



Internship Report
on Stock Market Research Activities of
United Securities Ltd.



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Internship Report

On

Stock Market Research Activities of United Securities Ltd.

Supervised by:

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Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Submitted By:

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Major: Finance

Department of Business Administration

Daffodil International University

Acknowledgment

I want to symbolize my sincere appreciation to all those kind human beings who have given me a helping hand in compiling this internship report. Their unwavering support, guidance, and faith in me have been truly invaluable. I take this opportunity to offer my heartfelt thanks to Dr. Nurul Mohammad Zayed, Assistant Professor at Daffodil International University, for his limitless positivity, patronize, and indispensable guidance throughout my journey. Dr. Zayed's guidance has been invaluable in helping me understand the complexities of the subject matter and assisted me with wrapping up the report with confidence. I would also like to extend my thanks to Khairul Anam Chowdhury, Chief Executive Officer and Director, of United Securities Ltd. provided me with an exceptional learning opportunity during my internship tenure. His supervision and guidance have been instrumental in broadening my knowledge and understanding of the industry. Moreover, I am grateful to Md. Sabbir Hossain, Manager in charge, Md Ashaduzzaman Riadh, Chief Investment Officer and Director, Md. Razib Al Mamun, Chief operating officer, Ismail Hossain, Admin in charge, Md Ariful Alam, Head of settlement, Tanjimul Gani, HR in charge, Jubayer Muhammed, Executive officer and Abrar-Al-Wasy, Executive officer of United Securities Limited, throughout my internship span, I am obliged for their patronization and super-expensive grounding privilege. Their support has been crucial in helping me gain practical knowledge and experience in the industry. I want to take this moment to express my deep appreciation to my admirable colleagues at United. They have supplied me with precious acumen and have been instrumental in my growth and expansion during this expedition. I have grasped a great deal from them about the real business world, and I am blisteringly obliged for their contributions. I would also like to thank DIU for providing me with the knowledge and skills that have helped me succeed. I owe much of my success to the university, and I will always be obliged for the helping hand.

Letter of Transmittal

Date: 05-06-2024

5th June

Dr. Nurul Mohammad Zayed

Assistant Professor

Daffodil International University

Subject: Presenting my internship report focusing on “Stock Market Research Activities of United Securities Ltd.”

Dear sir,

I respectfully submit my internship report titled “Stock Market Research Activities of United Securities Ltd.” as a requirement for my Bachelor's degree. This report provides a detailed analysis of the finance and stock markets I studied throughout my internship and assesses their performance based on industry standards for broker houses. I made a conscious effort to cover all relevant content while compiling this report.

I need to communicate my appreciation for your help, direction, and support all through the report's readiness. I would profoundly see the value in it in the event that you could compassionately acknowledge my report and oblige consequently. Many thanks to you for your time and thought.

Sincerely Yours

Sher E Afridi

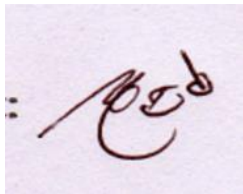
Department of Business Administration

Faculty of Business & Entrepreneurship.

Letter of Acceptance

Kindly be informed that **Sher E Afridi**, with ID No: **201-11-6506**, has accomplished his internship beneath my guidance and stewardship. He was enrolled in the B.B.A program at Daffodil International University and served as an intern with United Securities Ltd. During his tenure, he completed a report titled "**Stock Market Research Activities of United Securities Ltd.**" as a mandatory requirement for earning his BBA degree. I can confirm that he completed the report independently and is authorized to submit it.

I am delighted to express that the individual in question, Sher E Afridi, is an exceptional and responsible professional, having displayed significant strengths in his work. Collaborating with him was an absolute pleasure, and I extend my best wishes to him for his future endeavors.



Dr. Nurul Mohammad Zayed

Assistant professor

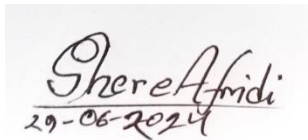
Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Declaration of the student

I affirm that the internship report position report named "Stock Market Research Activities of United Securities Ltd." is solely authored by me. This report has not been presented for any degree or certificate to any other institution. I am pleased to announce that this report meets some of the requirements for achieving my Bachelor of Business Administration (BBA) degree from Daffodil University. Following the completion of my internship at United Securities Ltd, located at Gulshan Center Point, Gulshan 2, Dhaka, I composed this report with the utmost care and attention to detail. Under the expert guidance and supervision of Tanjumul Gani, the HR Incharge, and Abrar-Al-Wasy along with Jubayer Muhammed, the Executive Officer of United Securities Ltd, as well as Dr. Nurul Mohammad Zayed, Assistant Professor at Daffodil International University, has produced a report with full confidence. I affirm that the work I have introduced encroaches upon no current copyrights. Furthermore, I certify that this report isn't gotten from any of my past work, if for a degree or not. Moreover, I focus on making up for any harm brought about by an infringement of the recently referenced commitments.



Sher E Afridi

Id: 201-11-6506

Bachelor of Business Administration

Major in Finance

Daffodil International University.

Executive Summary

United Securities Limited is a well-established and highly-regarded financial institution in Bangladesh's NBFIs and brokerage industry, renowned for its exceptional portfolio and track record of success. In this detailed report, our goal is to provide comprehensive Stock Market Research Activities of United Securities Ltd, including up-to-bottom Stock research activities, analyzing the Stock Market research process of United Securities Ltd, identifying the goals of stock market research as well as examining the methodologies employed by financial analysts, identifying the volatility of the stock market, and identifying problems and providing solutions as I worked in the research sector of the United Securities along with a couple of CFA holders. They were out of the world brilliant and down to earth. They closely trained and tutored me. They taught me how to analyze and assimilate all financial statements and then take the tricky decision of choosing which company is in the best shape as a stock. I performed a thorough evaluation of different sorts of financial ratios, this helped me to obtain a comprehensive understanding of the company's financial performance. Based on our analysis, we obtained valuable insights into the financial state of the company, which helped us to identify areas that require improvement and develop recommendations for future growth. During my three-month internship at United Securities Ltd, I was entrusted with the pivotal responsibility of conducting stock market research and trading practice. My primary focus was to exceed my supervisor's expectations and meet my expectations about my internship. Throughout my internship, I learned a great deal about the financial industry and how I could contribute to the organization's investment-related decisions while enhancing my skills and knowledge. In the end, I am pleased to say that I have put in significant effort to ensure that this report is as comprehensive as possible. By utilizing the data at my disposal, I have endeavored to provide insightful perspectives on the capital market standings and potential for future expansion.

List of contents

<u>Components</u>	<u>Points Name</u>	<u>Page no</u>
Formal Section	Acknowledgment	I.
	Letter of Transmittal	II.
	Letter of Acceptance	III.
	Declaration of the Student	IV.
	Executive summary	V.
Chapter-1	Chapter-1: Introduction	1
	1.1 Introduction	2-3
	1.2 Origin of the study	4
	1.3 Scope of the Study	4
	1.4 Objective of the study	5
	1.4.1 General Objective	5
	1.4.2 Specific objectives	5
	1.5. Methodology of the study	5
	1.6 Secondary sources of the data	6
Chapter-2	Chapter-2: Organization Overview	7
	2.1 Historical Background	8-9
	2.1.1 The status of the company as it pertains to the law	9
	2.1.2 Nature of Business	9-10
	2.1.3 Value proposition	10
	2.1.4 Why United Securities Ltd?	10
	2.2 The product line of United Securities Ltd.	11
	2.3 Brokerage Firm's Culture	12
	2.4 All the branches of the USL.	12
Chapter-3	Chapter -3: Deeds of United Securities Ltd.	13
	3.1. Overview of United Securities Ltd.'s Finance and Supervisory Team and Deeds	14-15
	3.2 Function of Initial Public Offering	15-16
	3.3 Procedure of stock Share collection and Dispatch	16
	3.4 Function of CDBL	17
	3.5 Trade and Data Process	17
	3.6 Foreign Trade Operation	17
	3.7 Bo Account Open	18
	3.7.1 All the necessary Documents needed for Bo's account	18-19
Chapter-4	Chapter-4: Stock Market Analysis and Research	21
	4.1 Stock Market Research Activities	22-25
	4.2 Stock Market / Share Market Analysis	25-31

Chapter-5	Chapter-5: DSE or Dhaka Stock Exchange	32
	5.1 What is the Dhaka Stock Exchange?	33
	5.2 Indices of Dhaka Stock Exchange	34-37
	5.3 Over-the-counter market	37-38
	5.4 Key Aspects of DSEX	38
	5.4.1 Volatility of Dhaka Stock Exchange	39
	5.5 Category of organization	40-41
	5.6 Analyst Coverage and Investor Preferences for High-Quality Companies	41-42
Chapter-6	Chapter 6 Learning part	43-45
Chapter-7	Chapter-6: Findings, Recommendations And Conclusion	46
	7.1 Findings	47
	7.2 Recommendations	48
	7.3 Conclusion	49
	References	50-53

Chapter 1

Introduction

1.1 Introduction

The stock market is a vital public platform that facilitates the issuance, purchase, and sale of stocks and equities, which represent fractional ownership in a company. Its efficient functioning is considered crucial for economic development, as it enables companies to access capital from the public quickly. I began my internship in this securities Ltd. on 1st August and completed it on 1st November. United Securities Ltd. is a renowned financial institution with a strong presence in the field of stock market and investment, During my internship position, I expected the job of an Exploration Leader, where I effectively took part in the monetary examination and speculation research, My essential obligations rotated around the fastidious investigation of budget reports and the estimation of monetary proportions. These proportions filled in as crucial devices for assessing different organization's monetary well-being and execution. Essentially, I was entrusted with the examination of budget summaries, a perplexing cycle including fastidious gathering and showing of monetary information, consequently giving an extensive depiction of the association's financial well-being and execution. This permitted the organization to survey its monetary standing and pursue informed vital choices. Besides, I embraced the unpredictable undertaking of working out monetary proportions, a basic move toward assessing the proficiency, soundness, and benefit of the association. These ratios served as quantifiable benchmarks that enabled the company to gauge its financial strengths and weaknesses, facilitating more accurate investment insights. Furthermore, I delved into stock market analysis, examining market trends and patterns, and focusing on tracking the dynamics of trading. Broker houses are considered to be a vital element of a country's economic structure, as they are responsible for facilitating the buying and selling of securities, managing portfolios, and offering investment advice to clients. They operate under the regulatory framework of organizations such as the Securities and Exchange Commission and are compensated through commissions earned on each transaction. Before the 1990s, people in Bangladesh used to engage in direct hand-to-hand transactions for buying and selling paper shares, which was a time-consuming and complicated process. Be that as it may, the foundation of the Central Depository of Bangladesh Limited (CDBL) has fundamentally sped up exchange action, prompting a monstrous convergence of people putting resources into the financial exchange. This development has introduced remarkable difficulties to business houses in Bangladesh (Tanbir Ahmed Chowdhury, 2017).

Stock markets serve as a platform for buyers and sellers of securities to interact and transact. They play a critical role in enabling price discovery for shares of corporations and act as a barometer for the overall economy. Market participants are assured of a fair price, high liquidity, and transparency, resulting in a secure and regulated environment where they can transact with confidence and minimal operational risk. The first stock market was the London Stock Exchange, which began in 1773 in a coffeehouse where traders exchanged shares. Did you know that the first stock exchange in the United States was established in Philadelphia in 1790? It's true (Tanbir Ahmed Chowdhury, 2017). Today, stock markets operate under defined rules set by regulators and can function as both primary and secondary markets. With the power to invest and earn profits, the stock market is an exciting and potentially lucrative opportunity. Don't miss out on your chance to participate in this dynamic market! In the primary market, companies can issue and sell their shares to the public through an initial public offering (IPO) to raise necessary capital from investors. The United Securities Ltd. company was founded in 1978 by close friends who shared a vision to lay out an enduring heritage. Today, United Groups is one of the biggest business conglomerates in this field. The organization's prosperity is credited to remarkable business reasoning, broad information on neighborhood monetary culture and modern practices, and an unfaltering obligation to satisfy each responsibility. USL is not only just reinvesting its income streams into new business drives but additionally involves them in local area advancement. All the organization plans to keep expanding on its tradition of progress by keeping up with its guiding principles, which have been supported, rehearsed, and carried out in its endeavors. Joined Gathering's vision is to expand on a tradition of trust to arrive at new levels of greatness through mindful business and enduring responsibility. Its central goal is to mesh greatness into each part of its work, encouraging agreement and entrust with accomplices, clients, and networks and making positive impressions in the fields in which it works. The organization will likely be the top tier in the entirety of its undertakings. Its qualities are Trust Respectability, Obligation, and Innovativeness.

1.2 Origin of the Study

Completing an internship program is a mandatory requirement for students who are pursuing a BBA degree. As a part of my academic curriculum, I was fortunate enough to be associated with United Securities Limited for the same. During my internship, I was closely supervised by my official supervisor and given internal support to help me navigate through the practical aspects of the organization. My experience in the company allowed me to gain a deeper understanding of daily organizational activities, and I was able to draw from theoretical literature to develop this report. I believe that this report is a comprehensive reflection of my practical experience and theoretical knowledge, and it will serve as a valuable resource for those who are interested in understanding the workings of organizations in the financial sector.

1.3 Scope of the study

In recent markets, brokerage firms must contend with both domestic and international competitors to stay competitive. This report delves into the strategies and policies employed by United Securities Limited, a forward-thinking organization with a strong foundation. While this overview provides insight into the company's products, services, and industry position, our main focus is on its operational processes and its sister organization United Securities Ltd's financial performance means quite a bit to take note of because of the time imperatives of the entry-level position program and the way that only one organization is being inspected, this report can't cover all parts of financier houses. In any case, United Securities Ltd. is among Bangladesh's most regarded business firms

1.4 Objectives of the study

1.4.1 General Objective

- ✓ The general objective of this report is to analyze the USL's (United Securities Ltd) Stock research activities.

1.4.2 Specific objectives

- ✓ To show the breakdown of the Stock Market research process of United Securities Ltd.
- ✓ To Identify the volatility of the stock market.
- ✓ To identify a few problems and to suggest a few recommendations to improve the condition of United Securities Ltd.

1.5 Methodology of the study

I completely recognized the importance of having accurate data for my study. I took data of United Securities Ltd. from 2017 to 2023. It takes a lot of effort to collect the right information, and I'm glad to incorporate that I have taken a systematic approach to ensure the authenticity of my research. It is pulsating that I have completed a procedure by following each step in order. and identified the available sources to collect the necessary data. It can be challenging to manage and analyze all the information, but I'm confident and optimistic that I have done an excellent job of extracting the real value I have carefully examined all available sources, websites, and journals. I have taken the time to find the correct data and gathered all necessary information from the fundamental source, which is the organization's website.

1.6 Secondary Sources Data

- I scrutinized United Securities Ltd. website's data from 2017 to 2023.
- By searching the Dhaka Stock Exchange website and the Amar stock Website.
- I have gathered information from various sources such as news outlets, research papers, journals, magazines, books, and business analysis reports.

1.7 Limitations of The Study

Creating a report of this magnitude within a short time frame is a challenging task. The focus of the study was to ensure its accuracy and comprehensiveness throughout. Notwithstanding, during the readiness of the report, a few issues and impediments were experienced, which are as per the following

- ❖ Inaccessible data is a major cause of running out of resources.
- ❖ Data from both previous and current instances were not easily accessible.
- ❖ The time allotted was not sufficient to gain a complete understanding of all organizational activities.
- ❖ Some information could not be collected due to confidentiality concerns.
- ❖ I had to rely on secondary sources for some data, which could have been subject to manipulation.
- ❖ There was a shortage of reference materials, which required extensive brainstorming to complete the report.
- ❖ Moreover, this was my first time conducting such a study, and my inexperience posed a significant impediment to the research. Despite these obstacles, I have endeavored to present a report that is as accurate and comprehensive as possible.

Chapter 2

Organization's Over View

2.1 Historical Background

United Securities Ltd (USL) is an auxiliary of the Unified group, laid out to give dependable start-to-finish stock financier administrations to clients inside and past Bangladesh. USL is your go-to financier stage for extensive and dependable administrations in the Dhaka Stock Trade. Our extraordinary methodology focuses on the trust of our clients, a critical element for progress. They put stock in putting our clients' advantages first and pursuing speculation choices in light of exhaustive examination, separating us from existing traditional financier stages. Join USL today for a consistent and secure speculation experience. USL unequivocally backs its clients with the best exploration bits of knowledge and accepts that putting resources into stocks can bring great returns when clients can economically develop their riches. Notwithstanding financier administrations, USL offers warning types of assistance to assist with overseeing client ventures. USL's vision of "Client's Advantage First" has been fruitful in positioning fifth as far as turnover in the DSE within just three months of its commencement in July 2018. This achievement takes the stand concerning the direction and initiative of the business and veteran experts at USL. The USL Unfamiliar Work area works with worldwide interest in Bangladesh through the Bloomberg Terminal: USL <GO>, where the exceptionally proficient exploration group distributes quality and convenient speculation bits of knowledge on the Bangladesh market, economy, and explicit organization outlines. United Group is an enormous combination with a different venture portfolio that traverses various areas and spotlights on the financial framework. The organization was established in 1978 by dear companions who shared a dream to lay out an enduring heritage. Today, United Group is one of the biggest business combinations in this field. The organization's prosperity is credited to remarkable business reasoning, broad information on neighborhood monetary culture and modern practices, and an unfaltering obligation to satisfy each responsibility. United Group not only reinvests its income streams into new business drives but also involves them in local area advancement. The organization plans to keep expanding on its tradition of progress by in its endeavors. United Group's vision is to expand on a tradition of trust to arrive at new levels of greatness through mindful business and enduring responsibility. Its central goal is to mesh greatness into each part of its work, encouraging agreement and entrusting with accomplices, clients, and networks and making positive impressions in the fields in which it works. The organization expects to be the top tier in the entirety of its undertakings. Its qualities are Trust Respectability, Obligation, and Inventiveness.

2.1.1 The status of the company as it pertains to the law.

USL is a full-service stock brokerage house and a trusted subsidiary of the United Group, recognized as one of Bangladesh's largest and most prominent business conglomerates. USL is a registered member of the Dhaka Stock Exchange (DSE) (DSE TREC No: 207) and provides exceptional brokerage services to both local and foreign clients. At USL, USL caters to a diverse range of clients, including foreign institutions, nonresident Bangladeshis, local individuals, and local institutions. USL's team of seasoned professionals leverages superior market intelligence to offer its clients cutting-edge information and expert advice. It prides itself on providing insightful research coverage, which assists institutional investors in making informed decisions. Its client-focused sales and trading team ensures our clients receive the highest service and support. It has a dedicated specialized research team that is always working to provide well-thought-out and well-researched stock ideas and investment strategies. Their research team ensures that our clients receive the most up-to-date market information and insights, which helps them make informed investment decisions. USL is committed to providing comprehensive and reliable brokerage services to its clients. Its mission is to help our clients achieve their investment goals by providing them with exceptional service, expert advice, and valuable insights into the market.

2.1.2 Nature of the Business

United Securities Limited is the ultimate destination for those who want to invest their money in the stock market! USL was inaugurated with the aim of delivering dependable stock brokerage services to clients both in and outside of Bangladesh. USL boasts a corporate office in the heart of Dhaka's bustling Gulshan Centre Point - Level 8, House 23-26, Road 90, Gulshan 2, Dhaka 1212, Bangladesh. But that's not all! USL has two other branches - the Motijheel Branch, located at 11D, L 12, City Center 90/1, Motijheel C/A, Dhaka 1000, and the newly inaugurated Chattogram Branch at Atlas Rangs Plaza (13th Floor), 7, Sk. Mujib Road, Agrabad C/A, Chattogram 4100.

Name of Institution	License No	Nature of Business
Bangladesh Security and Exchange Commission (BSEC)	DSE / 207	Stock Broker Business With DSE

Worktable: 1.1: United Securities Administration bodies.

2.1.3 Value proposition

- Guaranteeing manageable development of abundance for our financial backers and assisting USL's clients with arriving at their monetary objectives
- Remaining always transparent with our clients.
- Developing with the best individuals and making a culture of nonstop learning and steady upgrades.
- Trying individual rewards to perform meritocratic.
- Building a financially sound company.
- Seeking four Es in USL's environment: E=Energy; E= Capacity energize; E= edge= capacity to say 'yes' or 'No' E= execution.
- Inspiring innovation and being adaptive to change.
- Upholding the highest standard of ethics and professionalism. Client first, then USL, then me.

2.1.4 Why United Securities Ltd?

- A team of proven leaders.
- High-touching trading platform and seamless execution.
- Quality economic and invest research.
- In-depth sector and company-specific research reports.
- Timely and relevant information about profitable investment opportunities.
- Expert advisory on your investment decision.

2.2 The product line of United Securities Ltd.



Executive Brokerage

- ✓ We take pride in offering a dedicated relationship manager to each of our valued clients.
- ✓ Ensuring that they receive prompt support whenever required.
- ✓ Our clients' trade and portfolio status are treated with utmost confidentiality to maintain their trust in our services.
- ✓ We endeavor to give a simple and fast asset store and withdrawal cycle to make our clients' experience consistent.

Also, we offer everyday news features, Initial public offering cautions, and bits of knowledge to keep our clients educated and in the know regarding the most recent improvements on the lookout.



Brokerage services that offer premium quality along with research services.

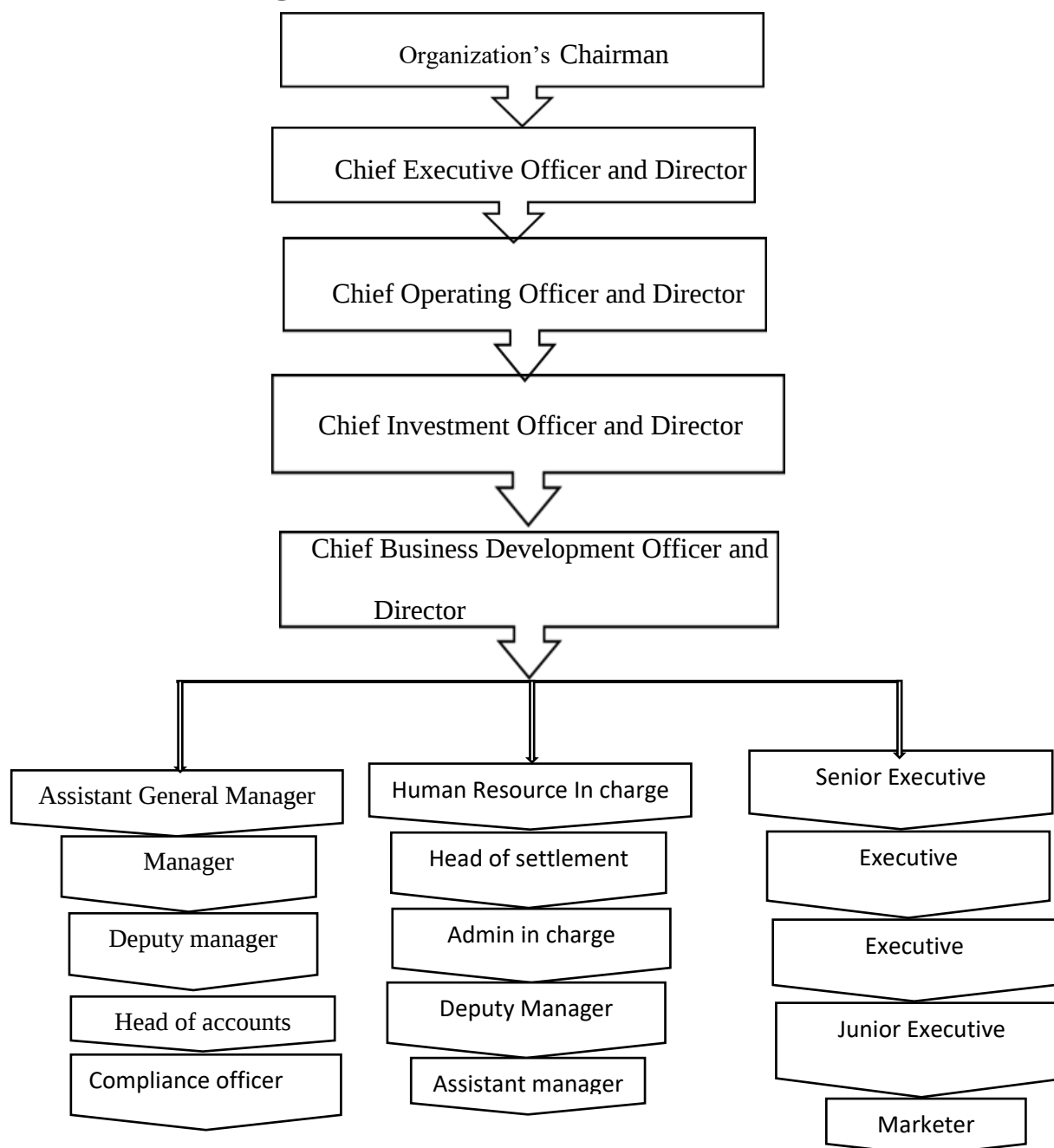
- ✓ We provide stock ratings based on equity notes, investment themes, and other reports.
- ✓ Stay informed with our flash notes, which provide timely updates on investment dynamics.
- ✓ Customer can also rely on our investment inquiry services to get their questions answered.



International and Institutional Brokerage

- ✓ USL offers an extensive scope of premium business benefits that incorporate working with corporate access, coordinating roadshows, and orchestrating block exchanges of stocks.
- ✓ USL's team is fully equipped and experienced to deliver these services to our clients with the highest level of professionalism and excellence.

2.3 Brokerage Firm's Culture



Frame 2.1: United Securities Brokerage Firm's Culture

2.4 All the Branches of the USL

- Gulshan, Dhaka-corporate office as well as the head office.
- Motijheel, Dhaka.
- Agrabad, Chittagong.

Chapter 3

Deeds of the United Securities

Ltd.

3.1. Overview of United Securities Ltd.'s Finance and Supervisory Team and Deeds

The Finance and supervisory team is an integral part of United Securities Ltd. Whole packs are liable for dealing with all accounting, monetary, and financial parts of the organization's tasks. They give authority and direction to the organization's monetary preparation, managerial administration, and financial plan to the executives. Besides, this group assumes a critical part in the capital market activity of USL. The Money and Administrator group works intently together to guarantee the smooth running of the record, regulatory, and administrator areas of the organization, and to bring out improved yield. Believing this group is an insightful choice, as they are committed to accomplishing the best outcomes for the organization. The accompanying table will exhibit the overall exercises of USL Money and the administrator group.

No	Finance Team	Time
1	To settle trades in the DSE or CSE, transfer funds from one account to another account.	9.00 am to 11 am
2	Fund withdrawal applications are substantiated and verified	11 AM to 2 PM
3	Published perfect Coupon	Before the End of the office
4	Subtract customer expenses from their trade.	between
5	Reuniting a bank	3 pm
6	Diverse Interest history	Date of maturity
7	Received or paid against international trade	Transaction date, plus one
8	Calculation of VAT and TAX	Month End
9	Making Financial statements such as income statements, balance sheets, and cash flow statements.	Year End

Worktable 3.1 All daily chores of the Finance team of United Securities.

No	Supervisory Team
1	Inception of beneficiary owner account
2	Pursuing orders such as gathering, purchasing, and selling from clients.
3	Accumulation of deposit
4	A plethora of supervision on administrative tasks.
5	Supervision of an office team who works as an assistant
6	Work on administrative expenses which is significant, in the end.

Worktable: 3.2: All daily chores of the supervisor team of USL.

3.2 Function of Initial Public Offering

IPO is a full form of Initial public offering. Nevertheless, the operation team and dealer account of United Securities Limited's IPO are divided into several steps. These steps are:

Procedure 1 (Beneficiary owner account set up)

- Setting up a company involves several steps, such as declaring and updating the IPO subscription date.
- Once the IPO date is set, it's important to ensure that all stakeholders are notified promptly.
- This can be done through email and SMS notifications sent directly to their registered contact information.

Procedure 2 (Procedure of initial public offering)

- First thing first, Give consent for IPO application.
- The process of rejection of IPO application.
- They can transfer funds to the exchange procedure
- They upload IPO data to Employee self-service.
- After that, they verify the result.
- The process of issuing IPO data
- In the End, The process of forwarding IPO data to customers.

Procedure 3 (the process of contact such as Email and SMS)

- In this case, they conceded allotment approval
- The recompense action for funds was initiated.
- Tradeable now at both DSE & CSE trading systems.

Procedure 4 (Dealer IPO)

- It's important to know about the Fixed Price Method and Bid Price Method when it comes to buying and selling stocks.
- Also, don't forget about the IPO application, share allocation, and fund refund.
- Once you have your shares, you can trade them on both DSE and CSE trading systems.

3.3 Procedure of stock Share collection and Dispatch

- A collection of AMC and foreign accounts that need to be shared in the back office.
- An augmentation in amount transfer at Flex TP.
- The conveyance of AMC and unfamiliar records that require partaking in the administrative center.

3.4 Function of CDBL

CDBL is a software of DSE where United Our company, Securities, is responsible for securely storing and managing our clients' account data related to the capital market. This includes various services such as setting up and approving Demat accounts, transfer and transmission approvals, change of ownership requests, pledge and unpledged options, closing account setups, withdrawal of Bo suspension, DP report requests, and handling corporate action transfers. We also manage dividend receivables and cash dividend receivables for our clients. As a professional and reliable financial institution, we ensure that our client's data and transactions are handled with the utmost care and confidentiality.

3.5 Trade and Data Process

The following are the key responsibilities for managing trade data files and ensuring prompt trade notification to clients:

- ❖ Downloading all trade data files daily.
- ❖ Uploading the End of Day (EOD) ticker, including the close price, promptly.
- ❖ Ensuring that DSE/CSE trade data is accurately uploaded.
- ❖ Conducting necessary trade corrections as required.
- ❖ Sending client SMS notifications immediately after trade completion.
- ❖ Confirming EOD and updating portfolio records.

3.6 Foreign Trade Operation

United Securities Limited operates within the financial industry, and as part of its services, it is responsible for establishing documentation for foreign accounts and facilitating the preparation, disbursement, and confirmation of foreign trades. After the fruition of an exchange coordinating report with the neighborhood janitor and clients, USL readies an endorsement for offers and settles the asset with the nearby junior. Moreover, it ensures consistency by giving over a month-to-month MIS and a week-by-week unfamiliar exchange report to DSE.

3.7 Bo Account Open

We receive requests made via current clients, contacting a client relationship manager, or utilizing online channels. As part of our standard procedure, the customer is requested to send their National ID to our Documentation team for verification purposes. We then create a client Information File, open an account in the Central Depository Bangladesh Limited (CDBL), and update the information in the established and reputable system. Once the account has been opened, we send a Beneficiary Owner acknowledgment to the client on behalf of United Securities and activate value-added services such as email and SMS notifications. We gather the CEO Sign-In Form and store the Opening Form online for documentation purposes.

The first step to get started in the Bangladesh Securities Exchange is to go into the pipeline and open a BO account. Now you would be wondering what that BO account and why will I need it, and how to open it. So, First of all, you might like to know what the complete type of BO account is! That's the Beneficiary Owner Account. Financial balance is practically like a BO account. Simply the way how a ledger is utilized to keep your money, comparably, a BO account is utilized to keep your monetary protections like value, security, shared assets, and so forth. Significantly, financial backers ought to get a BO speaking to the membership of the First sale of stock (IPO) shares and capacity to exchange the optional market. BO implies the record holder can screen his/her BELIEVED LIKE-INTEREST in offers and protections, day-by-day exchanges, understood and hidden gain/misfortune, and so on.

3.7.1 All the necessary Documents needed for Bo's account

To open a BO account, you will require reports that are explicitly depicted beneath Individual Record • Two Duplicate of visa size photo of the record holder • Public ID card/Visa of record holder and chosen one • One duplicate of photo of candidate/approved/Legal authority (POA) (if necessary) • Bank Testament/Copy of MICR Actually take a look at Leaf Shared service • Two Duplicate of visa size photo of the principal account holder and the second record holder each • Public ID card/Visa of first and second record holder and candidate • One duplicate of photo of candidate/approved/POA (if necessary) • Bank Authentication/Copy of MICR Actually take a look at Leaf Institutional/Organization Record • Declaration of organization's ledger • Duplicate of Notice and Articles of Affiliations • Duplicate of endorsement of Consolidations • Duplicate of exchange permit (if any) • Board goals • Two duplicate of visa size photo and NID card copy of approved people NRB Record • Copy of visa/federal

retirement aide card/occupant card and so on validated (in the event that you are living in an unfamiliar country, verification should be finished by the particular Bangladesh Consulate or High Commission) • A FC account with any manage an account with office in Bangladesh • Two duplicate identification size photos of the record holder • Chosen one - recipient in the event of death of the financial backer. His/her mark and photograph (appropriately bore witness to by the financial backer) on the endorsed structure given by the financier house • Business testament/exchange permit duplicate/work license or Pay slip/expense form report as proof of procuring status of the NRB • A designated individual with POA who will sign exchanging records for the NRB while he is abroad. His/her photograph (bore witness to by the NRB), NID, and signature in an endorsed structure by the business house (POA can be any grown-up individual of legitimate age living in Bangladesh) BO record can be opened both genuinely and on the web. Last year Bangladesh Protections and Trade Commission (BSEC) initiated the advanced BO account opening framework and expects to expand the support of financial backers as well as new interests in the capital market. BDT 450 will be charged to financial backers for opening a BO account with a financier house. Financial backers can likewise pay BO account expenses through web-based installment frameworks. To open BO accounts on the web: Financial backers need to visit the Focal Safe Bangladesh Ltd (CDBL) site. Then, at that point, the initial step would be to select the "vault member" choice which will require an email alongside a substantial portable number to get an OTP to sign into the site. The financial backer should choose a financier house from the framework. After that, they need to fill in fundamental data including NID card numbers, banking data, bank check duplicates, visa size photos, a filtered duplicate of marks, and so on, and will get an affirmation message on his/her email and versatile number in the event that the data is right. In the wake of getting the BO charge, the separate financier house will transfer the record to the CDBL framework (Admin KCBD, 2022).

3.7.2 How to proceed with a BO Account?

Opening a BO account is as simple. Step-1 Select your Financier house. After selecting, you will have to visit one of their offices to fill up forms, submit the required documents, and pay the account opening charges. At that point, you can get your record number in 1-2 working days.

STEP# 1: Enrollment Board Click on Open a Record Enlistment/client sign-in board is showed up Type your first and last name (same as NID or birth declaration or understudy ID) Type your legitimate email address Type your enlisted versatile number Click to proceed to

enlistment button An email will be shipped off your given email address assuming enlistment is effective Kindly open your email and utilize given client id and secret phrase to complete the internet based BO enlistment process.

STEP 2: Online BO Structure Page On the off chance that enlistment is effective, the online BO structure is shown up Top off the structure by choosing the client's class individual or joint Top off the first record holder's/shared service holder's/ledger/full legal authority's (approve)/candidate's subtleties data Topping off chosen one's data isn't required Guardian's data is required in the event that candidate is a minor Chosen one's data can be added limit of two Click on the save and proceed with a button to show up next page.

STEP 3: Connection Board Connection board is shown up If it's not too much trouble, transfer the client's new picture, examine the duplicate of NID, (both sides) or identification or driving permit Top off the first record holder's/shared service holder's/ledger/legal authority's (approve)/chosen one's subtleties data If it's not too much trouble, transfer examine duplicate of chosen one's new picture, NID (both side) or identification or driving permit If it's not too much trouble, transfer check duplicate of legal authority's new picture, NID (both side) or visa or driving permit If it's not too much trouble, transfer client's/account holder's legitimate mark Click on the save and proceed with the button to show up next page.

STEP 4: Installment Board Installment can be made through On the web You will get an affirmation SMS on the off chance that installment is effective Conclusion Capital market of a nation assumes a huge part in the financial development. Thus, it is essential to comprehend its essential things like BO account both for the business visionaries/organizations as well concerning individual financial backers (Admin KCB, 2022).

Chapter 4

Stock Market Analysis and Research

4.1 Stock Market Research Activities

A brokerage firm or securities Ltd. is a mediator who interfaces purchasers and merchants to finish an exchange for stock offers, bonds, options, and other monetary instruments. Brokers are repaid in commissions or expenses that are charged once the exchange has been finished. There would be no need for brokerage firms in a perfect market where all parties had access to all relevant data. In a market where a large number of participants make transactions in a matter of seconds, this is impossible. More than 35 million trades are conducted each day on the Nasdaq alone. By bringing together buyers and sellers at the best price for each, brokers help their clients match two sides for a trade and earn a commission for their services. Additional services, such as research and advice on a wide range of financial products, are provided by full-service brokerages (HAYES, 2024). Stock examination includes researching an organization's financials, initiative group, and contest to determine whether you need to contribute. While doing the stock examination, it's mandatory to perceive terms such as revenue, earning per share, price earning proportion, and so on. A decent stock examination site can assist you with finding bunches of data rapidly and could offer stock investigation (Yochim, 2024). The sum you pay an intermediary relies upon the degree of administration you get, how customized the administrations are, and whether they include direct contact with individuals instead of PC calculations. Full-Service Brokerage, Discount Brokerage, Robo-Advisors, Independent Brokerage, Captive Brokerage, and other types of brokerage exist. Independent Brokerage is the most widely recognized sort of autonomous intermediary tracked down today. Free businesses are not subsidiaries with a common asset organization. They might have the option to suggest and sell items that are better for the client. They are expected to hold to the guardian standard, implying that they should suggest the ventures most in the client's well-being (HAYES, 2024). For the most part, brokerages bring in cash by charging different expenses and commissions on exchanges they work with and administrations they give. In addition to fees from the exchanges, the online broker that provides free stock trades also charges for other services. A wrap fee or all-in-one charge for all or most services, is becoming increasingly common in full-service brokerages. This fee typically ranges from one percent to three percent of the client's annual account balance and covers trading fees as well as advisory services and investment research. When you use an online brokerage to buy stock, there is no human standing in the way of the transaction. Instead, brokers match buyers and sellers and collect a fee for their services. The match is made by the brokerage software.

Assuming you utilize a full-administration financier, the interaction is a lot of something very similar, then again, actually another person is squeezing the keys on the console. However, the full-service brokerage may have discussed a potential investment opportunity with the client and carried out the transaction on their behalf (HAYES, 2024). A broker's charge to carry out transactions or provide specialized services on behalf of clients is known as a brokerage fee or commission. Services like purchases, sales, consultations, negotiations, and delivery are covered by brokerage fees. There are many examples of business expenses charged in different enterprises like monetary administrations, protection, land, and conveyance administrations, among others. In exchange for a fee, a brokerage commission house buys and sells stocks and other assets on behalf of its clients. Additionally, the sponsors of some of the investments that the brokerage purchases on behalf of their clients pay them commissions. Business commission houses are generally full-administration monetary organizations, offering monetary exhortation and examination as well as exchange. Financial backers currently have three options: A full-administration specialist, a markdown dealer, or an internet-based intermediary.

How to research a stock and how to understand which stock is better is a crucial question. Check out the company's finances first. This is known as quantitative research, and the process begins by compiling a few documents that businesses are required to submit to the USA Securities and Exchange Commission (SEC). There are two methods. one is Structure 10-K and another is Structure 10-Q. Consequently, 10-K is an extensive report documented every year by open organizations about their monetary performance. The report is expected by the USA Protections and Trade Commission (SEC) and is definitely much more nitty-gritty than the yearly report. Information in the 10-K incorporates corporate history, budget summaries, profit per share, and some other significant data. The 10-K is a valuable device for financial backers to settle on significant conclusions about their speculations (Kenton, 10-K: Definition, What's Included, Instructions, and Where to Find it, 2024). SEC Structure 10-Q is a far-reaching report of monetary execution that should be submitted quarterly by all open organizations to the Protections and Trade Commission (SEC). In the 10-Q, firms are expected to reveal important data with respect to their funds connected with their business tasks. The 10-Q is for the most part an unaudited report. A 10-Q should be petitioned for every one of the initial 3/4 of the organization's monetary year (Kenton, SEC Form 10-Q: Definition, Deadlines for Filing, and Components, 2023). Then they usually use the best stock research websites. In Bangladesh, the prominent stock research websites are “Lanka Bangla Financial Portal”, “Amarstock”, “Investing.com”, and so on. We need to narrow our focus and we have to delve into the company’s deep information which will help us a lot. After that, we usually focus on

net income, Earnings, earnings per share (EPS), price earning ratio (P/E) ratio, Return on equity, return on assets, and so on. Center around these critical monetary measurements to figure out an organization's exhibition. Revenue: The complete cash an organization procures in a period, displayed at the highest point of the pay explanation. It can be divided into "nonoperating" (one-time activities) and "operating" (from the core business). Net Income: The "bottom line" or complete profit after costs, taxes, and depreciation. It resembles your salary after derivations. Earnings and EPS: Earnings per share (EPS) is income separated by the quantity of offers. It shows benefit per share, making examinations more straightforward. "ttm" signifies trailing twelve months. EPS doesn't show how effectively an organization utilizes its capital. The price-Earnings Ratio (P/E) is calculated by dividing the current stock price by EPS. The following P/E utilizes past income, while the forward P/E utilizes future assessments. It tells investors how much they pay for every dollar of earnings. Be careful because EPS can contain errors and analyst estimates frequently only cover the short term. Return on Equity (ROE) and Return on Assets (ROA): ROE shows benefit per dollar of investor value, and ROA shows benefit per dollar of resources. Both demonstrate effectiveness in creating benefits. Nonetheless, these can be slanted by share buybacks or expanded obligations. Be aware of possible distortions when using these metrics to assess a company's financial health. Qualitative research gives a definite, nuanced perspective on an organization's tasks and prospects. "Buy into a company because you want to own it, not because you want the stock to go up," was Warren Buffett's advice (Yochim , 2024). Here are key inquiries to consider: How does the organization bring in cash? Comprehend the essential income sources. For instance, a cheap food chain could procure more from selling establishments than from food deals. Invest in businesses you are familiar with. Does the organization enjoy a cutthroat benefit? Distinguish extraordinary qualities that contenders view as difficult to recreate, like brand strength, advancement, licenses, functional greatness, or predominant circulation. How great is the supervisory crew? Examine the board of directors' composition, conference call transcripts, and annual reports for leadership evaluations. Prefer businesses with a mix of insiders and outsiders. What could turn out badly? Take into account risks that could occur in the long run, such as the expiration of patents, changes in leadership, brand-new rivals, and disruptive technologies. To find potential red flags, use "what if" scenarios (Yochim , 2024).

Put Your Stock Investigation into Context: As may be obvious, there are vast measurements and proportions financial backers can use to evaluate an organization's overall monetary well-being and work out the inherent worth of its stock. However, only looking at a company's

annual revenue or income or the most recent decisions made by the management team provides a partial picture. To fabricate a balanced story about an organization, the setting, and context is significant.

How to go about it: Assess a variety of financial metrics and ratios to comprehend the company's intrinsic value and overall health. Try not to depend on single-year information or late choices alone.

Historical Data: Look at the company's performance over time by looking at its historical data. This helps you comprehend its resilience, responses to difficulties and creation of long-term value. Compare the company's metrics and ratios to those of competitors and industry averages.

Industry comparison: To make these comparisons easier, make use of the research tools provided by brokers, such as stock screeners. By taking into account both verifiable execution and industry setting, you can settle on more educated venture choices (Yochim , 2024).

4.2 Stock Market / Share Market Analysis

A significant portion of my internship involved in-depth analysis of the stock market. Here are some of the key areas I focused on There are two stock exchanges in Bangladesh's share market. One is the Dhaka Stock Exchange (DSE) and the second one is the Chittagong Stock Exchange (CSE). If someone firmly desires to extrapolate the stock market or capital market, then he or she has to be concerned about some metrics and strong financial analysts utilize some Stock exchange metrics which are by far crucial thing for it. Those financial metrics are such as market capitalization, Authorized capital, paid-up capital, Earnings per share, Current P/E ratio, Free float market capitalization, and so on.

Market Capitalization: The total dollar market value of a company's outstanding shares of stock is referred to as market capitalization, or "market cap." Instead of looking at a company's sales or total asset value, investors look at this number to determine its size. In securing, the market cap decides if a takeover competitor addresses a decent incentive for the acquirer. Market capitalization shows how much an organization is not entirely settled by the complete market worth of every exceptional offer. To work out an organization's market cap, duplicate the number of exceptional offers by the ongoing business sector worth of one offer. Market cap is utilized to decide an organization's size, and afterward, contrast the organization's monetary presentation with different organizations of different sizes (FERNANDO, 2024).

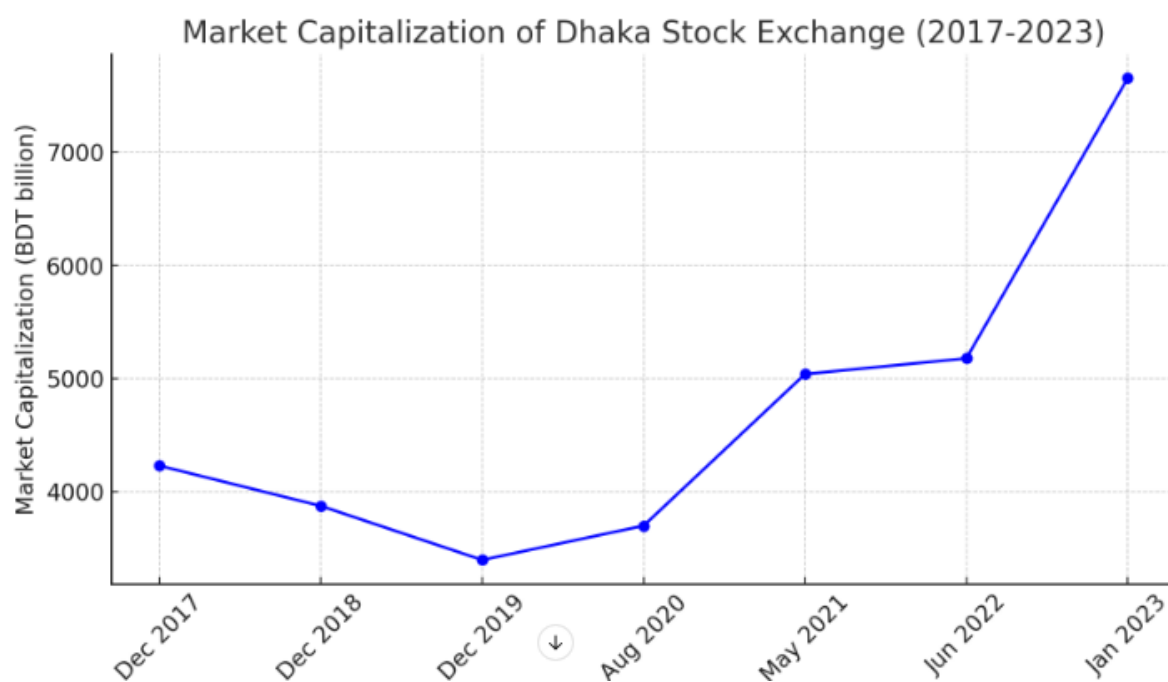
Authorized Capital: Authorized share capital — otherwise called "Authorized stock," "Authorized shares," or "Authorized capital stock" — alludes to the most extreme number of offers an organization is lawfully permitted to issue or offer in view of its corporate contract. subscribed capital addresses a piece of the, authorized capital that potential investors have consented to buy from the organization's depository, frequently as a component of the organization's first sale of stock (Initial public offering). Organizations frequently keep down a piece of their approved offer capital for future funding needs. An organization's approved Authorized capital won't increment without a shareholder's endorsement (CHEN, Authorized Share Capital: Definition, Example, and Types, 2020).

Paid-up capital: paid-up capital is cash that an organization gets from selling stock straightforwardly to financial backers. The only place paid-up capital is received is in the primary market, typically through an initial public offering. Subsidizing for paid-up capital is shown up from two sources: the standard worth of stock and overabundance capital. Paid-up capital is the sum paid by financial backers over the standard worth of stock. Paid-up capital is a representation of equity financing (Chen, 2020).

EPS: Earnings per share (EPS) is calculated by dividing a company's net income by the number of outstanding common shares by preferred dividends. EPS shows how much cash an organization makes for each portion of its stock and is a generally involved measurement for assessing corporate worth. Investors will pay more for a company's shares if they believe it has higher profits compared to its share price, so a higher EPS indicates greater value. EPS can be shown up in a few structures, for example, barring unprecedented things or suspended tasks, or on a weakened premise. Like other monetary measurements, income per share is most significant when looked at against contender measurements, organizations of a similar industry, or across a timeframe.

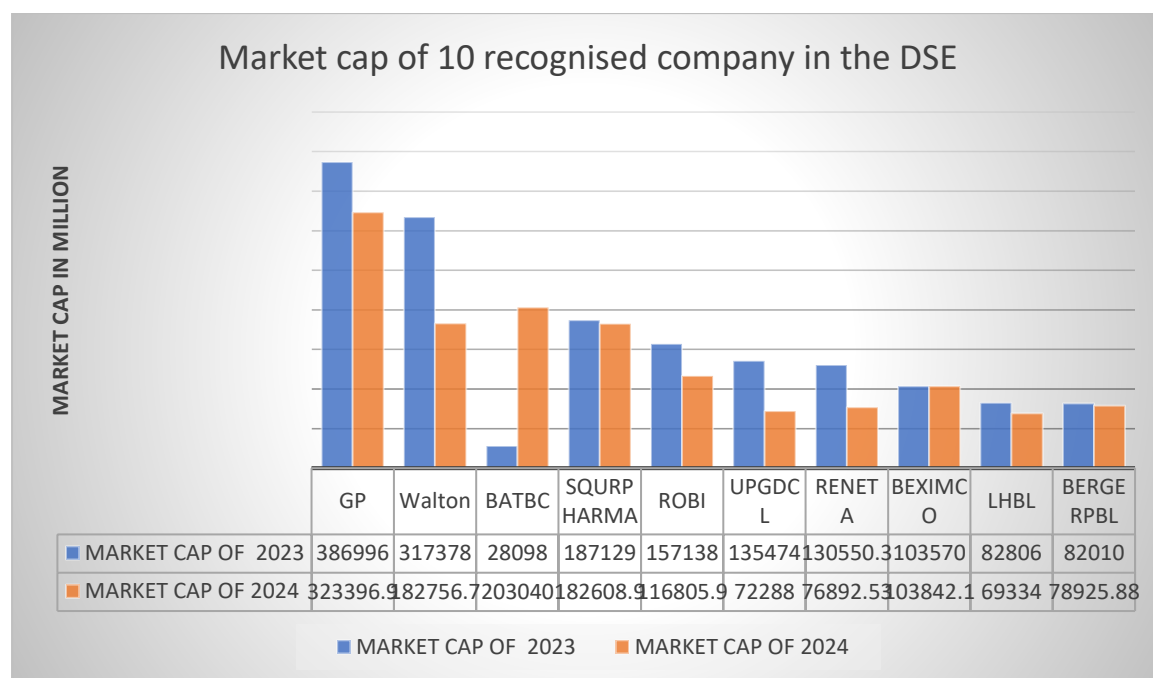
Free float market capitalization: The free-float procedure is a technique for working out the market capitalization of a securities exchange file's fundamental organizations. Utilizing this system, the market capitalization of an organization is determined by taking the value's cost and duplicating it by the number of offers promptly accessible on the lookout. The free-float technique can stand out from the full-market capitalization strategy, which takes into estimation both dynamic and dormant offers while deciding business sector capitalization. The free-float technique prohibits secured shares, for example, those held by insiders, advertisers, and legislatures (Chen, Free-Float Methodology and How to Calculate Market Capitalization, 2023).

Trends in DSE Market Capitalization



December 2017 to December 2018: The market capitalization diminished from BDT 4228.95 billion to BDT 3872.95 billion, demonstrating a decay of roughly 8.4%. This recommends a time of market remedy or financial slump. December 2018 to December 2019: A further diminishing to BDT 3395.51 billion, a decay of around 12.3%. This ongoing decline may indicate ongoing difficulties in the economy or a decline in investor confidence. Recovery to BDT 3698.34 billion from December 2019 to August 2020, an increase of approximately 8.9%. This recommends some market recuperation, conceivably because of worked-on monetary circumstances or positive market feeling. August 2020 to May 2021: Critical increment to BDT 5038.69 billion, up by around 36.2%. This significant development may be ascribed to positive monetary turns of, areas of strength for events profit, or great economic situations. May 2021 to June 2022: Slight increment to BDT 5177.82 billion, an ascent of around 2.8%, showing a time of strength or slow development. June 2022 to January 2023: Sharp increment to BDT 7654.72 billion, up by around 47.8%. This sensational ascent shows an exceptionally bullish market, conceivably determined areas of strength for by development, huge ventures, or other positive turns of events (Bangladesh Bank, 2022).

I am in touch with the Dhaka Stock Exchange.



According to October, 2023, Stocks with the highest market capitalization in Dhaka stock exchange are GP:386,996 BDT(mn), Walton:317,378 BDT(mn), BATBC:280,098 BDT(mn), SQURPHARMA:187,129 BDT(mn), ROBI:157,138 BDT(mn), UPGDCL:135,474 BDT(mn), RENETA:130,550.3BDT(mn), BEXIMCO:103,570BDT(mn), LHBL:82,806 BDT(mn), BERGERPBL:82,010 BDT(mn) (Salahuddin Ahmed Khan, n.d.). But at this moment market capitalization of GP is 323396.855(mn), hence, its market capitalization is decreasing, its authorized capital is 40000.00(mn), the paid-up capital is 13503.00(mn), and the total no of outstanding securities 1350300022(mn). Currently, Walton's market capitalization has plummeted to 182756.669(mn), authorized capital 6000.00(mn), paid-up capital 3029.28(mn), and total no of outstanding securities: 302928343. BATBC or British American Tobacco Bangladesh Company Limited's ongoing market capitalization plummeted to 203,040.000, authorized capital is 5400(mn), paid-up capital is 5400(mn), and total no. of outstanding securities is 540000000. The trading code of Square Pharmaceuticals PLC is SQURPHARMA and their market capitalization has plummeted to 188814065(mn), authorized capital 10000(mn), paid-up capital is 8864.51(mn), and total no of outstanding 886451010(mn).

Though other company's market capitalization has decreased, BEXIMCO and BERGERPBL's situation is tenacious and resolute in market capitalization which expresses its strong and stubborn presence in the market which also expresses lucrativeness but we bear in mind that, massive organizations usually entail limited expansion prospective than start-up company, hence, an established company most of the time achieved cheaper financing and continuous flow of profit. Market capitalization is always regarded as a prompt and unchallenging procedure of evaluating an organization's value and position in the market. If we decide to calculate market cap then we have to multiply two things, one thing is the number of outstanding shares and the second thing is the current stock value of one share and the result would be the precious market capitalization which is a prominent toolkit for evaluating any company's situation (Jason Fernado, 2024). But what is the number of outstanding shares? Yes! I will extrapolate it. Every company has some amount of number of outstanding shares which allude to the organization's all stocks right now carried by shareholders. Large amounts of shares are carried by institutional investors (mutual funds, pensions, and insurance companies), and some individual shares are owned by the company's official and staff members (chen, 2024). The authorized capital is the DSEX is the benchmark index for the Dhaka Stock Exchange in Bangladesh. It provides a comprehensive view of the equity market's performance, representing around 97% of the total equity market capitalization (Quadri, n.d.). The DSEX gives more weight to companies with larger market capitalizations, accurately reflecting the market's valuation, and The DSE Broad Index, also known as DSEX, is the benchmark index for the Dhaka Stock Exchange in Bangladesh. It accurately reflects the price movement of listed companies on the DSE by considering a significant portion of the total equity market capitalization. DSEX is a comprehensive market representation and reflects almost 97% of the total equity market capitalization in Bangladesh (Quadri, n.d.). I am eagerly interested in technical analysis it can assist in setting stop-loss orders and other risk management strategies technical analysis often involves analyzing market sentiment and psychology and I am passionate about this. I want to understand how market participants are reacting to news and events which can be a valuable skill for traders. I enjoy continuous learning and the challenge of mastering a complex skill, technical analysis provides ample opportunities for skill development and refinement. Candlestick charts are commonly used in technical analysis to display an asset's price movement.

They provide traders with a quick interpretation of price information from just a few bars. The body of the candlestick represents the open-to-close range. Candlesticks are an amazing asset for any dealer hoping to settle on informed conclusions about when to enter or leave exchanges. Developed in Japan in the 1700s for tracking the price of rice, candlestick charting reflects investor sentiment on security prices. Whether you're trading stocks, foreign exchange, or futures, candlesticks are an effective way to determine the intra-day high and low and market movement direction. A green (or white) body indicates a price increase, while a red (or black) body shows a price decrease. By comprehending the peak, nadir, initiation, and termination prices of a daily candlestick, you can acquire important bits of knowledge into the market and make beneficial exchanges. The rectangular genuine body, or simply the body, is hued with a dull variety (red or dark) for a drop in cost and a light tone (green or white) at a cost increment. There are many kinds of candlestick patterns such as Doji and Spinning Top, Bullish/Bearish engulfing lines, Hammer, Hanging Man, Abandoned Baby Top/Bottom, and so on (Mitchell, 2024). I read a book named “The Art of Thinking Clearly” written by Rolf Dobelli where he mentioned a plethora of fallacies and daily life-saving thinking and tactics. In chapter 66 of the effect heuristic, it was mentioned that researchers David Hirschleifer and Tyler Shumway discovered a correlation between the amount of morning sun and daily market performance in twenty-six major stock exchanges. This correlation reads much like a farmer’s adage: If the sun is shining in the morning, the stock market will rise during the day. This discovery reminds us that sometimes the most unexpected factors can have a significant impact on our lives, and it is up to us to keep an open mind and be receptive to new ideas (Dobelli, 2013). But nowadays, people are leaning towards investing because everyone is convinced that you can gain a lot of profits by investing certain amounts of money. It is my contemplation and observation, but it is quite true in many circumstances. Hence, not only in my book but also in my research and real-life observations, it expresses that, as I met with plenty of people in my internship expedition where they told me, 'Why have you chosen this career path?' And, I excavated the real reason behind this question where I found countless potentialities and their envious tones expressed the million-dollar hidden answers. Though there is a positive relationship between stock market expansion and economic development, as a consequence, people act as affluent and spend a plethora of money. Hence, it has always been debated because of its fall in the previous year (S. M. Shafiul Alam, 2010).

Most of the viciousness of investment has been fizzling out because of the inclination of savings and investments with the help of stock market liquidity (S. M. Shafiul Alam, 2010). Stock markets encourage economic advancement wholeheartedly, and there are a bunch of empirical embodiments where the causes are baffling as well unintelligible. On and off, economic activity is affected by stock markets through the making of liquidity. If someone wants to get profitable investments, then investors need to give long-term dedication and devotion to capital but sponsors are unenthusiastic about long-term dedication. As a result, liquid markets expand by encouraging long-term relations and enhancing the expectation for a long period of economic advancement (S. M. Shafiul Alam, 2010). But end of the day, precise share prices are a super significant phenomenon for playing the smooth-running role where traders are always informed about pristine but open-source information and they extrapolate the whole thing as they want to profit by buying when the data denotes that firm's contemporary stock price is too declined and by peddling as well as marketing `when it denotes the price is too Included (Haeberle, 2017).

Chapter 5: DSE or Dhaka Stock Exchange

5.1 What is the Dhaka Stock Exchange?

There are two stock exchanges in Bangladesh. Dhaka Stock Exchange is one of the prominent stock exchanges in Bangladesh and the other Stock exchange is the Chittagong Stock Exchange. The Dhaka Stock Exchange (DSE), situated at Nikunja, in Dhaka, is one of two monetary commercial centers in Bangladesh. The other is the Chittagong Stock Trade. The DSE was consolidated in 1954 and started proper exchange in 1956. Dhaka Stock Trade Ltd. "DSE Overview." Gotten to Oct. 13, 2021. The Dhaka Stock Exchange tries to be the main trade in its locale and a vital driver of financial development. In that capacity, the DSE is proactive about staying up with mechanical progressions. The DSE started robotized exchanging in 1998 and introduced a focal protection vault framework in 2004. The Dhaka Stock Exchange has strived since its inception to compete on the global stage of financial markets. It is perceptive of how it should persist toward this objective and has set an aggressive timetable of targets that it expects to satisfy before very long, which incorporate the accompanying (CHEN, Dhaka Stock Exchange (DSE) in Bangladesh: An Overview, 2022). The index is one of the most significant things in the Stock exchange. There are three types of indices in the Dhaka stock exchange. A financial index uses inputs like asset prices to generate a numerical score. Following the presentation of a gathering of resources in a normalized way can be utilized. Files ordinarily measure the exhibition of a bushel of protections expected to repeat in a specific region of the market. In Bangladesh, the Dhaka Stock Exchange has three kinds of indexes as DSEX index, the DSES index, DS30 index. The Dhaka Stock Exchange Board Index is the full name of the DSEX index. A statistical source that measures changes in the financial market is a stock market index. The files are execution pointers that show the exhibition of a specific market portion or the market all in all. By selecting stocks from businesses that are similar to one another or that meet a predetermined set of criteria, an index of the stock market is constructed. These offers are as of now recorded on the trade and exchanged. Share market files can be constructed utilizing a scope of factors, including industry, section, or market capitalization. Each securities exchange list tracks the value development and execution of the stocks that include the file. This just implies that the progress of any financial exchange list is exactly proportionate to the exhibition of the record's constituent stocks. Simply put, if the prices of the stocks in an index rise, so does the index as a whole. In Bengal, it is additionally called the Dhaka Stock Trade Board Record.

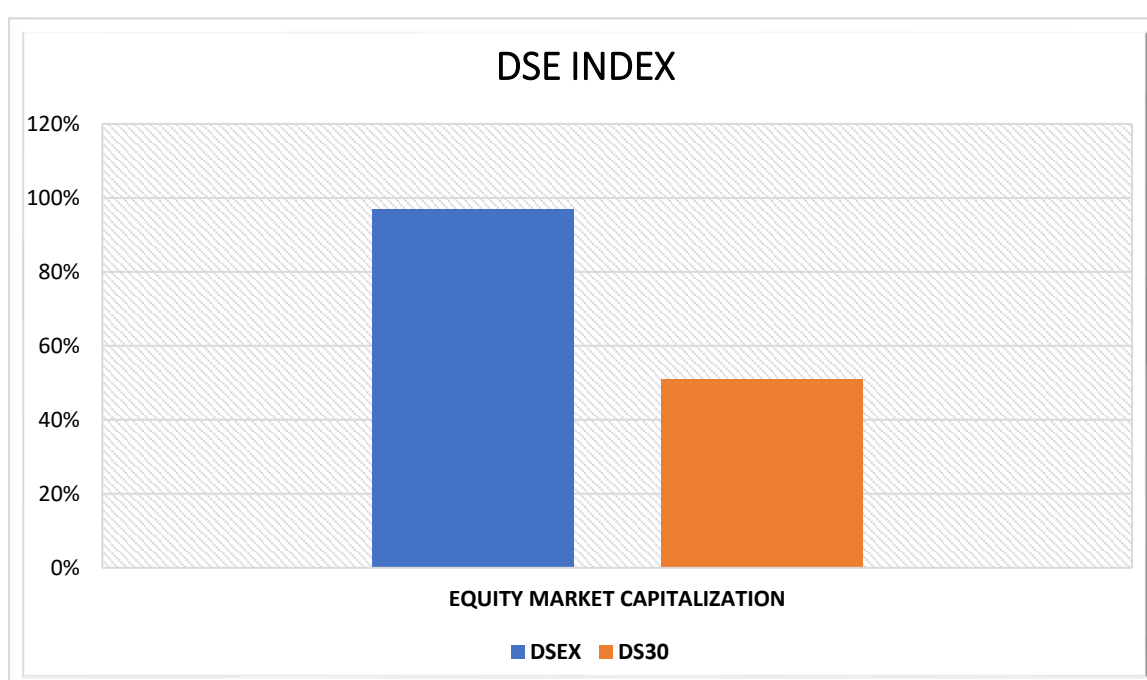
5.2 Indices of Dhaka Stock Exchange

DSEX Index: DSEX reflects around 97% of the absolute value market capitalization. To be recorded in the DSEX file, the capital of the organization ought to be over 100 million rupees.

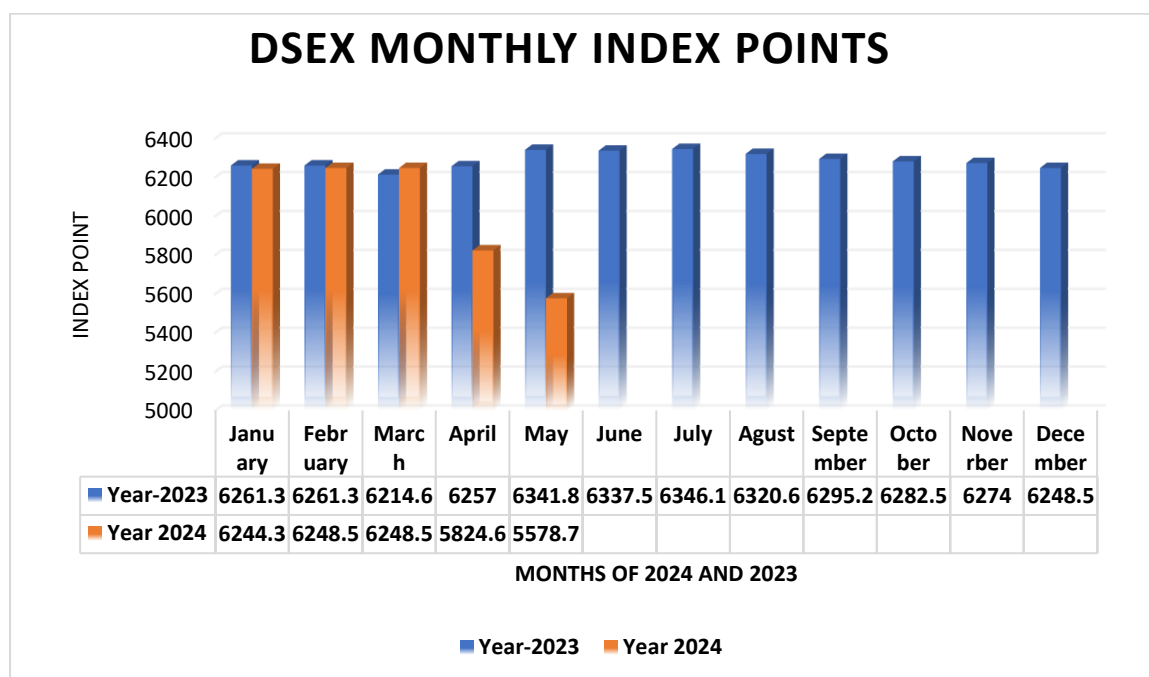
The DSEX index's base or support value was 2951.91 on January 17, 2008. DSEX consists of having any Z-category stock in the Dhaka stock exchange. Assuming that net operating loss or negative income from tasks is accounted for two sequential years or on the other hand in the event that the negative equilibrium of held profit surpasses its settled-up capital, the organization will be set under Z class, the BSEC said (Daily Star Business Report, 2024).

DSES index: In Bengali, the DSES Index is known as the Shariah Index. It is a subset of DSEX which does exclude Shariah, Islamic strict regulation, for example, haram exchange, drug creation, interest-based establishments, promoting organizations, and so on in this list. Dhaka Stock EXCHANGE (DSES), the country's super financial exchange, was converged to draw in Islamic Sharia-based venture.

DS30 Index: The DS30 record comprises 30 driving organizations. DS30 reflects around 51% of the absolute value market capitalization. The company's capital must be greater than 500 million rupees and its monthly average transactions must be at least 5 million rupees. Likewise, shares should be productive as estimated by sure total compensation over the most recent year. The base or backing worth of the DS30 list is 1000. Here the worth of the DSEX record is 6069.28 which is an increment of 14.23 focuses contrasted with yesterday and today the list has expanded by 24% contrasted with yesterday (selim, 2021).



CDSET Index: The CDSET Index, which represents the CSE-DSE Select List, is a cooperative record between the Chittagong Stock Trade (CSE) and the Dhaka Stock Trade (DSE) in Bangladesh. This record intends to give a benchmark that mirrors the exhibition of select organizations recorded on both stock trades. Key Attributes of the CDSET List: Creation: The CDSET File incorporates organizations that are recorded on both the Chittagong Stock Trade and the Dhaka Stock Trade. These organizations are commonly chosen in light of their market capitalization, liquidity, and in general market execution. Reason: The file fills in as a delegate check for financial backers to follow the exhibition of an organized rundown of great stocks that are effectively exchanged on both significant stock trades in Bangladesh. Now I am going to display 1-year index point fluctuation with 1-year market capitalization volatility which will illustrate a magnificent sense of stock market circumstances. I am going to evaluate the DSEX broad index which is the most popular one. A securities exchange record is a mathematical device that permits financial backers to effectively evaluate the presentation of a particular gathering of monetary instruments, regularly shared. Since its motivation is straightforwardness, the file for the most part doesn't represent the money-related worth of its parts. It is basically a virtual measure, where the outright worth is just significant as a source of perspective point; the key viewpoint is the change seen over a period. Example: Assume the S&P 500 closes one day at 3,800 places, up from 3,715 focuses the earlier day. The general difference in the file over time is determined as $(3,800 - 3,715)/3,715 = 2.3\%$. This data assists financial backers with assessing the benefit of their speculations and contrasting it and different ventures. The progressions in a list are estimated in focus and address the weighted typical presentation of the costs of the offers that comprise the file. The weight assigned to each company in the index is typically determined by its market capitalization or the total value of its outstanding shares. Consequently, the bigger an organization's market capitalization, the more its presentation will impact the record's development (Camille Van Vyve, 2024). My trends in market capitalization and the DSE Broad Index graph going to be in 2023, January to 2024, January. On this stock exchange, there are 651 securities and 356 businesses listed. Securities traded on the stock exchange benefit from the listing's exclusive privilege. Among the recorded protections, there were 350 organizations, 36 shared reserves, 222 government bonds, 8 debentures, and 9 corporate bonds. The quantity of organizations comprises 33 banks, 23 monetary Foundations, 53 insurance agencies, and 241 different organizations (Bangladesh Bank, 2022).



It seems like there has been critical unpredictability in the DSEX record of the Dhaka Stock Trade. Stable Period (Jan 2023 - May 2023): The list remained generally stable during this period, fluctuating inside a tight reach somewhere in the range of 6214.6 and 6341.8. Minor swings may have been caused by common market factors like economic reports, corporate earnings, and investor sentiment. Mild Decline from June 2023 to December 2023: The index began to slowly but steadily decline beginning in June 2023. This decline could be credited to variables like monetary worries, international strains, or benefit taking by financial backers after a time of solidness. Proceeded with Solidness (Jan 2024 - Blemish 2024): The record remained generally stable in the principal quarter of 2024, floating around similar levels as the finish of 2023. Market sentiment, economic indicators, or company earnings reports could have influenced this period of stability. Unexpected Fall (Apr 2024 - May 2024): The main occasion in the information is the unexpected plunge in April 2024, with the list dropping from 6248.5 in Walk 2024 to 5824.6 in April 2024, and further declining to 5578.7 in May 2024. This sharp decay recommends a critical adverse occasion or series of occasions influencing the market. The vacillation in 2023 could have been observable however reasonable, while the falling in 2024 proposes a more extreme decay. This could be because of different factors like financial circumstances, market opinion, political dependability, or worldwide occasions affecting financial backer certainty.

The DSE Broad Index, often referred to as DSEX, serves as the benchmark index for the Dhaka Stock Exchange (DSE) in Bangladesh. It is a significant sign of the general well-being and execution of the country's value market. The DSEX is designed to accurately reflect the price movement of the listed companies on the DSE, and it does so by considering a significant portion of the total equity market capitalization. When an organization opens up to the public, its stocks can be exchanged uninhibitedly on the financial exchange. This implies that financial backers can trade divides between themselves, called the secondary market for stocks, and most exchange is finished through the stock exchange. The stock market existed in 1602, Amsterdam when it was the world's greatest sophisticated entity. Stocks and different sorts of securities are traded in "places" which is coordinated and managed and a plethora of exchanges today are online. They assume a significant part in the monetary framework by giving a stage to organizations to fund-raise by offering their stocks and bonds to the general population. In Bangladesh, DSE and CSE are the typical examples but The NYSE and Nasdaq are quintessential instances all over the world. There are significant trades around the world, for example, the London Stock Exchange, the Tokyo Stock Exchange, and the Shanghai Stock Exchange.

5.3 Over-the-counter market

They additionally give straightforwardness in the exchange system, giving constant data on protection costs, which is the reason it's so natural to find exceptional stock costs on pretty much any monetary news site. Stocks and other shares are additionally exchanged "over the counter" (OTC). These OTC business sectors are where you trade stocks straightforwardly with another financial backer, commonly without a similar degree of guideline or public examination. OTC exchanging includes an organization of merchants and sellers who haggle straight over PC organizations and by telephone. This kind of exchange is ordinarily utilized for more modest, less fluid organizations that may not meet the rigid posting prerequisites of the stock trades. This can make it more trying for financial backers to get solid data about the organizations they are putting resources into. Over-the-counter (OTC) market protections are exchanged without being recorded on an exchange. Securities exchange OTC through a dealer or broker practicing OTC business sectors. OTC exchanging assists little financial backers with entering the market. The ongoing circumstances of the OTC market in Bangladeshi organizations are among the parts that had been delisted and moved to the OTC (over-the-counter) market in 2009 on account of their non-functional status. After so lengthy, the Dhaka

Stock Trade (DSE) says finding six of the companies can't. The Monetary Express, nonetheless, couldn't find profiles of 10 organizations on the trade's website. Ten different organizations are recorded in the OTC market of the Chittagong Stock Trade (CSE). The greater part of OTC organizations had become public during the prime of the market in front of the 1996 accident when it was light for strange value enthusiasms for stocks. Looking back, Md Shakil Rizvi, a previous DSE president, expressed a large portion of these organizations had sick expectations and that financial backers had been hoodwinked into buying their portions." The then commission moved those non-performing organizations to the OTC market to keep those out of open eye," said Mr Rizvi. Of the 29 organizations, just Jessore Concrete has embraced a leave plan and saved Tk 75 million into the DSE record to repurchase shares from general investors. Individual financial backers held 39.77 percent of partakes in the once-concrete assembling business. DSE authorities said the organization had repurchased more than 70% of the public holdings. Another organization Arbee Materials has likewise thought of an offer buyback plan. According to a DSE official, who talked about state of secrecy, support chiefs hold a larger part of the offers in Arbee Materials, and that it will begin the buyback cycle soon (MUFAZZAL, 2023).

5.4 Key Aspects of DSEX

Here, I will elaborate on the key aspects of DSEX and its significance:

1. Comprehensive Market Representation: DSEX is viewed as the Expansive File of the Dhaka Stock Trade, and it assumes a vital part in the monetary scene of Bangladesh. This index serves as a representative snapshot of the performance of the broader equity market. It is designed to encompass a substantial portion of the listed companies, which is crucial

because it provides a comprehensive view of how the majority of companies are faring in terms of stock price movement.

2. Equity Market Capitalization: One of the defining features of DSEX is that it reflects approximately 97% of the total equity market capitalization in Bangladesh (Quadri, n.d.). Market capitalization is a key metric that combines the total market value of all listed companies' outstanding shares. By considering this metric, the DSEX provides an accurate and proportional representation of the market's valuation and performance. This indicates that the index assigns higher significance to firms with larger market capitalizations, as these corporations exert a greater impact on the overall industry.

5.4.1 Volatility of Dhaka Stock Exchange

Bangladesh stock markets have witnessed two landslide price falls in the last two decades (1996 and 2011). Our research shows abnormal volatility between 2009 and 2012, with the highest per-day volatility observed in the first half of 2011. The GARCH process found a volatility rate of 2.44% in 2011, and the highest standard rate deviation of return was 2.99% in 2011. We used the ARCH (m) model in 2004 and 2013 for volatility estimates, as the GARCH process was inapplicable. The results of the ARCH (m) model confirm reliable estimates of market volatility, 1.10%, and 1.46% respectively. Our research aims to identify factors affecting market volatility and its spillover effects in emerging markets.

Companies Struggling to Exit Stock Market: 29 companies, inactive for a decade, are yet to exit the stock market, leaving investors unable to sell their shares. Despite a directive from the securities regulator in September 2021, progress has been slow, with no set deadline for compliance. These companies were delisted in 2009 and shifted to the Over-the-Counter (OTC) market. However, the Dhaka Stock Exchange (DSE) can't locate six of them, and profiles for 10 are missing from its website. Additionally, 10 companies are listed in the OTC market of the Chittagong Stock Exchange (CSE). Most of these companies went public before the 1996 market crash, often enticing investors with unrealistic promises, according to former DSE president Md Shakil Rizvi. Only Jessore Cement has initiated an exit plan, repurchasing over 70% of public shares. Arbee Textiles is also planning a share buyback. Authorities have been working on exit plans, with three companies in advanced stages. Before exiting, companies must follow guidelines set by the Bangladesh Securities and Exchange Commission (BSEC) in December 2020. Investors' positions and dues owed by 19 companies can be assessed through DSE data. These companies need approximately Tk345.37 million to repurchase public stakes. Dr. Ahsan H. Mansur of the Policy Research Institute suggests accelerating the liquidation process to ensure investors are repaid. However, BSEC executive director Mohammad Rezaul Karim notes that extensions are sometimes requested, hence no set deadline has been given, but monitoring will be intensified for a swift exit (MUFAZZAL, 2023).

5.5 Category of organization

Classifications of Organizations and Settlement Cycles

A-Class Organizations: These organizations hold their Yearly Comprehensive gatherings (AGMs) routinely and have pronounced a profit of no less than 10% in the last scheduled year.

B-Classification Organizations: These organizations likewise hold their AGMs routinely yet have pronounced a profit of under 10% in the last scheduled year.

N-Category Businesses: These are recently recorded organizations, barring greenfield organizations. Their first dividend declaration and subsequent compliance following listing will be used to reclassify them.

Z-Category Businesses: These businesses either did not hold their annual general meetings, did not declare dividends based on annual performance, did not operate continuously for more than six months, or had losses that exceeded their paid-up capital after accounting for any revenue reserves.

Cycles of Settlement For A, B, and N Classes: Settlement Cycle: T+2, or today plus two business days For instance, if you buy shares on Sunday, you can sell them on Tuesday because the trade closes on Tuesday.

For Z-Classification: Settlement Cycle: T+3 (Today + 3 working days) For instance, if you buy shares on Sunday, you can sell them on Wednesday because the trade closes on that day.

Note: Settlement bars Fridays, Saturdays, bank occasions, and trade occasions (team, 2017).

Amending Edge Credit Rules to Relieve Negative Value

The protection controller and market administrators are cooperating to amend edge advance guidelines to forestall further expansions in regrettable value, which is vital for market soundness.

The Consultative Process and Draft Rules

A group of people from merchant banks, stock brokers, and the Bangladesh Securities and Exchange Commission (BSEC) has drafted rules that will apply to both merchant banks and stock brokers in the same way. Stock brokers are still evaluating the draft, despite merchant banks' general acceptance of the proposed rules and their feedback to the BSEC.

As of now, edge advances for vendor banks (under Edge Rules 1999) and stock intermediaries (under Edge Rules 1996) are administered by various guidelines. These current regulations do not take into account the fundamental strength of securities and lack specific eligibility criteria for both lenders and borrowers.

Significant Arrangements in the Proposed Rules

Investor Qualifications: Financial backers should have a base corporate share of Tk 1 million from the earlier year to fit the bill for edge credits.

Loan specialist Limitations: Moneylenders are denied from giving edge credits to their proprietors, holding organizations, leaders, or relatives.

Venture Rules: Contemplations, for example, venture security, monetary strength of organizations, stock liquidity, capital appreciation, risk factors, charge effect, and cost patterns should be considered prior to dispensing edge credits.

Mazeda Khatun, leader of the Bangladesh Vendor Financiers Affiliation (BMBA), focused on

the significance of uniform guidelines to forestall the abuse of credit offices and guarantee the wellbeing of the two banks and borrowers. Current Practices and Issues As of now, financial backers can't get credit against 'Z' classification organization resources yet can against 'B' classification stocks with a P/E proportion under 40, disregarding other central variables. This practice has resulted in negative equity traps for both lenders and borrowers due to the artificial inflation of low stock prices. Since the crash of the stock market in 2010, negative equity has been a major issue, frequently prompting selling pressure to adjust margin accounts and causing unexpected index corrections. Degree of Negative Value as of September 2023, the extraordinary negative value surpassed Tk 66 billion, a figure likely higher now because of market instability. Market administrators stress the earnest requirement for change. The Draft Rules Include Additional Provisions Limitations on Particular Investments: No edge credits will be considered interests in organizations that examiners portray as "not going concern." Organizations should have a base settled-up capital of Tk 300 million to qualify as marginable stock. Risk The board and Capital Ampleness: Risk-based capital adequacy ratios must be met by lenders. For transactions involving margin loans, separate bank accounts must be maintained. Before providing loans, each lender must establish a risk management committee and evaluate the credibility of clients. Saiful Islam, leader of the DSE Representatives Relationship of Bangladesh, underlined that tending to the weight of amassed negative value is fundamental for market dependability. He confirmed ongoing efforts to update margin loan regulations (MUFAZZAL, Rules for margin loans: Regulator, lenders consider reforms, 2024).

5.6 Analyst Coverage and Investor Preferences for High-Quality Companies

Analyst Coverage and Investor Preferences for High-Quality Companies and this is happening for a plethora of reasons. Investigator Inclusion and Financial Backer Inclinations for Great Organizations Moyer, Chatfield, and Sisneros (1989) suggest that security examiners screen administrative execution and that the intricacy of an's organization issues decides the number of experts following it. The promotion of monetary items is a significant industry, as shown by the significant payrolls of financier firms. Stoll (1993) states that in 1989, representatives got more than \$9 billion in pay, with an extra \$10 billion spent on administrative and managerial staff. Despite this, financial exchange cooperation is generally low; Mankiw and Zeldes (1991) report that just 27% of families own stocks (counting common assets), and only 48% of families with fluid resources of \$100,000 or more hold stocks. This

study recommends that financial backers favor great organizations over inferior quality ones. Financier firms answer this inclination by zeroing in their examiners and representatives on top-notch organizations. High-quality stocks are favored by investors for two primary reasons: they are associated with high expected returns, and institutional investors choose them to fulfill their fiduciary responsibilities. Cognitive biases are partly to blame for this preference. Proof demonstrates that financial backers frequently compare great stocks with high expected returns, an inclination noted by early experts like Graham and Dodd (1934) and Bernstein (1956), as well as later ones like Dreman (1977) and Shefrin and Statman (1986, 1995). According to Shefrin and Statman (1995), Kahneman and Tversky's "representativeness" heuristic is connected to this behavior. Therefore, financial backers in this setting look like "individual financial backers" as opposed to "delegate financial backers," as depicted by Brennan (1995). Judicious individual regulations likewise assume a part in the inclination for great stocks by growing their allure. These regulations require intermediaries and cash administrators to focus on great stocks to agree with guardian obligations, regardless of whether they could somehow or another uncertainty the insight of such ventures. This need can drive merchants to go about as though they favor excellent stocks to stay away from legitimate repercussions. In rundown, financial backers favor great stocks both to satisfy trustee obligations and on the grounds that they accept these stocks offer exceptional yields. This inclination works on merchants' showcasing endeavors. Subsequently, monetary examiners probably support merchants by zeroing in their examinations on top-notch organizations. Accordingly, it is anticipated that great organizations draw in more examiner inclusion than bad-quality ones.

Chapter 6

Learning Part

Learning Part During Internship

Throughout my internship, I underwent significant skill development, gaining expertise in several key areas:

Effective Communication with Team Members

Quite possibly of the most significant expertise I created was viable correspondence with colleagues. I learned to clearly express my thoughts, actively listen, and engage in constructive conversation. As a result, I was able to communicate ideas and feedback more effectively, which led to a more cooperative work environment for our team.

Enhanced Problem-Solving Skills

My critical thinking abilities were essentially upgraded as I experienced different difficulties that expected creative arrangements. By examining issues according to alternate points of view and applying decisive reasoning, I created procedures that resolved complex issues productively. This experience improved my skill to think in an intelligent way and act unequivocally under tension.

Advanced Knowledge of Financial Markets and Investment Principles

I acquired progressed information on monetary business sectors and speculation standards, which was significant for my job. This included comprehension of market patterns, monetary instruments, and speculation techniques. I also gained a deeper understanding of the financial sector by learning how to apply theoretical concepts to actual situations.

Analysis of Financial Statements

Learning how to analyze any organization's financial statements was a crucial part of my professional development. I was able to assess an organization's financial health and make educated decisions based on this analysis after becoming proficient in examining balance sheets, income statements, and cash flow statements.

Adapting to Corporate Culture

Another important part of my growth was adjusting to corporate culture. I figured out how to explore the elements of an expert climate, including grasping hierarchical qualities, standards, and assumptions. I was able to seamlessly integrate into the team and effectively contribute due to my adaptability.

Time and Mind Management

Successful time and brain the executives were fundamental abilities I created during my temporary job. I figured out how to focus on assignments, oversee cutoff times, and keep up with the center under close timetables. Furthermore, I created strategies to oversee pressure and keep a reasonable mentality, which worked on my general efficiency and prosperity.

Proficiency in MS Word, MS Excel, and MS PowerPoint

I proved to be extremely proficient in using Microsoft Word, Microsoft Succeed, and Microsoft PowerPoint. These devices were basic to my everyday tasks, and I sorted out some ways to utilize their general components to make capable chronicles, perform complex data assessments, and convey persuading presentations. My proficiency and the quality of my results were greatly enhanced by this capability.

Fast Typing Skills

Ultimately, I further developed my composing speed, which permitted me to work all the more productively. Writing documents, writing reports, and handling communication tasks with speed and accuracy were all made easier by this ability.

Industry Information and Judicious Snippets of Data

Expertise in the Field and Practical Advice Skill in the Field and Commonsense Guidance Receptiveness to genuine industry practices was a gigantic element of my brief position. I gained practical insights into the most recent trends, challenges, and best practices in [specific industry or sector]. This knowledge was complemented by interactions with mentors and industry professionals who provided insightful professional counsel. As a result, I now have a thorough understanding of how theoretical concepts are applied to real-world situations.

Swift and Prompt Work Ethic

I learned how to avoid stumbling in my work at the office by being swift, fast, and prompt in my daily tasks. This involved streamlining my workflow, anticipating potential obstacles, and addressing them proactively. This approach ensured that I remained productive and efficient, consistently meeting or exceeding expectations.

Chapter 7

Findings, Recommendations

and

Conclusion

7.1 Findings

- The absence of a mobile trading app has been shown to cause, lower client engagement, and potential revenue losses for the brokerage firm. In contrast, clients face inconvenience and missed investment opportunities. Consequently, the critical role of a robust mobile trading platform in maintaining competitiveness and client satisfaction has been emphasized.
- The business has been hindered because United Securities investors do not focus on long-term investments and reluctance among sponsors to commit long-term hinders business growth at United Securities Ltd.
- Nowadays, BO accounts can be opened at a brokerage house as well as online from home, but this process has not been incorporated by United Securities. The convenience of online BO account opening is offered by other brokerage houses, leaving United Securities at a disadvantage due to their lack of this feature.
- Transparency issues may be caused by the absence of financial statements on United Securities' website, leading to reduced investor trust and confidence. Potential investors might be deterred, impacting the firm's ability to attract and retain clients, and raising regulatory compliance concerns.

7.2 Recommendations

- ✓ It is praised that United Securities Ltd. developed a user-friendly mobile trading app with advanced features like real-time updates and personalized alerts, conducted extensive user testing to ensure client satisfaction, and promoted the app through targeted marketing to enhance client engagement, maintain competitiveness, and prevent potential revenue losses.
- ✓ It is suggested that incentive programs be implemented by United Securities Ltd. to reward long-term investments, such as offering lower fees, higher interest rates on long-term holdings, or exclusive investment opportunities. Educational campaigns should be conducted to highlight the benefits of long-term investing. Strengthened relationships with sponsors should be fostered to encourage long-term growth commitments for mutual success.
- ✓ The fact that United Securities Ltd. makes it recommended. integrate the online-based BO account opening interaction. This execution would adjust the firm to industry principles, upgrade client comfort, and diminish the serious hindrance presently faced because of the shortfall of this component. Taking on this interaction is fundamental for further developing client fulfillment and market intensity.
- ✓ To address straightforwardness issues, it is suggested that United Securities Ltd. speedily distribute their fiscal summaries on their site. This activity will assist with building financial backer trust and certainty, draw in and hold clients, and guarantee consistency with administrative prerequisites. Straightforwardness is essential for keeping a positive standing and cultivating long-haul associations with financial backers and administrative bodies.

7.3 Conclusion

My internship experience at the has been an enlightening and transformative journey, deeply immersed in the stock markets. Throughout my internship, I have gained valuable insights into the intricacies of the financial industry and stock market operations. This section offers a comprehensive overview of my experiences, contributions, and key takeaways from this internship. A significant part of my internship was dedicated to market analysis and research. I actively participated in monitoring market trends, analyzing stock prices, and evaluating the performance of various companies. This exposure allowed me to comprehend the factors influencing stock price movements and provided me with practical knowledge in technical and fundamental analysis. My internship was not just a period of observation; it was a transformative phase of professional growth. I honed my skills in market analysis, research, and data interpretation. Additionally, I gained insights into the importance of discipline, time management, and effective decision-making in the fast-paced environment of a brokerage house. The brokerage house climate gave me significant experiences in the significance of cooperation. Collaborating with colleagues and learning from their experiences was instrumental in expanding my knowledge and building a network within the industry. The stock market is known for its volatility, and my internship experience allowed me to witness and navigate through market fluctuations. This firsthand experience reinforced the need for adaptability, resilience, and the ability to make informed decisions in a rapidly changing market. In conclusion, my internship at the brokerage house in United Securities Ltd. has been a transformative and educational experience. It has deepened my understanding of the stock market, honed my analytical and communication skills, and enriched my knowledge of financial markets. This internship has prepared me for a career in the financial industry and has equipped me with practical skills and insights that will be invaluable as I continue to pursue my professional aspirations. I am grateful for the opportunities provided during this internship and look forward to applying 10 the knowledge and experiences gained here to future challenges and endeavors in the world of finance.

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