpahar, Chittagong.	Yes
4	Northern Foundation Ltd.	23/A, MM Ali Road (1 <sup>st</sup> Floor) Mehadibag, Chittagong	Yes
5	Dwell Properties Ltd.	House#50, Road#4 O. R Nizam Road R/A, Chittagong – 4203 Tel: 031-2550994	Yes
6	Rangs Properties Ltd.	House#15, Road#1, O.R Nizam Road R/A, Chittagong.	Yes
7	Hyperion Builders Ltd.	MQ Plaza (3 <sup>rd</sup> floor), Fakirhat Rood, Bandor, Chittagong.	Yes
8	Crown Housing Ltd.	28, Panchlish R/A, (3 <sup>rd</sup> floor), Chittagong. Tel:031-2551945	Yes
9	Prasad Nirman Ltd.	Plot#2, Road#3/A, North Khulshi	Yes
10	Navana Real Estate Ltd.	House#47/B2, Road – 1, Khulshi Hills, Chittagong.	Yes
11	ABC Properties	Avenue Center, 6 <sup>th</sup> Floor, 787/A, CDA Avenue, East Nasirabad, Ctg-4100 Tel: 031-2852213	Yes
12	ANZ Properties	1182 Noor Ahamed Road, Love Lain Chittagong. Tel: 031-613004-5, Web: <a href="http://www.anzproperties.com">www.anzproperties.com</a>	Yes
13	Amin Mohammed Foundation & Land Developments Ltd.	819/A, Mehadibag Road, Chittagong <a href="tel:031-2851355-6">Tel:031-2851355-6</a> , Web: <a href="http://www.amgbd.com">www.amgbd.com</a>	Yes
14	ASSET Developments Ltd.	-----	Yes
15	Bti Ltd.	Lalkhan Bazar	Yes
16	KEARI Limited	KEARI Elysium, 01, Roshaik Hazari Lain, Parad Corner, College Road, Chittagong.	Yes
17	True Builders Ltd	Plot#1478, Road#01 (Hill view road), Panchlaish, Chittagong.	Yes
18	SAF Holdings Ltd.	Kashana E-Noorjahan, 537/A, Katalgonj, Chittagong Tel:031-725631, 720709	Yes

**Table: 3 – Chittagong based Real Estate Company projects**

Company Name	Ongoing Apartment projects	Size of flat	Ongoing Land Projects
1. Equity property management Ltd.	Khulshi R/A (1),Devpahar (2), Momin Road (2), Mehadibag (2), Enayet Bazar (2), Nasirabad H/S (1), CDA Avenue (1), S.S Road (1)	2530, 2105, 1805,1542,1631, 13871746, 1445,1697, 1420,1363, 1720 sft	Nil
2. Sanmar Properties Ltd.	Love Lain (1), JamalKhan (1), College Road (1). Nandan Kanon (1), Biaziid Bostami (1), Dev pahar (1), Khulsi Hills (2), Sirazud dowela Road (1), Mehadibag (1),Nasirabad (1)	1550, 1260, 1350, 1420, 940, 980, 1530,1750, 2250, 3000 Sft	Vatiary (2)
3. C.A Property Development Ltd.	S.S Khaled Road (3), Muradpur (1)	1050, 1250, 1300, 1465 Sft	Nil
4. Epic Properties Ltd.	South Khulshi (1), Chat. Road (1), Patharghata (1), Mehadibag (1), Abedin Colony (1), Noor Ahamed Road (1)	1450, 1730, 1270, 1600,1005, 1300,1160 Sft.	Nil
5. H.B.S Associates Ltd.	Chatteswari Road (1)	1150, 1050, 1250, 1450 Sft	Nil
6. Moulana Development Co Ltd.	2 No Gate (1), Halishar (1), Wasa Cercal (1)	1005, 1265 1455 Sft	Nil
7. Alpha Real Estate Ltd.	Nil	Nil	Cornal Hut (1)
8. Rahat Properties & Developer Co Ltd.	Kodomtali (1), Mehadibag (1)	1065, 1150 Sft	Nil
9. RF Properties Ltd.	Siraj ud Dowla Road (1), 2 No Gate (1), Madarbari (1)	1065, 725, 915, 825 Sft.	Nil
10. Mishmak Developments Ltd.	Khulshi Hills (1), Ispahani Circle (1), Ham Sen Lane (1), O.R. Nizam Road (2)	1720, 1560,1204, 1500,750, 2275 Sft.	Nil
11. Shah Amanat Properties Ltd.	Katalgonj (1), New Market (1)	1050, 1265, 1360 Sft.	Vatiari (1)
12. Subashati Properties Ltd.	Love Lain (2), Shugondha (1), Panchalish (1), Kazir Dewari (1), South Khulshi (1)	1050, 1100, 1265, 1720, 1366 Sft.	Nil
13. Eternal Design & Developments Ltd.	Sirajuddola Road (1), Halishar (1), North Khulshi (1) D.C Road, Dwenbazzar (1)	764, 788,1043, 1201, 971, 1164, 1455 Sft.	Nil
14. Knight Frank Development Ltd.	Dewanhat (1), Mehadibag (1)	1250, 1150, 1005, 1455 Sft.	Nil
15. Bay Tech Properties Ltd.	Rahamotgonj (1)	1195, 1543 Sft.	Nil
16. Central Builders Ltd	Lalkhan Bazar(1), Chadgao R/A (1)	1365, 1450, 2200 Sft.	Nil
17. Ideal Home Builders	Lalkhan Bazzar (3), M.M. Ali Road (1)	860, 950, 1058, 1710, 1686, 1400, 1500, 2995 Sft.	Nil
18. ConCord Properties Ltd.	Chatteshari Road (1), Khulshi Hills (2)	888, 1890, 1260, 1365 Sft	Nil
19. Zaman Property Development	Bahaddarhat (1), Mohammadpur (2)	1050, 1150, 1265, 1360 Sft	Nil
20. Ambia Holdings Ltd.	Nil	Nil	Nil
21. Chowdhury Modern City Ltd.	Nasirabad R/A (1), Lalkhan Bazar (1), Mehadibag (1)	1150, 1265, 1360, 1455, 1765 Sft	Nil
22. J.A.K Properties	Nil	Nil	Nil
23. Metro Assets Ltd.	Shirazud dowlla Road (1)	1350, 1500 Sft.	Nil
24. Paramount Housing Ltd.	Halishar R/A (1), Lalkhan Bazar (1)	1150, 1265, 1355, 1865 Sft	Nil
25. Uni Village Assets Ltd.	Agrabad (5), Khulshi Hills (1), Nalapara (1), Lalkhan Bazar (1), Airport (1)	980, 1005, 1065, 1155, 1265, 1360, 1455, 1860, 2250 Sft	Kumira (4)
26. Vision Housing Ltd.	Mehadibagh (1)	1100, 1250, 1365 Sft	Nil
27. Mission Developers Ltd.	Halishahar (1), Kazir Dewri (1), Chadgoa R/A (1)	1065, 1155, 1265, 1360 Sft	Nil
28. Seven Properties Ltd.	Eid Gao Abasik Alaka (1)	980, 1005, 1065, 1155, 1265 Sft	Nil
29. Chowdhury Assets Ltd	Nil	Nil	Fojdarhat City Gate ,Sitakundo ,Kumira
30. Jumayera Holdings Ltd.	Mehadbagh (1)	1160, 1255, 1665 Sft	Nil
31. Al Noorani Foundations	Love Lain (1)	1150, 1265, 1365, 2250 Sft.	Nil
32. Achiyn Rahman Property Developments Ltd.	Nil	Nil	Nil
33. Al-Haj Mostafa Hakim Housing & Real Estate Ltd.	New Market (1)	1100, 1250, 1350 Sft	City Gate (1)
34. Green Delta Housing	Agrabad R/A (5), Chanmari Road (2), Khulshi (1)	1300, 1560, 1660, 1775, 1882 Sft	Nil

**Table: 4 – Dhaka Based Real Estate Company projects**

SL. No	Company Name	On Going Company Project	Size of Apartment	On Going Land Project
1	Sahara City Housing Ltd.	Nil	Nil	Kornal Hut (1) Oxygen (1)
2	AirBell Development Technologies Ltd.	Chackbazar (1)	1362, 944, 1184 Sft.	Nil
3	Crowen Housing Ltd.	Lalkhanbazar (1)	1150, 1265, 1350 Sft.	Nil
4	Megha Builders	Muradpur (1)	1005, 1265 Sft	Nil
5	Northern Foundation Ltd.	Lalkhan Bazzar (1), Nandon Kanon (1)	1250, 1350, 1460 Sft.	Nil
6	Dwell Properties Ltd.	O.R Nizam Road (1)	1535, 2200 Sft.	Nil
7	RANGS Properties Ltd.	Nasirabad H/S (1)	1686, 1353 Sft	Nil
8	Hyperion Builders Ltd.	Nil	Nil	Nil
9	Prasad Nirman Ltd.	Khulshi Hills (1), Nasirabad (2)	1550, 1260, 1750,1350 Sft.	Nil
10	Navana Real Estate Ltd.	South Khulshi (1)	1350, 1460, 1760, 1850 Sft	Nil
11	ABC Properties	Khulshi Hills (1)	2100, 3000 Sft.	Nil
12	ANZ Properties	South Khulshi (1), Panchlaish R/A (1), Nasirabad R/A (5)	1265, 1360, 1550, 1665, 1860, 2265 Sft.	Nil
13	ASSET Developments Ltd.	O.R Nizam Road (1)	1250, 1460, 1765, 1860, 2165 Sft	Nil
14	Bti Ltd.	Khulshi Hills (2), Nasirabad (3)	1465, 1360, 1860, 2200 Sft	Nil
15	KEARI Limited	Halishar (1), Jamalkhan (1)	1160, 1250, 1365, 1765 Sft	Nil
16	Amin Mohammed Foundation & Land Developments Ltd.	Nasirabad H/S (1)	1165, 1260, 1455, 1765 Sft	Oxygen Wazidia (1)
17	SAF Holdings Ltd.	Katalgong (1), New Market (1)	1150, 1265 Sft.	Nil
18	True Builders Ltd	Panchalish (1)	1655, 1750 Sft.	Nil

**Table: 5 – Location/Area based pricing in Chittagong**

<b>Name of the area</b>	<b>Price per Square Foot (1 Sqf = 0.0929 Sqm)</b>
Khulshi Hills	4500 – 5500 Tk.
South Khulshi	3500 – 4000 Tk.
Nasirabad H/S	3500 – 4000 Tk.
East Nasirabad	2800 – 3200 Tk.
Paschlish	3500 – 3800 Tk.
O.R. Nizam Road	4500 – 5500 Tk.
Jamal Khan	2800 – 3500 Tk.
Mehadibagh	3200 – 3600 Tk.
S. S. Khaled Road	3000 – 3300 Tk.
Halishahar H/S	2500 – 2900 Tk.
Sirajuddullah Road	2200 – 2600 Tk.
Lalkhan Bazar	2600 – 3200 Tk.
Muradpur	2600 – 3000 Tk.
Enayet Bazar	2700 – 3000 Tk.
Nandan Kanon	2700 – 3200 Tk.
Rahamotgonj	2700 – 3200 Tk.
Agrabad CDA H/S	2800 – 3200 Tk.
Devpahar	3000 – 3200 Tk.
Collage Road	3000 – 3200 Tk.
Biazid Bostami	2200 – 2500 Tk.
Love Lain	3000 Tk.
Chatteswari Road	3000 Tk.
Pathargata	2700 Tk.
Noor Ahamed Colony	2700 – 2900 Tk.
Abedin Colony	2700 – 2900 Tk.
Sholoshahar	2600 – 2900 Tk.
Wasa Cercal	2700 – 3000 Tk.
Kodomtali	2500 Tk.
Ham San Lane	2600 Tk.
Katalgonj	3000 – 3200 Tk.
New Market	2800 – 3200 Tk.
Shugondha	3500 – 4000 Tk.
Kazir Dewari	2900 – 3200 Tk.
D.C Road Dawanbazar	2200 – 2500 Tk.
Dewanhat	2600 – 2800 Tk.
M.M Ali Road	2800 – 3000 Tk.
Airport	2000 – 2500 Tk.
Chackbazar	2200 – 2600 Tk.
Mohammadpur	2500 – 2800 Tk.

**Table: 6 – Apartment price in different Location/Area**

Company Name	On Going Apartment Projects	Size of Apartment	Price of Apartment (Per Square Foot)	Company Name	On Going Apartment Projects	Size of Apartment	Price of Apartment (Per Square Foot)	
<b>Equity property management Ltd</b>	Khulshi R/A (1)	2530, 2105 Sft	5000 Tk.	<b>Mishmak Developments Ltd.</b>	Ham Sen Lane (1)	750 – 1165 Sft	2600 Tk.	
	Devpahar (2)	1542 – 1805 Sft	3000 – 3200 Tk.		O.R. Nizam Road (2)	1465 – 2275 Sft	5000 Tk.	
	Momin Road (2)	1387 – 1866 Sft	2800 – 3000 Tk		Khulshi Hills (1)	1265 – 1720 Sft.	4500 Tk	
	Mehadibag (2)	1633 – 2325 Sft	3000 – 3600 Tk		Ispahani Circale (1)	1150 – 1560 Sft	3000 Tk.	
	<b>Sanmar Properties Ltd.</b>	Enayet Bazar (2)	1251 – 1381 Sft	2700 – 2900 Tk.	<b>Shah Amanat Properties Ltd.</b>	Katalgonj (1)	1050 – 1265 Sft	3000 Tk.
		Nasirabad H/S (1)	1720, 1790 Sft	3500 Tk		New Market (1)	1050 – 1360 Sft	2800 Tk.
		CDA Avenue (1)	1363, 1420 Sft	3200 Tk.	<b>Subashati Properties Ltd.</b>	Love Lain (2)	1050 – 1560 Sft	3000 Tk.
S.S Road (1)		1265 – 1655 Sft	3300 Tk	Shugondha (1)		1165 – 1460 Sft	4000 Tk.	
Love Lain (1)		1030 – 1530 Sft	3000 Tk.	Panchalish (1)		1065 – 1366 Sft	3500 Tk.	
Jamal Khan (1)		1550 – 1690 Sft	3500 Tk.	Kazir Dewari (1)		1050 – 1260 Sft	2900 Tk.	
Colleg Road (1)		940 – 1360 Sft	3200 Tk.	South Khulshi (1)		1160 – 1720 Sft	3800 Tk.	
Nandan Kanon (1)	1155 – 1765 Sft	2800 Tk.	<b>Eternal Design &amp; Developments Ltd.</b>	Sirajuddowla Road (1)	971 – 1201 Sft	2600 Tk.		
Biazid Bostami (1)	1055 – 1565 Sft	2500 Tk.		Halishar (1)	1164 – 1455 Sft	2800 Tk.		
Devpahar (1)	1233 – 1677 Sft	3000 Tk.		North Khulshi (1)	1265 – 1665 Sft	4500 Tk.		
Siraz Ud Dowela (1)	1150 – 1365 Sft	2500 Tk.		D.C Road Dwenbazar (1)	764 – 1555 Sft	2200 Tk.		
<b>C.A Property Development Ltd.</b>	Mehadibag (1)	1250 – 1465 Sft	3500 Tk.	<b>Knight Frank Development Ltd</b>	Dewanhat (1)	1005 – 1250 Sft	2800 Tk.	
	Nasirabad (1)	1165 – 1465 Sft	3800 Tk.	Mehadibag (1)	1150 – 1455 Sft	3500 Tk.		
<b>Epic Properties Ltd.</b>	S.S Khaled Road (3)	1156 – 1565 Sft	3000 – 3300 Tk.	<b>Bay Tech Properties Ltd.</b>	Rahamotgonj (1)	1195 – 1543 Sft	2700 Tk.	
	Muradpur (1)	1005 – 1250 Sft	2800 Tk.	<b>Central Builders Ltd</b>	Lalkhan Bazar (1)	1365 – 2200 Sft	3000 Tk.	
	South Khulshi (1)	1450 Sft	3500 Tk.		Chadgoa R/A (1)	1365 – 1675 Sft	2800 Tk.	
	Chat. Road (1)	1270 – 1730 Sft	3000 Tk.	<b>ConCord Properties Ltd.</b>	Chatteshari Road (1)	888 – 1890 Sft	3000 Tk.	
	Patharghata (1)	1000 – 1150 Sft	2700 Tk.		Khulshi Hills (2)	1260 – 1365 Sft	4500 – 5000 Tk.	
	Mehadibag (1)	1160 – 1450 Sft	3300 Tk.	<b>Zaman Property Development</b>	Bahaddarhat (1)	1050 – 1365 Sft	2600 Tk.	
	Abedin Colony (1)	1255 – 1565 Sft	2800 Tk.	Mohammadpur (2)	1165 – 1265 Sft	2700 – 3200 Tk.		
Noor Ahamed Road (1)	988 – 1265 Sft	2700 Tk.	<b>Metro Assets Ltd.</b>	Shirazudowlla Road (1)	1350 -1500 Sft.	2600 Tk.		
<b>H.B.S Associates Ltd.</b>	Chatterswari Road (1)	1050 – 1450 Sft	3000 Tk.	<b>Paramount Housing Ltd.</b>	Halishar R/A (1)	1150 – 1265 Sft	2800 Tk.	
<b>Moulana Development Co. Ltd</b>	2 No Gate (1)	1005 – 1455 Sft	2800 Tk.		Lalkhan Bazar (1)	1355 – 1865 Sft	3100 Tk.	
	Halishar (1)	1265 – 1865 Sft	2600 Tk.		Agrabad (5)	980 – 1005 Sft	2700 – 2900 Tk.	
	Wasa Cercal (1)	1155 – 1633 Sft	3000 Tk.	Khulshi Hills (1)	1265 – 2250 Sft	4500 Tk.		
<b>Rahat Properties &amp; Developer Co Ltd.</b>	Kodomtali (1)	1065 – 1150 Sft	2500 Tk.	<b>Uni Village Assets Ltd.</b>	Nalapara (1)	1065 – 1155 Sft	2300 Tk.	
	Mehadibag (1)	1155 – 1555 Sft	3300 Tk.		Lalkhan Bazar (1)	1455 – 1860 Sft	3000 Tk.	
<b>RF Properties Ltd.</b>	Sirazuddowala Road (1)	725 – 1065 Sft	2350 Tk.		Airport (1)	980 – 1455 Sft	2300 Tk.	
	2 No Gate (1)	825 – 1265 Sft	2800 Tk.	<b>Vision Housing Ltd.</b>	Mehadibagh (1)	1100 -1365 Sft	3600 Tk.	
	Madarbari (1)	915 – 1155 Sft	2600 Tk.	Halishahar (1)	1065 – 1155 Sft	2800 Tk.		
<b>Ideal Home Builders</b>	Lalkhan Bazzar (3)	860 – 1710 Sft	2600 – 3200 Tk.	<b>Mission Developers Ltd.</b>	Kazir Dewri (1)	1265 – 1360 Sft	3000 tk.	
	Nasirabad R/A (1)	1150 – 1455 Sft	3800 Tk.		Chadgoa R/A (1)	1155 – 1465 Sft	2900 Tk.	
<b>Chowdhury Modern City Ltd.</b>	Lalkhan Bazar (1)	1155 – 1360 Sft	3000 Tk.	<b>Al-Haj Mostafa Hakim Housing &amp; Real Estate Ltd.</b>	New Market (1)	1100 - 1350 Sft	2800 Tk.	
	Mehadibag (1)	1260 – 1765 Sft	3500 Tk.		Agrabad R/A (5)	1300 – 1882 Sft	2700 – 2900 Tk.	
<b>Seven Properties Ltd.</b>	EidGao R/A (1)	980 – 1265 Sft	2700 Tk.	<b>Green Delta Housing Ltd.</b>	Chanmari Road (2)	930 – 1010 Sft	2600 Tk.	
<b>Jumayera Holdings Ltd.</b>	Mehadbagh (1)	1160 - 1665 Sft	3500 Tk.		Khulshi (1)	1775 Sft	4500 Tk.	
<b>Al Noorani foundations</b>	Love Lain (1)	1150 - 2250 Sft.	3000 Tk.					