

# **INTERNSHIP**

ON

DIFFERENCIATION OF REAL ESTATE BUSINESS IN BANGLADESH

# Differenciation of Real Estate Business In Bangladesh

20 September 2014

**BRAC** University

# **Prepared For**

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## **Letter of Transmittal**

September 20, 2014

Showvonick Datta Senior Lecturer BRAC Business School BRAC University

Subject: Submission of Internship Report

Dear Sir,

With due respect and immense pleasure I am submitting my internship report on "**Differenciation of Real Estate Business** in **Bangladesh**" that you have assigned me as an essential requirement of Internship program. It is really an enormous prospect for me to gather together vast information and grasp the subject matter in an appropriate way. I have found the study is quite attention-grabbing, beneficial & insightful.

I tried my level best to prepare an effective & creditable report. The report will provide clear concept about the overall functions of "Differenciation of Real Estate Business in Bangladesh", I welcome your entire query & criticism on the report is beneficial for me as it will give me the opportunity to learn more and enrich my knowledge. I hope you will consider the mistakes that may take place in the report in the spite of my best effort

------A.H.M.Nafis-Al-Azad

Yours Sincerely

#### Acknowledgement

First of all I would like t express my gratitude the God, whose invisible guidance help me to complete this report. A long march is finally at the end. This study can never be an exception. In every step of this study I received invaluable help and suggestions from many individual and institutional experts.

I would like to acknowledge the assistance of Showvonick Datta, Sr. lecturer of BRAC University. His sincere guidance, untiring co-operation and valuable advice and endless inspiration enabled me to overcome all the quandaries that cropped up during the course of my study and preparation of the manuscripts.

Unlimited is my indebtedness to the BRAC University Bangladesh for providing me such an opportunity to come closure to the real world situation and to gain experience as to Real Estate Business. Thanks are due to Mr. Shafiqul Ferdous Bhouyan, Manager, Apartment Division, and Zarin Marzan Khan, HR Manager Probashi Palli Group who was always ready to assist and help to successful complete the report.

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#### **Executive Summary**

As globalization increases, the process of urbanization increases. The ever increasing urban population is creating an increasing demand for shelter. As public sector failed to ensure their right, people have taken their own initiative to ensure their fundamental need for shelter. The current trend of urban growth in Bangladesh is about 5-6% per annum. At present 28% of Bangladesh's population live in urban areas, which will be 34% by the year 2025 (REHAB, 2003). The Real estate developers are playing the vital role regardless of high, middle, and low-income people since the past two decades in providing the housing provision.

During 1970s there were fewer than 5 companies in Bangladesh engaged in this business. In 1998 there were 42 such developers working in Dhaka which increases to 250 during 2003 REHAB (Real estate and Housing Association of Bangladesh) is a private organization formed by the private real estate companies in Bangladesh in 1991 with a view to solve the problems in housing sectors, to protect the interest of real estate in Bangladesh. It has nearly 89 members at the end of 2002. To ensure quality and accountability of developers, the government has recently issued a circular to make it mandatory to become a REHAB member for doing business as a developer and also an apartment or commercial complex builder.

In Bangladesh the Land owners, Land developers and the Apartment Builders are now facing different problems. Inappropriate rules for housing development, Harassment of environmental directorate for environmental clearance, Lack of coordination between utility agencies, Scarcity of open space in the city, High cost of registration and transfer, Lengthy procedures of to get

approval for plans, and lengthy loan procedures of financial institutions are there major problems.

Some recommendations can be offered in this respect Bangladesh Bank must be able to stop the banks and financial institutions from acting as monopoly, home loan lenders must be able to recover their claim on a mortgage property in case of default with quick and minimum legal actions, mandatory title certification and insurance for easy and reliable transfer of property rights, Bangladesh Bank must set up guidelines and policies for home loans and if they already exist, they need to be easily available to general people to understand.

Applicable interest rate on a home loan must reflect borrower creditworthiness and collateral value, an apex body should be formulated with adequate number of qualified professionals to control and oversee all types of housing development, to overcome the problems during design approval RAJUK should provide one window service. It is like that the representatives of all the departments of government present in a meeting and discuss pro and corns of a project can be the solutions to the problems.

# 1.0 The Organization

#### 1.1 Introduction

Probashi Palli Group is an exclusive residential zone for the wage earners. Since, the government has not yet taken up any planned housing project exclusively for the wage earners; Inspired Development Group has come forward to address the issue by creating a well-planned housing area in Dhaka city. The project titled as "Probashi Palli Group" will be a secured modern residential zone with a touch of nature having rivers and greeneries all round. Besides Nonresident Bangladeshis (NRBs), local Bangladeshis will also have opportunity to have their homes in our project. As there is no earmarked project for NRBs in Dhaka, they would like to keep maximum 60% of the land for them (NRBs) separately on one side of the project area while rest 40% will be allotted to Bangladeshis residing In Bangladesh on the other side.

This is not only a truly peaceful living complex, but has also brought tremendous opportunities for investment by our respected Nonresident Bangladeshis (NRB). The project is located next to RAJUK's Purbachal Housing Project and only a 15-18 minutes drive from ZIA International Airport through a number of roads originating from Airport road and Tungi. The project area covers more than 2800 Bighas of land surrounded by natural rivers on its three sides and the newly constructed Dhaka-Sylhet bypass from another side.

#### 1.2 History

In 2007, Probashi Palli Group established with the primary goal of providing first-grade quality service and takes a leadership role in the Real Estate market. Throughout the year, their dedication to quality and diligence in remaining technically state have been the key ingredients of their success in several client's engagements. They have thus been able to maintain long-term relationship with distinctions and pride. The Chairman Mr. Mohidur Rahman a prominent Businessman of the time first realized the potential of the sector in Bangladesh. Completing his study in England he came back to the country and funds the capital a hazy junk of buildings established without proper planning.

While the trend in many businesses has been to diversify, this basic trend has guided PPG to diversify its activities. Their expertise lies in Real Estate and their only business is providing exceptional services, in efforts which encompasses land owners' support, system design and administration etc. In 2008 they signed for their first project. and in 2010 they signed for their another project.

In some instances, their sizable staff helps their clients to pick their peak workloads, allowing them to focus on the operation of their day-to-day business. They also emphasize their capabilities in undertaking large complex development projects, and share with their clients the commitment in meeting stringent deadlines and objectives. They pride their service in being able to make the difference between a project that is delayed and a job that is well done within a reasonable time frame. They are customer focus company and strive their best to make them smile.

#### Mission

#### To provide:

- 1. Safe investment of foreign currency by all includes nonresident Bangladeshis (NRB).
- 2. Real estate service for the people who desire to have secured abode with all utility services
- 3. Employment opportunity for promising and educated youths
- 4. To work as a confidence building institution

#### **Vision**

• Weaving trust, transparency, honesty & progress.

#### Valuse

• Commitment to the high ethical existence.

# 1.3 Product/Service offering

Probashi Palli Group. has visualized a wonderful concept of a land project that will turn into a mile stone in real eastet sector of Bangladesh and in the process help build the country's economy and will contribute a lot by creating thousands of job opportunities. Besides, it will be a source of earning foreign currency through proper channel. This project is designed to offer investment opportunity to the resident Bangladeshis as well as non-residence Bangladeshi, especially for the low income group, middle class and elite group of people in Bangladesh.

Probashi Palli Group. Designed to offer the investment opportunity to the potential service persons of armed force, police force, lawyers, media people, civil society and above all govt. and privet sector employees. RAJUK initiative of developing the largest of its land development site is adjacent and almost next to our project.

Between these short periods of time their achievements are a lot. They have started with one project called "Probashi Palli Abashon Prokalpo" which one is almost ready to provide to the client. Plot allotment paper already been distributed to the client in two separate functions one in Dhaka and another in London last year by the presents of many Honorable people. Beside these, they have taken another project such as:

- 1. Probashi Palli River View Prokalpo
- 2. Probashi Palli Satellite Town
- 3. Purbachal Probashi Palli Ltd.
- 4. Probashi Palli Abason
- 5.Shah Amanot City Ltd.
- 6. Probashi Palli Holdings Ltd.
- 7. Purbachal Shahparan City Ltd.
- 8. Next Builders Ltd.
- 9. Shahjalal City Gazipur Ltd.
- 10. Faiza Securities Ltd.
- 11.Purbachal Adnan City
- 12.Hotel Black Rose
- 13. Hotel Fahim International
- 14. Probashi Palli Agro based Industry
- 15. South Surma Development Ltd.
- 16. Probashi Palli Education & Developemt Ltd.

Investment in Probashi Palli is a great opportunity for all the NRBs and local people of Bangladesh. This will provide them full security of their investment and thereby they will become a prestigious owner of a plot at Probashi Palli.

## **Project Developement Reveiew**

In 20 June, 2007 a seminar on this project was held in Dhaka at Pan pacific Sonargaon hotel. The seminar was attended by Italian Ambassador, businessmen from home and abroad and other distinguished guests. On 27th July, 2007 Italian Ambassador was visited "PROBASHI PALLI" project in presents of Managing Director Mr. Mohidur Rahman. In the Signing ceremony on Expression of Interest to invest in housing project for NRBs "Probashi Palli" was arranged on 29st January 2007 in Dhaka Hotel Sheraton Ball Room.On 28th April, 2007 "PROBASHI PALLI" London Office Inaugurating By Dr. Mahfuzur Rahman, Chairman ATN Bangla. On 12th August, 2007 Mr. Mohidur Rahman Managing Director "PROBASHI PALLI" visited the project with BBCC representative team. On 13th November 2007, "PROBASHI PALLI" Dhaka Office Inaugurating Robert Evans, Chairman of South Asia (M.E.P). In 7th January 2008, at Dhaka in a luxurious hotel "PROBASHI PALLI" arranged a seminar about NRBs investment in Bangladesh. "NAGRECHA BROTHERS" (BRITISH INDIAN BUSINESS COMPANY)'s representative team was present. On 29th April 2008, "Impression Event Venue"- Plot allotment letter distribution ceremony was held at London. In 11th September, 2008 Managing Director "PROBASHI PALLI" met with Honorable Minister for foreign affairs and Expatriate's welfare Dr. DIPU MONI and informed her about the project. On 9th November, 2008 Managing Director "PROBASHI PALLI" invited to British High commission for attending a meeting with British High Commissioner Stephen Evens about the NRBs investment in Bangladesh.

Probashi Palli Group plays a vital role in socio-economic development of Bangladesh. There are some crucial roles denotes in below:

- Encourage NRB for invest in Bangladesh.
- Housing sector development.

- Housing facilities for Non-Resident of Bangladesh (NRB)
- Infrastructural development in Bangladesh.
- Solve unemployment problem.
- Motivate local people for investment and solve their housing problem.

In month of October 21<sup>st</sup>, 22<sup>nd</sup> & 23<sup>rd</sup>, 2008 they have been participated in a housing fair at Bangabandhu Convention Centre for the first time. The name of the fair was "International Buildtek & Housing Expo, 2008". On that fair they have received 'Best Seller Award'.

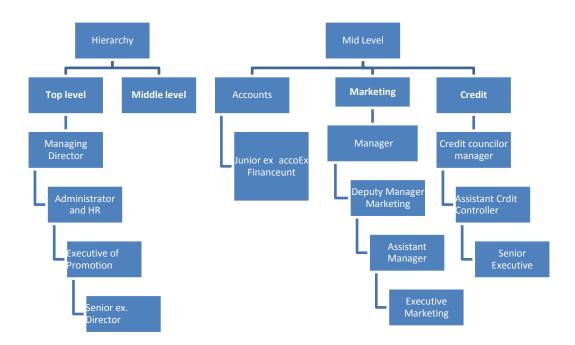
Beside this, they arranged their own venue which was their single fair. It was held on 6<sup>th</sup> & 7<sup>th</sup> of November, 2008 at 'Hotel Black Rose International'. The name of that fair was "Probashi Palli Housing Fair, 2008". They also had good responses from that fair.

In this project they offering their client "At a time payment offer for a plot" and also "installment payment offer over 9 years for a plot". Moreover- there are various discount they offering in case of more than one plot purchase, discount for the corporate purchase and many more.

This is the first time in Bangladesh- they offering separate block for Doctors, Engineers, Layers, Justices, Medias and Polices. Moreover, they have offering them multi opportunities for buy a plot.

# 1.4 Operational Network Organogram

Probashi Palli Group has a strong hierarchy in their organization which helps them to maintain chain of command. All of the employees are very much skilled and professional in their working field. Their highly skilled and committed employees provide a strong competitive advantage in the market.



Basically Probashi Palli Group Following Chain of command where they have Six Department. Those are Administration, Accounts, Marketing, Credit, HR and Procurement. Where Administration and HR are run by Executive Directors . On the other hand Accounts, Marketing and Credit are run by some Effective Managers. There are some lower level employee but the portion of this employee are very poor. Total employee of this company's are 650.

# 1.5 Vision for the Future

Probash Palli Group are basically focusing on Land Business but recently they are interested on Newspaper, Apartment Business and electronics. SO they are now trying to diversify their business. In this situation they are progressing their business and they are focusing their mission to establish their future vision.

According to their recent condition we can hope that the actual scenerio will be change and there will be a different business opportunity in Bangladesh which can bring some new business for Probashi Palli Group. In some caes we can tell about Their newspaper "Ajker Patrika", "Probashi Palli Electronics" etc. These diversified business are bringing some quality in consumer mind and its focusing on more money for Bangladesh Government. So in this cases the future of this organization will create new opportunity for Bangladeshi Citizen and also bring more remitence for Bangladesh Government

# 2.1 Description /Nature of the jobs

In July 2010 i joined in Probashi palli Group as a Corporate Trainee HR (Part-time). There my first work is to provide a network with employees and deals with them as a intermediare with company and employee. On that time my work is to maintain a proper good relation and build up a corporate relation to the employee.

In 2011 i promoted as a Junior Executive HR and my duty was extended .On that time i had to maintain all the documents of the employee and also handled all the lower level employee like site supervisor, office staff etc.On that time i had handled more than hundred supervisors for maintaining their compensation, Bonuses, their attandance and also make a lease with them.

After 2011 i was promoted as a Executive HR and my duties are also extended .Now i handled overall HR in this organization and i am providing every facilities to the employees. There i directly work with managing director and get direction for some different issues. I also advised by my Manager HR for some activities. My Other responsibilities are:

\*Performance Appraisal,

\*Employee Engagement

\*Compensation & Benefit

\*Team Management

\*Project Planning

# 2. 2 Specific Responsibilities of the Job

From my joining, i am working as a officer where i was selected for doing some specific work. Thoses works are very important and hard work for me. In example i have to make a HR Budget for every month and also have to prepare a Mothly report for inflow and outflows. I every Month there are many candiaites are applying where i work in recruitment and selection team to scan curricular vitea and have to call them for interview. When the applicant has been selected by our organization, i prepare appointment letter and directly communicate with them till his joining. In every month i provide salaries by cash and disbursement and can directly communicate with managers and Directors for administrative work also. Morever my responsibility is to maintain HR and Admionsitration of this company.

#### 2.3 Different Aspects of job Performance

Although i provide all the work related with HR but in some cases i have to do some different work. In many cases i have to go to bank and different organization for understanding their work and i also try to implement it.

As a small company, Probashi palli Group is trying to use their employee for multitasking work. By this way they try to minimize their resources for the future planning. So that they are trying to find the employees capability. As a HR officer i tried to do all the HR work which is basically related with HR department but in some urgency i also work as a admin officer also.

#### 2.4 Critical Observations and Recommendation

As a silent work i observe some think which is help me to understand this job. Inshort i also understand how a employee can handle differnt work is a same time. How the organization try to minimize their resources and try to find out the emplyees skill. I also observe that any employee can be motivate or de-motivated by the environment. How managers motivate their employee and how the work goes on. In many cases i also faced some politics in corporate world and also understand to skip the situation also. From the different managers i learn that how they try to face the situation and the way to minimize the criticism others.

In This organization, i also faced some difficulties where i feel that those things should be changed. In Many cases those things shouldnot be applied. I strongly observe that this organization are properly managed but in many cases which can not be handled properly. In this reason they faced the problem again & again. They are used to some normal situation so they try to maintain those but employee will not face the same situation in every time. So here they have to think about strategic planning.

#### 3.0 Project

#### 3.1 Project summary

Real Estate and Construction Industry play an important role for sustainable development of a country. The construction industry is an important sector for physical expansion and economic development of the country. This sector is well linked with human settlements, employment and environment it is recognized that the health of the Real Estate Development sector is the barometer of the national economy

Now-a- days the population of Dhaka city has been increased at high rates, but the area has been increased at low rates. There is no magical solution to the present or future housing problem of the city. Government has made lands available for modern housing by earth filling low-laying areas of Dhanmodi, Mohammadpur, Mokhali, Cantonment, Gulshan, Banani, Baridhara, Uttara, Mirpur, etc by its own initiative.

In this project i would like to focus on the actual scenario of Bangladesh Real estate businee and will to differentiate the business by analyzing different companies.

# 3.2 Description of the Project

#### **Objective of the Project**

The study has been carried out with the following objectives:

To make a competitive analysis of Probashi Palli Group and leading real estate companies in Bangladesh. The comparative factors are:

- (i) To find out the real estate companies selling price variety in Purbachal
- (ii) To identify the companies offerring reasonable price or not

(iii) To ensure superior Product Quality
(iv) To measure the real estate companies consumer satisfaction
(v) To identify publicity/advertising policy of companies are apporiarte or not
(vi) To measurement of overall company performance between those companies
(vii) To identify location of project and consumer buying ability
Methodology of the study:
This is an expletory type of research. Information collected to furnish this report is both from primary and secondary source. The overall process of methodology has given below: <b>Primary sources of data</b> :
■ Executives 2.Customers
Secondary sources of data:
□ Websites
☐ Brochure real estate companies

 $\hfill \square$  Journals and previous research papers

☐ Annual report of real estate companies

Method of the data collection:
☐ Direct Observation
□ Personal Interviews
Target population:
□ MarketingEexecutives.
☐ Engineers &Ssupervisors.
□ Real estate companies'Employee
☐ Customers Sample size: 100 people

# **Limitations of the study**:

For Preparing report I have faced some obstructions and therefore it may lack some crucial data which are as follows:

• The main constrain of the study was insufficiency of information, which was required for the study.

When I collected the information, I face some obstacles & those are as follows:

- There are various information the different real estate companies employee can't provide due to security and other corporate obligations. Mainly the companies feel insecure to provide their sales related information.
- Lack of Available information in the websites of different real estate companies.

- o Lack of required information in the annual report of real estate companies.
- o Insufficient Journal published or other research would be held on real estate sector.
- O Due to time limitation many of the aspects could not be discussed in this report.

  Learning all the functions within just 90 days is really tough.
- o Data and information used in this study are mostly from secondary sources.
- □ arge scale research was not possible due to constraints and restrictions posed by the organization.
- o Inexperience is one of the main constrains of the study

#### **Analysis of Companies:**

Analysis is the most crucial part of the report. Here I describe my report objectives. In this report project I considered Probashi palli Group and other 4 leading real estate companies in Bangladesh based on their last 5 years financial performance and strong brand image. The selected leading real estate companies are:

- 1. East west Property Developement Pvt Ltd.
- 2. Purbachal Bestway city
- 3. US-Bangla Assets Ltd.
- 4. Euro-Bangla Abashon Ltd.

# **Chapter 1**

**Selling Price Variety in Dhaka city** 

# Chapter 1: (Selling Price Variety of Different Location in Dhaka city)

#### PPG vs. Other Real Estate Companies

Selling price is a vital element of real estate business. There is no common strategy for pricing in the market. Pricing strategy depends upon the cost of land developments, market condition, location etc. Developers and builders charge price based on their individual choicee. The price is rising rapidly in response to the shortage of land .Real estate prices in Dhaka continue to remain high .Now I present the current selling price of different prime location in Dhaka city:

#### Price per katha in thousands

.....

<u>Area</u>	<u>1970</u>	<u>1990</u>	<u>2010</u>
Baridhara	25	600	8000
Gulshan	25	600	6000
Banani	25	600	5000
Mohakhali	25	600	5000
Dhanmondi	25	600	5500
Azimpur	17	600	3000
Mohammadpur	25	600	4000
Shantinagar	20	600	4000
DOHS	20	500	5500
Shyamoli	17.75	500	5500
Uttara	20	300	2500

		300	2500
Kamalpur	17.5	400	4500
Sayedabad	17.5	400	3000
Gendaria	10	400	5000
Bahsabo	2	300	1500
Kalyanpur	17.5	300	1500
Mirpur	10	200	3500

......

Source: T. M 'Housing problems and Apartment Development in Dhaka city'

#### Probashi Palli Group:

Its established in 2007 but from the beginning its focus on consumer where they charged a relaiable price and try to grab their customers. As we know thay have many projects but still they have more clients on two projects. During 2007 their price list is changed by project wise where we see that:

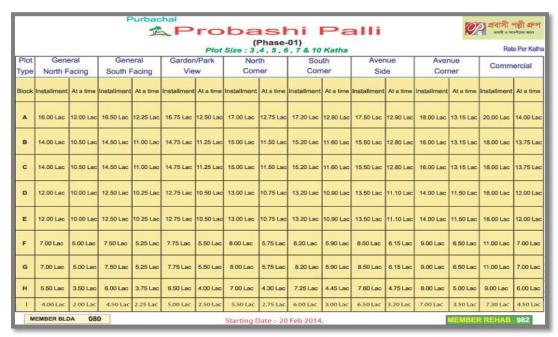


Figure 01

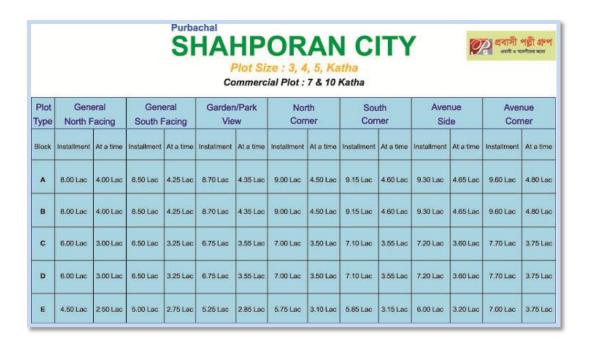


Figure 02

#### **East west Property Developement Pvt Ltd.:**

East West Property Development (Pvt) Limited, though an integral concern of the Group, the entire real estate sector has been identical with Bashundhara Group. Their price list is given below:



Figure:03

ВА	PLOT#125/A, BL SHUNDHARA BAR PRICE LIS	prise of Bashundh OCK-A, BASHUND	ara Group) HARA R/A, D PROJECT	DHAKA <b>T</b>	
lot will be selected				Effect from	n: August 05, 2014
Duration of Installment	Plot Size (Katha)	Front Road Size	Facin	g I	Rate per Katha
			North/W	est Tk.	27,00,000
	3, 5 , 10, 20	25 feet	South/E	ast Tk.	29,00,000
			Corne		
50 months			North/W		
50 monuis	3, 5, 10, 20	40 feet	South/E		
			Corne		, ,
			North/W	est Tk.	32,00,000
	3, 5, 10, 20	50/60 feet	South/E	ast Tk.	34,00,000
			Corne	r Tk	37,00,000
	k.2,00,000/- only.				37,00,000
Booking Money T	k.2,00,000/- only. nt will be paid withi	n 50 months inst	tallment eq		37,00,000
Booking Money T Rest of the amount Plot will be selected	k.2,00,000/- only. nt will be paid withi <u>PRIC</u>		tallment eq	ually.	rom:August 05, 201
Booking Money T Rest of the amoun	k.2,00,000/- only. nt will be paid withi <u>PRIC</u>	ELISTOFBLOC	tallment equ K-Q	ually. Effect F	21,00,000
Booking Money T Rest of the amount Plot will be selected Duration of	k.2,00,000/- only. nt will be paid withi PRIC ed by lottery	ELISTOFBLOC	tallment equ K-Q	ually . Effect F Rate	rom:August 05, 201
Booking Money Ti Rest of the amount Plot will be selected Duration of Installment 50 months	k. 2,00,000/- only.  It will be paid within the price of	) Facir	tallment equ K-Q	Effect F Rate	rom:August 05, 201 per katha
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Booking Money Ti Rest of the amount Plot will be select Duration of Installment 50 months Plot will be select Duration of	k.2,00,000/- only. tt will be paid within PRIC ed by lottery Plot Size (katha 3,4,5,10 ed by Choice Plot Size	PELIST OF BLOC  Facin  North/S  Front Road	rallment equivalent	Effect F. Rate 20, Effect West Tk	rom:August 05, 201. per katha 00,000/- from:August 05, 2014 Rate per Katha
Booking Money Ti Rest of the amount Plot will be select Duration of Installment 50 months Plot will be select Duration of	k.2,00,000/- only. tt will be paid without PRIC ed by lottery Plot Size (katha  3,4,5,10 ed by Choice Plot Size (Katha)	Front Road Size	raliment equivalent eq	Effect F Rate 20, Effect Vest Tk East Tk	rom:August 05, 201. per katha 00,000/- from:August 05, 2014 Rate per Katha . 21,00,000
Booking Money Ti Rest of the amount Plot will be select Duration of Installment 50 months Plot will be select Duration of Installment	k.2,00,000/- only, nt will be poid withi PRIC ed by lottery Plot Size (katha 3,4,5,10 ed by Choice Plot Size (Katha) 3,4,5,6,8,10	Pront Road Size  25 feet	rallment equal K-Q mg south Facin	Effect F Rate 20, Effect T  Kate 20, Effect T  Effect T  Effect T  Effect T  T  T  T  T  T  T  T  T  T  T  T  T	rom:August 05, 201 per katha 00,000/- from:August 05, 2014 Rate per Katha 21,00,000 23,00,000
Booking Money Ti Rest of the amount Plot will be select Duration of Installment 50 months Plot will be select Duration of Installment	k.2,00,000/- only. tt will be paid without PRIC ed by lottery Plot Size (katha  3,4,5,10 ed by Choice Plot Size (Katha)	Front Road Size	raliment equal representation of the second r	Effect F Rate 20, Effect F  West Tk Est Tk	rom:August 05, 201 per katha 00,000/- from:August 05, 2014 Rate per Katha 21,00,000 23,00,000 25,00,000

Figure :04

# **Prubachal Bestway city**

Bestway Group is not just a regular business venture which is actually a promoter of good living. Its aim is not just to be a corporate powerhouse but a harbinger of better living standards by providing & satisfying the needs and requirements of human beings in this decaying planet. Beastway create their project with some different name. Here we are focusing on some project. Those are:

N	Type Of plats	Full		Insta	onths			
11	Type Of plots	Payment	3	6	12	24	36	
01	30' Road South	13.74	14.84	16.03	17.31	18.69	20.19	
02	40' Road North	14.43	15.58	16.83	18.17	19.63	21.20	
03	40' Road South	15.87	17.14	18.51	19.99	21.59	23.32	
04	50' Road Corner	17.46	18.85	20.36	21.99	23.75	25.65	
05	80' Road Corner	19.20	20.74	22.40	24.19	26.12	28.21	
06	100' Avenue	21.12	22.81	24.64	26.61	28.74	31.04	
07	100' Avenue Corner	23.23	25.09	27.10	29.27	31.61	34.14	
		·	-	-	-			

SN	Tyme Of plats	Full Installments/Months							
SN Type Of plots		Payment	3	6	12	24	36	48	60
1	40' Road N/W	9.68	10.45	11.29	12.19	13.17	14.22	15.36	16.59
2	40' Road South	10.16	10.98	11.86	12.80	13.83	14.93	16.13	17.42
3	40' Road Corner	10.67	11.53	12.45	13.44	14.52	15.68	16.94	18.29
4	50' Road West	11.21	12.10	13.07	14.12	15.25	16.47	17.78	19.20
5	50' Road East	11.77	12.71	13.72	14.82	16.01	17.29	18.67	20.17
6	50' Road Corner	12.35	13.34	14.41	15.56	16.81	18.15	19.60	21.17
7	60' Road North	12.97	14.01	15.13	16.34	17.65	19.06	20.59	22.23
8	60' Road South	13.62	14.71	15.89	17.16	18.53	20.01	21.61	23.34
9	60' Road Corner	14.30	15.45	16.68	18.02	19.46	21.01	22.70	24.51
10	80' Road North	15.02	16.22	17.52	18.92	20.43	22.06	23.83	25.74
11	80' Road Corner	15.77	17.03	18.39	19.86	21.45	23.17	25.02	27.02
12	100' Avenue	16.56	17.88	19.31	20.86	22.52	24.33	26.27	28.37
13	100' Avenue Corner	17.38	18.77	20.28	21.90	23.65	25.54	27.59	29.79

SN	Type Of plate	Full	Installments/Month								
211	Type Of plots	Payment	3	6	12	24	36	48	60	72	84
1	30' RoadNorth	7.26	7.84	8.47	9.15	9.88	10.67	11.52	12.44	13.44	14.51
2	30' Road South	7.62	8.23	8.89	9.60	10.37	11.20	12.10	13.06	14.11	15.24
3	30' Road Corner	8.00	8.64	9.34	10.08	10.89	11.76	12.70	13.72	14.82	16.00
4	40' Road North	8.40	9.08	9.80	10.59	11.43	12.35	13.34	14.40	15.56	16.80
5	40' Road South	8.99	9.71	10.49	11.33	12.23	13.21	14.27	15.41	16.64	17.98
6	60' Road Corner	9.62	10.39	11.22	12.12	13.09	14.14	15.27	16.49	17.81	19.23
7	100' Road North	10.30	11.12	12.01	12.97	14.01	15.13	16.34	17.65	19.06	20.58
8	100' Road South	11.02	11.90	12.85	13.88	14.99	16.19	17.48	18.88	20.39	22.02
9	100' Road Corner	11.79	12.73	13.75	14.85	16.04	17.32	18.71	20.20	21.82	23.56

Figure : 5,6,7

# **US-Bangla Assets Ltd**

Real estate is one of the major business areas of US-Bangla Group. US-Bangla Assets Ltd. is already established its reputation that makes a huge difference with trust in the field of real estate within a very short period of time. The goal of the company is to meet the Real Estate & Housing demand of the citizens of Bangladesh. Their land price is given below:

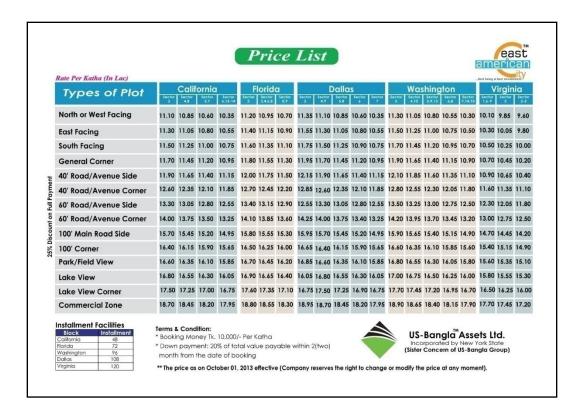


Figure:08

#### **Euro Bangla Abashon Ltd.**

Euro-Bangla Abason Ltd. is one of the renowned real estate company in Bangladesh. It Has trusted name in the real estate sector in Bangladesh. From its very inception the company has won the confidence and good will of its valued clients is going along with time and offers a futuristic residential Plot at a very reasonable price. All these make a renowned and trusted unique organization. Their Price list is given below:





# This Price is Valid Up to April-June 2014 SECTOR-1

CNI	TYPE OF BLOTS	FULL	INSTALLMENTS / MONTHS						
SN TYPE OF PLOTS	PAYMENT	3	12	36	60	84	120		
1	30' ROAD NORTH	4.15	4.25	4.4	4.65	4.95	5.35	5.75	
2	30' ROAD SOUTH	4.25	4.35	4.55	4.8	5.05	5.45	5.85	
3	30' ROAD CORNER	4.4	4.5	4.7	4.95	5.2	5.6	6	
4	40' ROAD CORNER	4.55	4.65	4.8	5.05	5.3	5.75	6.1	
5	50' ROAD SOUTH	4.65	4.75	4.95	5.15	5.45	5.95	6.25	
6	50' ROAD CORNER	4.8	4.9	5.05	5.25	5.6	6.1	6.35	
7	50' ROAD CORNER	4.95	5.05	5.15	5.4	5.75	6.2	6.5	
8	60' ROAD NORTH	5.05	5.15	5.25	5.55	5.85	6.35	6.75	
9	60' ROAD SOUTH	5.2	5.25	5.4	5.65	5.9	6.4	6.85	
10	60' ROAD CORNER	5.35	5.35	5.55	5.75	6.05	6.55	6.95	
11	120' WIDE AVENUE	5.45	5.55	5.65	5.85	6.15	6.7	7.05	
12	120' CORNER	6	5.7	5.85	5.95	6.3	6.45	7.15	

SECTOR-6											
SN	TYPE OF PLOTS	FULL	INSTALLMENTS / MONTHS								
		PAYMENT	3	12	36	60	84	120			
1	30' ROAD NORTH	1.8	1.85	2.05	2.2	2.35	2.5	2.65			
2	30' ROAD SOUTH	1.95	2.05	2.2	2.35	2.5	2.65	2.9			
3	30' ROAD CORNER	2.05	2.2	2.35	2.5	2.65	2.9	3.05			
4	40' ROAD NORTH	2.2	2.35	2.5	2.65	2.8	3.05	3.2			
5	40' ROAD SOUTH	2.35	2.5	2.65	2.8	3.05	3.2	3.5			
6	40' ROAD CORNER	2.5	2.65	2.8	3.05	3.2	3.5	3.7			
7	50' ROAD CORNER	2.65	2.8	3.05	3.2	3.35	3.6	3.85			
8	60' ROAD NORTH	2.8	3.05	3.2	3.35	3.6	3.85	4.05			
9	60' ROAD SOUTH	2.9	3.2	3.35	3.5	3.75	3.95	4.2			
10	60' ROAD CORNER	3.05	3.3	3.45	3.65	3.85	4.05	4.35			
11	100' WIDE AVENUE	3.2	3.35	3.5	3.75	3.95	4.2	4.45			
12	100' CORNER	3.35	3.5	3.75	3.95	4.2	4.45	4.6			

Figure: 9 & 10

#### Analysis of the topic:

As we know that, all those five companies are based on Purbachal Project. This Companies are not following the same price system. They have their own price list, own project but all are located on Purbachal. Some have categorized their project in different way. In more cases they are focusing on installment and At-a-time project.

In many cases their plot measurement is same basically those are quite similar like 3,4,5,10 katha plot and there have some downpayment system which is also shown by those companies price list, another way some charged high prices for booking money or otherwise they charges high price in installment procedure.

Maximum project of those Companies are focusing on price where there charges started from 2 lacks to 19 lacks. If we consider about the size of the project then we will see that:

Company Name	Nature/Ft.	3 Katha	5 katha	10 katha	20 katha
Probashi Palli Group	South/North/	2-16 lac	2.5-16.5	5-16.5 lac	5-20 lac per
Trocustiff unit Group	Corner etc.	per katha	lac per	per katha	katha
			katha		
East west Property	North, East,	15-22 lac	18-25 lac	30-32 lac	37-37 lac
Developement Pvt Ltd.	South,Lake View	per katha	per katha	per katha	per katha
	etc				
Prubachal Bestway city	Based on 30-100	17.84 lac	14-23 lac	17-28 lac	31-34 lac
	ft	per katha	per katha	per katha	per katha
US-Bangla Assets Ltd	North, East,	11-18	11-18.30	11-17.35	10.10-17.20
	South, Lake View	Per kath	Per katha	per katha	per katha
Euro Bangla Abashon Ltd.	30,40,50,60,120	1.8-2.65	2.35-3.7	2.8-4.35	5.45-7.15
Luro Bangia Atoashon Eta.	30,40,30,00,120	per katha	per katha	per katha	per katha

Figure:011

#### **Analysis Outcome:**

According to figure 11, some organization is focusing on price and some are customer oriented .Some organization are trying to make a range for identifying customers buying power. Here east west pvt ltd is charging more price than other companies where some organization like Probashi palli Group is focusing on Customers buying capability

#### **Discussion:**

As we see that its quiet impossible to identify the actual price of the land in purbachal where every Companies have different policy and different price list. Though they have different price and policy consumers become confused about the actual price and system.

According to the exhibit 01 we see that the price is not match with each companies but in many cases they have quiet similarity of the price range .So we can identify that those company have their own business develoement project to identify their own price of the project and they are over conscious about the space then others. Thats why the price is not same but the size of the land(katha measurement) and road management is quiet similar.

# **Chapter 2**

**Price reasonable to customer or not?** 

## **Chapter 2 : (Price reasonable to customer or not?)**

Questionnaire 1: "In your opinion, are those companies offering reasonable price to their customer"?

FIGURE 12: Rresponse regarding question 1

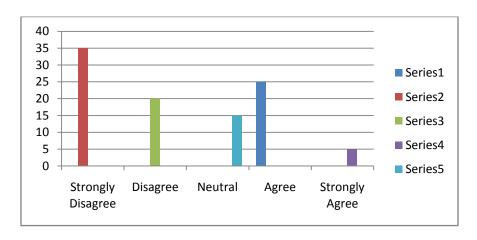


Figure No:12

The above question states that those real estate company offer reasonable price for their customer or not. In Probashi Palii Group they are strongly agreed by 25 person and Us- Bangla Assets ltd Strongly agreed by 5 person where we also see that 15 person are neutral about Euro Bangla Abashon Ltd. Almost 20 people disagreed with Bestway city and 35 person are strongly disagree with East west property developement Ltd. for this topic.

The mean value regarding all the responses is 3.55, which means the customers' perception regarding this statement is good. The standard deviation 1.69 proves that the mean value 3.55 can only vary 1.69 more or less.

#### **Result & Discusion:**

Sl No	Company Name	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation	Result
	Marking	5	4	3	2	1			
1	Probashi Palli Group				25				Satisfied
2	East west Property Developement Pvt Ltd.	35					3.55	1.69	(3.55> 3)
3	Prubachal Bestway city		20						
4	US-Bangla Assets Ltd					5			
5	Euro Bangla Abashon Ltd.			15					

Source: from the analysis of primary data (Figure: 13)

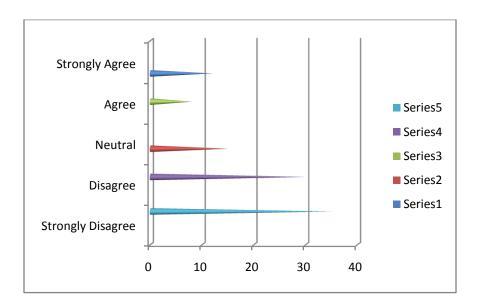
According to figure 13 we can identify that those comapnies are divided into agree and disagree position but the outcomes of this result is more than 3.So its a satisfactory result.

To Ensure Superior Product Quality or not

## **Chapter 3 : (To Ensure Superior Product Quality or not)**

Questionnaire 2: "In your opinion, are those companies ensuring superior product quality to their customer"?

FIGURE 14: Rresponse regarding question 2



According to Figure 14, Those real estate have to provide quality product for the consumers. On basis of realestate companies they have to provide solid land for their consumers. From the survey we get that , 12 person are strongly agree this topic for Probashi Palli Group and 8 person are agree with Purbachal Bestway city where 15 person are neutral for East west Property developement Private ltd. On the other hand 30 person are disagree with US Bangla Assets ltd and 35 are strongly disagree with Euro Bangla Abashon ltd.

The mean value regarding all the responses is 3.68, which means the customers' perception regarding this statement is good. The standard deviation 1.75 proves that the mean value 3.68 can only vary 1.75 more or less.

#### **Result & Discusion:**

Sl No	Company Name	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation	Result
	Marking	5	4	3	2	1			
1	Probashi Palli Group					12	3.68	1.75	Satisfied
2	East west Property Development Pvt Ltd.			15			3.00	1.75	(3.68> 3)
3	Prubachal Bestway city				8				ŕ
4	US-Bangla Assets Ltd		30						
5	Euro Bangla Abashon Ltd.	35							

Source: from the analysis of primary data (Figure: 15)

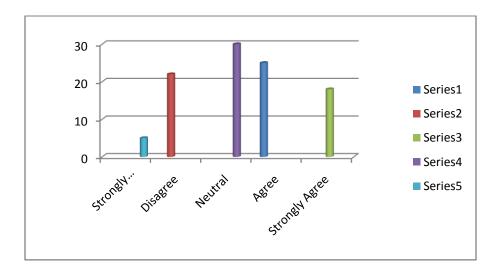
According to figure 15 we get that the mean is 3.68 which is satisfactory and they have a high standard deviation for this topic.

To measure the real estate companies consumer satisfaction

## **Chapter 4:** (To measure the real estate companies consumer satisfaction)

Questionnaire 3: "Are those companies focusing on customer's satisfaction"?

FIGURE 16: Rresponse regarding question 3



According to figure no 16,18 people are supported Purbachal Bestway city and 25 people beleave that Probashi Palli Group are focusing on customers where 30 people are neutral about US BanglaAssets ltd. Anothe way 22 people are not satisfied with East west property developement pvt Ltd and 5 person are strongly disagree with this customer satisfaction

The mean value regarding all the responses is 2.71, which means the customers' perception regarding this statement is bad. The standard deviation 1.71 proves that the mean value 2.71 can only vary 1.71 more or less.

#### **Result & Discusion:**

Sl No	Company Name	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation	Result
	Marking	5	4	3	2	1			
1	Probashi Palli Group				25		2.71		Not
2	East west Property Development Pvt Ltd.		22				2.71	1.71	Satisfied (2.71<
3	Prubachal Bestway city					18			3)
4	US-Bangla Assets Ltd			30					
5	Euro Bangla Abashon Ltd.	5							

Source: from the analysis of primary data (Figure: 17)

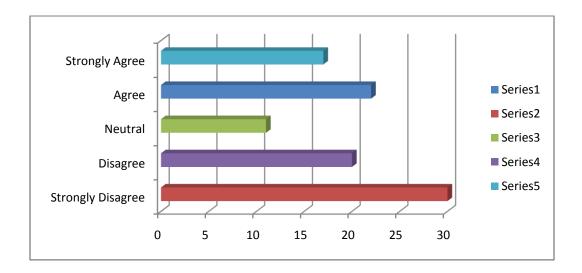
According to figure 17, we identify that mean is less then 3 and not satisfied .It also shows that Bangladeshi real estate market not focusing on consumer satisfaction.

To identify publicity/advertising policy of companies are apporiante or not

# **Chapter 5 :** ( To identify publicity/advertising policy of companies are apporiarte or not)

Questionnaire 4: "Are those companies following advertising policy or raising publicity"?

FIGURE 18: Rresponse regarding question 4



According to figure no 18, 17 people are strongly agreed with Euro Bangla Abashon ltd and 22 people are agreed with Probashi palli group. On the other hand 30 people are disagree with East west property Developement pvt ltd and 20 people are disagree with US bangla asstets ltd. Where 11 people are neutral for Purbachal Bestway city.

The mean value regarding all the responses is 3.24, which means the customers' perception regarding this statement is good. The standard deviation 1.60 proves that the mean value 3.24 can only vary 1.60 more or less.

#### **Result & Discusion:**

Sl No	Company Name	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation	Result
	Marking	5	4	3	2	1			
1	Probashi Palli Group				22		3.24		Satisfied
2	East west Property Development Pvt Ltd.	30					3.21	1.60	(3.24>
3	Prubachal Bestway city			11					
4	US-Bangla Assets Ltd		20						
5	Euro Bangla Abashon Ltd.					17			

Source: from the analysis of primary data (Figure: 19)

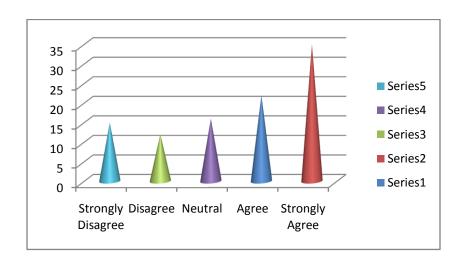
According to figure 19, we identify that mean is higher then 3 and satisfied .It also shows that Bangladeshi real estate market is focusing publicity/advertising policy to grab new customers.

To measurement of overall company performance between those companies

# **Chapter 6 :** (To measurement of overall company performance between those companies)

Questionnaire 5: "What is your opinion about Company's performance"?

FIGURE 20: Rresponse regarding question 5



In the figure of 20, we see that almost 35 person strongly agree with this topic for East west Property Development Pvt Ltd. and Probashi Palli Group are authorized by 22 people. Here 16 people are Neutral for US Bangla assets ltd. Already 12 person is disagree with Purbachal Bestway city where 15 people says that Euro Bangla Abashon ltd are not showing good performance.

The mean value regarding all the responses is 2.5, which means the customers' perception regarding this statement is bad. The standard deviation 1.68 proves that the mean value 2.50 can only vary 1.68 more or less.

#### **Result & Discusion:**

Sl No	Company Name	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation	Result
	Marking	5	4	3	2	1			NI-4
1	Probashi Palli Group				22		2.5		Not Satisfied
2	East west Property Development Pvt Ltd.					35	2.3	1.68	(2.5<3
3	Prubachal Bestway city		12						ŕ
4	US-Bangla Assets Ltd			16					
5	Euro Bangla Abashon Ltd.	15							

Source: from the analysis of primary data (Figure: 21)

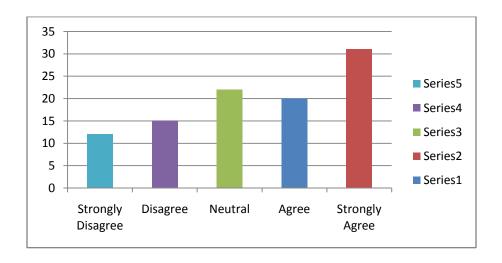
From the view of figure 21, the mean of this topic is getting low and its below then 3 which is not satisfied for the organizations. Another way its standard deviation also become low. As a performer these five organization are not in same position. Some are properly satisfactory for their performance but some organization are not good for the overall performance.

To identify location of project and consumer buying ability

# **Chapter 7 :** ( To identify location of project and consumer buying ability)

Questionnaire 6: "What is your opinion about Company" s project location and Consumer buying ability"?

FIGURE 22: Rresponse regarding question 6



According to figure 22, 31 people strongly appreciate about the location and buying ability for East west Property Developement Pvt Ltd product. Where 20 people suggest that Probashi Palli Groups product are available for buying. In another way 12 person are strongly disagree with Euro Bangla Abashon Ltd and 15 people are disagree with US-Bangla Assets Ltd product. And there are 22 neutral people do not suggest Prubachal Bestway city for their product.

The mean value regarding all the responses is 2.57, which means the customers' perception regarding this statement is bad. The standard deviation 1.65 proves that the mean value 2.57 can only vary 1.65 more or less.

#### **Result & Discusion:**

Sl No	Company Name	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation	Result
	Marking	5	4	3	2	1			NI-4
1	Probashi Palli Group				20		2.57		Not Satisfied
2	East west Property Development Pvt Ltd.					31	2.37	1.65	(2.57< 3)
3	Prubachal Bestway city			22					ŕ
4	US-Bangla Assets Ltd		15						
5	Euro Bangla Abashon Ltd.	12							

Source: from the analysis of primary data (Figure: 23)

According to figure 23, the mean is 2.57 and its very low then 3. Again its standard deviation is low. These five organization are not as much big. Some are new in business also. So the consumer are not well known about new companys and their products quality. Ultimately this reason reduces the consumers buying ability. In another way the buying ability could be determine by the location where we see that these five companies are working in same field and same area but their pricing is not properly managed.

Summary of Data Analysis& Findings

## 4.0 Summary of Data Analysis & Findings

According to figure no 11, five realestate companies have some differences in their price where we find out that East west Property Development pvt Ltd charging high amount money others company and another way some companies like Probashi Palli group & Euro Bangla Abashon charging less money then East west Property Development pvt Ltd.

From the figure of 13, we try to analyze that the price of those land is reasonable to consumer or not. In this analysis we find out that the mean is satisfactory but in the case of organization its not well enough. Almost twenty five people supported that Probashi palli Group is selling their product in reasonable price where thirty five people tell that East west Property Development Pvt ltd is not offering reasonable price

According to figure 14 the research is going on superior product quality between those companies where the analysis shows that twelve people only strongly support Probashi palli group for giving quality product and 35 people strongly disagree with this topic.

By Analyzing of figure 17, real estate companies consumers satisfaction is not satisfactory where 30 people are neutral in this survey .Mostly 25 people agree with consumer service & satisfaction of Probashi palli Group where 22 people are disagree with East west Property Development pvt Ltd

According to figure 19, the reasearch is based on publicity/advertising policy of companies are appropriate or not where thirty consumers are strongly disagree with East west Property Development pvt Ltd and twenty two people agree with Probashi palli Group. As we know East west Property Development pvt Ltd is a market leader, we feel that they dont need more advertisement like others small companies.

By analyzing figure 21, Real estate overall performance between those five companies are not satisfactory where this result is not affect on these companies .Beacuse these five companies are not following their performance in a same level and thirty five people are strongly agree with East west Property Development pvt Ltd for their over all performance and strongly disagree with Euro Bangla Abashon Ltd.

According to figure 23 ,Real estate consumers buying ability is researched where thirty one people are strongly with East west Property Development pvt Ltd and twelve people are strongly disagree with Euro Bangla Abashon Ltd.

### **5.0 Conclusion:**

From the above analyses, it is evident that Real Estate Company has many positive and negative features and the customers are mostly satisfies with the services offered. They also provide better services to their customer and improving their business year to year. But the management of those Real Estate Company should consider the findings and take all necessary steps for further research and if they think that the customers of this real estate are homogeneous in their choice and preferences. So they may consider the following recommendations to gain more customers there are:

The Management of these five Real Estate Company should conduct more product & services awareness campaign. They should increase the level of providing personal attention to individual customers.

Residence is one of the basic needs of human beings. The right to live in one's own is a fundamental right of people and it is internationally recognized. The demand of housing in urban areas in developing countries like Bangladesh is dramatically increasing due to natural increase and its fast growth rate. Rural people are migrating not only to find jobs but many wealthy people are moving to urban areas like Dhaka city for the fulfillment of their expectations of better of their future generation, and for enjoying the modern facilities of the city life. This has resulted into a serious crisis all over the country especially in the major cities of Bangladesh. In recent time, the private real estate firms have taken initiatives by ensuring maximum uses of land

in a planned way. In this system it is possible to accommodate more people in a comparatively small place.

## **6.0 Attachment & References:**

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## **Survey Questionnaire:**

1= Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

### Company Name:

- East west Property Developement Pvt Ltd.
- o Purbachal Bestway city
- o US-Bangla Assets Ltd.
- o Euro-Bangla Abashon Ltd.
- o Probashi Palli Group
- 1. Is Price of land affect customer on different Company?
- 2. "In your opinion, are those companies offering reasonable price to their customer"?
- 3. "In your opinion, are those companies ensuring superior product quality to their customer"?
- 4. "Are those companies focusing on customer's satisfaction"?
- 5. "Are those companies following advertising policy or raising publicity"?
- 6. "What is your opinion about Company s performance"?
- 7. "What is your opinion about Company" s project location and Consumer buying ability"?