



**Daffodil**  
*International*  
**University**

**Internship Report on**  
An Analytical Study on the Profitability and Efficiency of Listed  
Companies: A case study on Amar Securities Limited

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**Submission Date: 08 October, 2025**

# Letter of Transmittal

Date: 08.10.2025

Ms. Shah-Noor Rahman

Assistant Professor

Department of Business Administration

Daffodil International University

Subject: Application for submitting the Internship Report.

Honorable Mam,

With due respect to inform you that I would like to submit my internship report entitled: An Analytical Study on the Profitability and Efficiency of Listed companies: A case study on Amar Securities Limited. I am too much grateful to you for giving me the opportunity to prepare this report. I strongly believe that this practical knowledge about the Capital Market is a very useful asset in my life. I followed to put my best effort to prepare this report according to the rules and regulations of Daffodil International University.

I hope that you would be kind enough to consider any mistakes in preparing this Internship report.

Thanking You

Sincerely Yours



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Md. Ahsanul Haque Mollick

ID- 221-11-1556

61<sup>th</sup> batch

Department of Business Administration

Daffodil International University

# Certificate of Approval



I am pleased to certify that the Internship report on “**An Analytical Study on the Profitability and Efficiency of Listed Companies: A case study on Amar Securities Limited**” conducted by **Md. Ahsanul Haque Mollick** is bearing **ID No: 221-11-1556** of the Department of Business Administration has been approved for presentation and defense/viva-voce. Under my supervision, Md. Ahsanul Haque Mollick worked with the Amar Securities Limited Corporate Branch as preparing the Internship Report.

I am pleased to hereby certify that the data the findings presented in the report are the authentic work of Md. Ahsanul Haque Mollick. I strongly recommend the report presented by Md. Ahsanul Haque Mollick for further academic commendations and defiance/viva-voce.

Md. Ahsanul Haque Mollick bears a strong moral character and a very pleasing personality. It has indeed been a great pleasure working with him. I wish him all success in life.

A handwritten signature in black ink, appearing to be "Shah", written in a cursive style.

.....  
Supervisor

Ms. Shah-Noor Rahman  
Assistant Professor  
Department of Business Administration  
Daffodil International University

## Student Disclaimer

I, do, hereby solemnly declare that the internship report on “**An Analytical Study on the Profitability and Efficiency of Listed companies: A case study on Amar Securities Limited**” has been prepared by me and has not been previously submitted to any other University / College / Organization for any academic qualification.

I, further undertake to indemnify the University against any loss or damage arising from a breach of the foregoing obligation.

Thanking You

Sincerely Yours,



.....  
Md. Ahsanul Haque Mollick

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# Acknowledgment

I extend my sincere gratitude to Ms. Shah-Noor Rahman, Assistant Professor, Department of Business Administration, for his unwavering guidance and insightful observations throughout the entirety of my internship report. His enthusiasm played a pivotal role in enabling me to compile this comprehensive document.

I would also like to express my appreciation to Dr. Md. Azizur Rahman, Associate Professor & Head for her valuable contributions and support during my internship. Their expertise and encouragement significantly enriched my learning experience.

I am indebted to the authorities of Amar Securities Limited. for providing me with the opportunity to gain practical experience and for sharing their knowledge and expertise.

I want to thank my family, friends, and others who kindly offered to help me get ready for this report.



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# Executive Summary

This internship report, "**An Analytical Study on the Profitability and Efficiency of Listed Companies: A Case Study on Amar Securities Limited,**" investigates the impact of capital market fluctuations on investor behavior and the function of brokerage services in facilitating investment decisions.

The study utilizes firsthand insights from my internship at Amar Securities Limited and secondary data from market reports and publications. The findings show that volatility has a big effect on how short-term investors act, often making them make judgments based on their emotions and impulses. Long-term investors, on the other hand, pay more attention to the basics.

Amar Securities Limited helps solve these problems by doing research, giving advice, and helping investors. The report says that more financial literacy and good advice are necessary for making better decisions when the market is unstable.

This internship gave me useful hands-on experience with how the capital markets work, how investors think, and how brokerage houses deal with volatility.

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# **Chapter One**

## **Introduction**

## 1.1 Background of the Report

People think that capital markets are a good sign of a country's economic success because they let people invest and businesses get money at the same time. Bangladesh's stock market has grown a lot over the years because many brokerage firms have opened offices there. Amar Securities Limited (ASL) is one of the most well-known ones. It is one of the best security companies that helps people buy and sell stocks, gives them financial advice, and keeps track of their money.

The two most important things that determine whether a publicly traded company in the capital market can stay in business and grow are how well it runs and how much money it makes. People who wanted to invest or who already had to know all of this to make good decisions. This analysis aims to assess Amar Securities Ltd.'s profitability and operational efficiency in relation to industry averages.

We will also look at some financial metrics, such as Earnings Per Share, Price to Earnings Ratio, Return on Assets (ROA), and Return on Equity (ROE). These might help us find out how well the company is making money. The bank's management will also be looked at by looking at things like the cost-to-income ratio and the asset-utilization ratio. Lastly, we'll look at the ASL and see how it stacks up against other top vendor standards and leaders in the financial services industry. The report also tells us what Amar Securities Limited is doing and how well it is doing in the capital market of Bangladesh.

## 1.2 Rationale of the Report

The best way to make what you learn in school related to what you are doing on the job is by getting some hands-on work. Internships allow students to apply what they have learned in school and learn directly from the business. This is how they develop skills like confidence, communication and analytical problem-solving.

While I was working on my graduation, I also got to do an internship at Amar Securities Limited (ASL), one of the best securities firms in Bangladesh. My academic supervisor, Shah-Noor-Rahman, Mam, gave me the topic "An Analytical Study on the Profitability and Efficiency of Listed Industries: A Case Study on Amar Securities Limited

This immersion experience has been a great way for me to put what I've learned in school into practice in the real world. More importantly, it has shown me how important the capital market and advisory firms like ASL are to investors when things are uncertain. This hands-on experience will probably help me in my future career, especially in finance and securities.

## 1.3 Significance of the Study

The study is significant as it facilitates the development of an analytical comprehension regarding what profitability and efficiency may indicate about the health and growth potential of publicly traded industries. These metrics are basic signs of financial health and operational success, and having access to this information can be helpful for everyone involved, including investors, public policymakers, industry leaders, and academic researchers. Investors need to know how profitable or efficient listed industries are so they can make smart choices and protect their investments. The study compares the financial performance of different industries and can help you find the ones that are doing the best for your investments. Investors can use the comparative analysis of profitability ratios, return metrics, and efficiency to spread out their investments. The study shows executives in industries where the operation is strong and weak, which they can use to make things more efficient. Also, the study's results can help with strategic decision-making in areas like increasing profits and lowering operating costs, which can lead to long-term growth and a more competitive market. Policymakers and regulators can also use the subsidized insights on industry profitability and efficiency for policy research to promote competition, efficiency, and transparency in markets. The study may also be useful for academics who are looking into emerging markets and the link between efficiency and profitability.

## 1.4 Objective of the Report

### **Main Objective:**

The main objective of the study is to scrutinize the Financial Performance of selected listed companies

to make investment decision.

### **The other objectives of this study are: -**

- To examine the financial operations and assess the financial status and performance of selected listed companies.
- To calculate the financial ratios and evaluate performance based on interpretations.
- To suggest better ways for enhancing the performance of the Bank.

## 1.5 Methodology of the Report

The report is based on both primary and secondary data.

- **Primary Data:** Collected through direct observation during internship, discussions with officials of Amar Securities Limited, and informal interviews with investors.
- **Secondary Data:** Obtained from DSE publications, annual reports, financial journals, company websites, and relevant literature.

## 1.6 Limitation of the Study

This study provides significant insights into the profitability and efficiency of listed industries; however, it possesses several limitations that warrant consideration. First, the availability and reliability of data depend on financial reports that are available to the public. These reports may not always be accurate, complete, or up-to-date. Some businesses might leave out some financial information, which could change the analysis. The study is also limited by the time frame of the data, which means it might not show long-term trends or the full effect of short-term changes in financial performance. Changes in government policies, the economy, and the global market can all affect profitability and efficiency, but these are things that the study can't control. Additionally, variations specific to industries complicate the generalization of findings across sectors characterized by distinct operational models and regulatory frameworks. The study mainly looks at financial metrics and doesn't pay much attention to non-financial factors that are also important for success in the industry, like customer satisfaction and innovation. Comparative analysis can be useful, but it might not always make sense because industries are so different from each other. Finally, the case study of Amar Securities Limited may not accurately reflect the entire securities industry or other listed sectors, as the performance of individual companies can vary significantly due to their internal strategies and prevailing market conditions. When you look at the study's results, you should remember these limits.

## **Chapter Two**

# **Overview of Amar Securities Limited**

## **2.1 About Amar Securities Limited**

Amar Securities Limited is now a very important part of the Daffodil Family. It was made to give all kinds of capital market services to both individual and institutional investors. ASL's goal from the start was to offer a brokerage service that met international standards. It helps people and businesses from all over the world who want to invest.

Bangladesh's two biggest stock exchanges are the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE). Both have Amar Securities Limited on their listed. It is also a member of the Central Depository Bangladesh Limited (CDBL), which means it can hold money for other people. With this membership, the company can help customers set up and keep up their beneficiary owner (BO) accounts.

"The workers at Amar Securities Limited are what makes it so strong. “.” The team makes sure that every service meets the right standards and follows the rules by being honest, well-informed, and open. The company has also started using new technology to make things run more smoothly and to keep up with the changing needs of both local and international investors.

It says that ASL does a lot of research and analysis of the market in addition to letting people buy and sell stocks. This lets investors take advantage of new market trends and chances as they come up. These services not only make the client feel like they are getting more value, but they also make ASL a trusted partner in Bangladesh's capital market.

Private investors will hear more from Amar Securities Limited because it is always putting its clients first, following the rules, and coming up with new ideas. They can be friends with their customers, who "last forever and are very happy."

## **2.2 Vision & Mission**

Amar Securities Limited wants to be known as one of the best and most trusted brokerage firms in Bangladesh. They do business with honesty and integrity. By giving investors good advice and great customer service, we work hard to earn their trust.

## Mission

Amar Securities Limited is committed to offering investors a robust and reliable platform by executing the following tasks:

- Offering customers an inexpensive and realistic trading service.
- Develop and maintain trust-based, long-term relationships with investors that are transparent and reliable.
- Additionally, it has adopted itself to play a role as an investment center of the world and promote global market-breadth.
- No Compromise to Rule by Law and Ethical Management For the integrity of capital market, we will strictly implement our rules.
- Providing intelligent research and investment commentary to support smarter investor decisions.
- Academic Qualifications Revised Processes – Continuous learning process to improve the overall client experience.
- Providing total, one-stop solutions by utilizing the latest cutting-edge technology.

## 2.3 Core Values

The culture, morals, and dedication to client success of Amar Securities Limited are all reflected in its core values:

- Service Excellence – Striving to deliver the highest standards of client service.
- Integrity and Professionalism – Conducting business with honesty, fairness, and accountability.
- Compliance means following all rules and standards set by the industry and the government.

Enjoyment: Cultivating a positive, inspiring workplace.

- Collaboration: Getting people at every level of the company to collaborate and support one another.
- Understanding and Approachability: Building strong, supportive, and lasting relationships with clients.

- Energy and Action – Driving growth through proactive, dynamic, and forward-thinking initiatives.

## **2.4 Products and Services Offered by Amar Securities Limited**

Amar Securities Limited offers a complete range of services appropriate for retail, institutional and foreign investors. The main services include:

### **Stock Brokerage Service:**

ASL is the instrument for trading securities at Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE). Investors can use the service in an interoperable manner online and offline.

### **Depository Participant (DP) Services**

As a central depository member of the Central Depository Bangladesh Limited (CDBL), ASL offers BO account services, like account opening/maintenance and dematerialization/re-materialization/exchange/transfers of securities.

### **Research-Based Advisory Services**

The company provides guidance for investors considering future opportunities in the equities and hands-free portfolios.

### **Mobile Trading Platform**

ASL offers a quick and easy-to-use Mobile Trading platform with price alerts, personalized watchlists as well as intuitive capabilities such as seamless contact integration that enables clients to trade on-the-go, keep an eye on their portfolio and access research reports at the tip of their fingers.

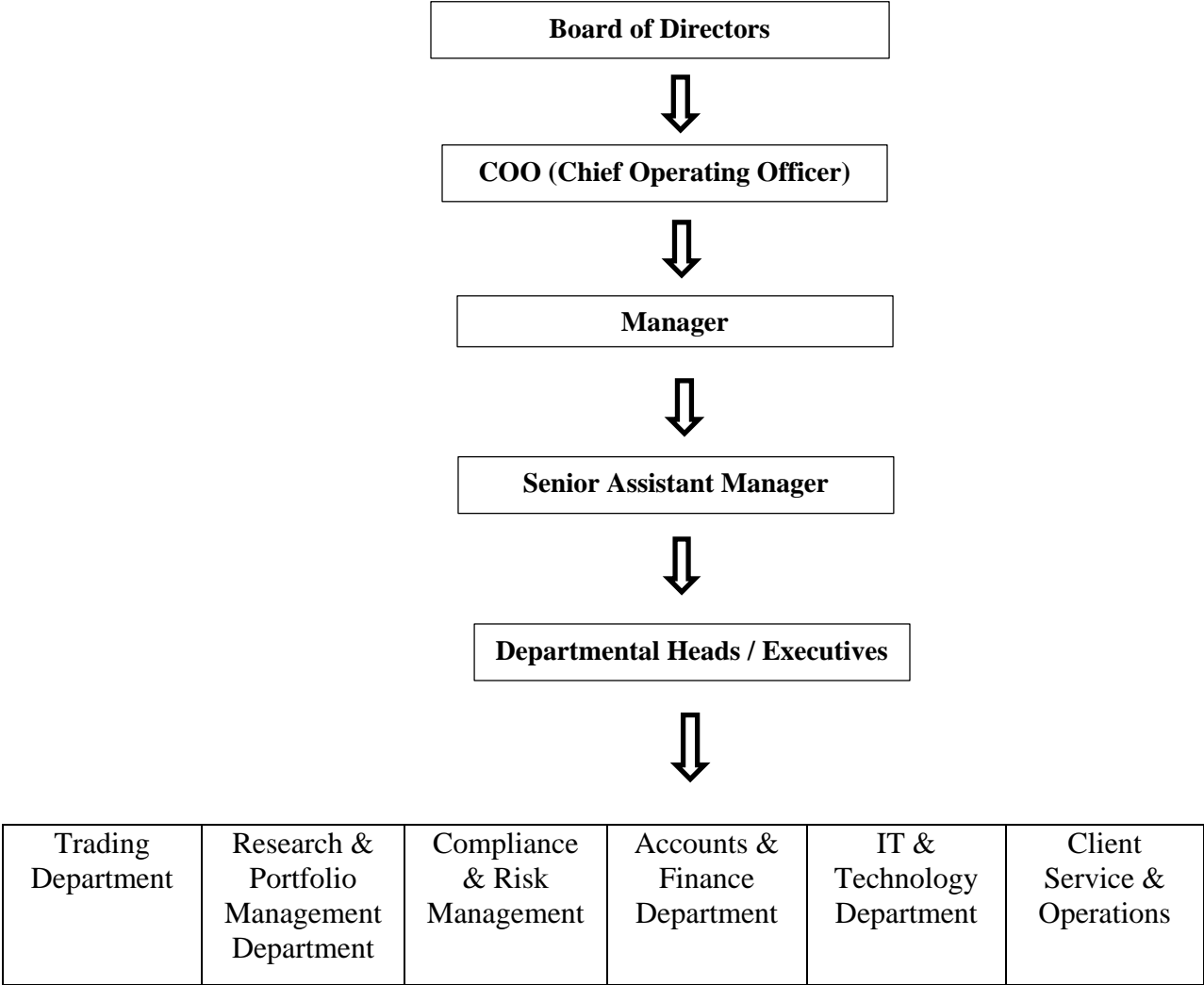
### **IPO Application Services**

Amar Securities help the customers in submitting an IPO application, also he engages you throughout the process until result on your subscription.

### **NITA Service (National Investor Tax Automation)**

Amar Securities Limited assists with tax compliance and runs your investment-related taxes smoothly using NITA services.

## 2.5 Organizational Structure and Management



### Board of Directors

The Directors give overall strategic direction, governance and policy guidance. They are to ensure the ASL operates in an ethical manner, consistent with its vision, mission, and regulatory standards.

### COO (Chief Operating Officer)

Chief Operating Officer manages all activities and carries out policies established by the board. The Board of Director makes certain that the company meets its objectives for performance as well as client satisfaction, applies with regulatory requirements.

## **Manager**

At Amar Securities Limited (ASL), a manager is a key leadership position in a department or business unit. Managers oversee the day-to-day operation of their department, ensure staff performs efficiently and meets standards in tasks as well as be an information source for the company.

## **Senior Assistant Manager**

The Senior Assistant Manager (SAM) at Amar Securities Limited is responsible and is instrumental in providing a link between management and operations activities of departments. The SAM assists department heads in the planning, management and implementation of department operations to achieve performance targets.

## **Departmental Heads / Executives**

- **Trading Department** – Handles client transactions on DSE and CSE, ensures smooth execution of buy/sell orders, and manages market operations.
- **Research & Portfolio Management Department** – Provides market analysis, investment recommendations, and technical research for clients.
- **Compliance & Risk Management** – Monitors regulatory compliance, internal controls, and risk mitigation measures.
- **Accounts & Finance Department** – Manages financial reporting, bookkeeping, and budgeting.
- **IT & Technology Department** – Maintains trading platforms, mobile applications, and digital infrastructure.
- **Client Service & Operations** – Manages client queries, BO accounts, and day-to-day administrative support.
- **CDBL Department** – Manages the electronic settlement of securities, ensures the dematerialization and dematerialization of shares, maintains accurate records of securities ownership, and oversees the smooth functioning of the electronic infrastructure for the capital markets in Bangladesh.

## **2.6 Role of Amar Securities Limited (ASL) in Bangladesh Capital Market**

Amar Securities Limited Amar Securities Limited (ASL) is an active and dynamic contributor to the growth of the Bangladesh capital market by offering professional brokerage services, research and advisory work which increases market efficiency, transparency and liquidity. It ensures more efficient market by providing liquidity to investors for trading securities in DSE and CSE, contributes to price discovery process of securities thereby adding value to the financial markets through lower transaction cost which helps increasing invest flow into the system p.c. it reduces market friction etc. By practicing ethical business conduct, achieving regulatory compliance and by providing professional guidance ASL creates investors' confidence promoting involvement of individuals as well as institutions. Its research and advising services, with information from market analysis to technical reports and investment recommendations, support clients in decision-making process while keeping guessing to a minimum. ASL also promotes foreign investments by helping foreign investors to understand regulatory requirements and easing the course of investment into Nepal. Through the use of an online and mobile trading platform, which allows individuals to invest in investment strategies that are traditionally available only to institutional clients, the firm is bringing a new level of transparency and efficiency to investing. Additionally, ASL also enhances markets by encouraging market education and developing financial literacy skills, leading investors towards awareness and comprehension of market operations and attracting more professional investors to decrease the volatility from uninformed trading. ASL in totality bridges the gap between funds and investors by not just acting as a brokerage and advisory agency but also a market enabler, supported by technology, research & ethical business practices to serve as the preferred service provider for both domestic & foreign investors.

## **Chapter Three**

# Internship Role & Responsibilities

## 3.1 Role & Responsibilities

During my internship at the Amar Securities Limited, I was exposed to the operations of capital market by providing me with multiple tasks. My key responsibilities included:

### Client Interaction and Service

- Helped client to open and operated BO Account.
- Assisted investors in IPO applications.
- Provided customers with routine trading advice over online and mobile platforms

### Documentation and Compliance Support

- Assembled and verified responsible Know Your Customer (KYC) documentation.
- Maintenance of records in accordance with BSEC and CDBL regulations.
- Supported back-office personnel in transaction reports and statements work-up.

### Trading Support

- Watched and assisted with the execution of buy/sell orders.
- Noted the movement in prices and helped develop trade ideas for clients.
- Familiar with daily settlement and reconciliation processes.

### Research and Market Observation

- Keep an eye on DSE news as well as market watch, rights declarations.
- Facilitated the gathering of information for surveys, research and reporting.

## 3.2 Rationale of those roles and responsibilities

The tasks and responsibilities I had during my internship at Amar Securities Limited (ASL) were designed to help me learn both practically and theoretically about how a brokerage house works. It helped me put what I learned in school into practice, which was very helpful.

### A. Learning in Steps:

I started with some of the easier jobs, like doing market research, helping clients, and running the business. These basic tasks helped me understand what happens at a brokerage. As I became more sure of what their school could teach me, I was given the chance to learn more about some of the harder subjects, like managing a portfolio and figuring out how much risk to take. This slow way of learning was a great way to get better and more comfortable with different parts of the job.

B. Core Functions of Brokerages exposure: One of the best things about my internship was being next to the trading and research teams. I had helped with writing market updates, keeping an eye on trends, and making deals. These real-world tasks taught me more about what it's like to be a broker than just reading about it in books.

C. Working with Clients: I became aware of how important it is to communicate with people in this field after speaking with clients. I could give clients investment advice, talk more about market trends, and assist them in making wise decisions. The experience improved my communication skills and taught me how important it is to build trust and a solid rapport with your customers in this line of work

D. Networking and mentorship: I met people in my field at various levels when I was at Amar Securities Limited. The senior staff made me work closely with them and tell them what I learnt. This helped me learn more about the brokerage company and given me advice that I would utilize in my future job. What they stated made me start to think more strategically about the banking industry.

E. Learning new skills: I learnt how to pay attention to details, be organized, and deliver outstanding customer service because I had so many various tasks there, I also understood how the company worked by getting to know the tools and processes it used. I also learned how to organize things and solve problems, which are two skills that are highly useful in any job in finance.

# **Chapter Four**

## Key Learning and Experience

## 4.1 Key Learning

I learned things at Amar Securities Limited (ASL) that I wouldn't have learned in books. Through hands-on experience, I learned a lot about the brokerage business, the financial markets, and how to help clients. Here are some important things I learned during my internship:

**Managing Client Connections:** I learned how important it is to talk to clients clearly and get to know them better. When I talk to clients in person, it really helps me learn how to listen carefully, understand their financial situations, and give them advice that fits their needs. When giving clients financial advice, I've learned how important it is to be honest and build trust with them.

**Risk Management and Compliance:** I learned more about how important rules and risks are in the securities industry. I figured out how to make sure that every transaction and client activity followed the rules by doing it myself. The experience I had really showed me how making mistakes on paperwork and not following the rules can hurt your finances and your reputation.

**Portfolio Management:** One of the best parts of my internship is that I get to work with the team that takes care of portfolios. I helped keep an eye on client portfolios and make sure they were in line with what the markets were doing. I learned about asset allocation and diversification, as well as how to make investment decisions, at that time.

**Operational Efficiency:** I also learned how important it is to be efficient and how much work it takes to make sure our transactions go smoothly. Before that, I helped with processing and documenting client transactions and worked with different teams to make sure the service was delivered on time. This experience helped me understand how brokerage firms set things up so they can keep working.

## 4.2 Rationale for Those Roles and Responsibilities

I had an internship that gave me the right kind of work and exposure to learn a lot about how a brokerage shop works. Here's why we're doing these tasks:

**Building Foundational Knowledge:** I started with the smaller tasks, like talking to clients and doing market research, to get my foot in the door. These taught me the basics of the industry, which I had to learn before I could move on to more difficult tasks like managing a portfolio and evaluating risk. This way of learning step by step really helped me understand how the business worked and how it was built from the ground up.

**Exposure to Core Functions:** Working in roles like trading, portfolio management, and compliance helped me understand how a brokerage firm works at its most basic level. By working closely with different teams, I learned how all the departments work together to help clients and keep risks under control. This big-picture view helped me see how crazy the financial markets can be.

**A. Client Approach:** This is the very essential thing of a corporate Person. When I get e job maintain the clients this Sector so this skill is need to a good carer. In my internship time I properly maintain this thing and also learned other college

**B. Learning About Compliance and Risk Management:** Working in compliance and risk management taught me how vital it is for the securities business to follow the rules. It also revealed how brokerage firms handle risks to safeguard their consumers and their own operations. This was a very significant event for learning how the laws and rules that control financial markets work.

**C. Hands-On Learning:** The operational work and management of the portfolio were meant to give me real-world experience in a brokerage operation. Because I had all this hands-on experience, I could connect what I learned in class and from reading with what I saw in real life. So, the internship was a great way to bridge the gap between theory and practice.

## 4.3 Connection with Academia

It became a direct link between what we learned in class and what we could do in real life. My internship at ASL took that connection to a whole new level. The finance, investment analysis, and risk management classes I took were a great match for the work I did as an intern at ABT. For instance:

**Market Research:** The technical and fundamental analysis I learned in my finance classes really came to life when I had to do market research. I used these methods to look at trends and try out different assets.

**Risk management:** My academic knowledge of risk management was very helpful for the tasks I did, which included finding compliance and market risks. I would know how to use a theoretical model to look at the real market.

**Portfolio Management:** I used the ideas I learned about portfolio management when I kept track of my clients' investments and changed their portfolios when the market changed. I learned more about what I learned in class by seeing how asset allocation strategies work in the real world.

**Client Relations:** Dealing with clients put my negotiation and customer service skills to the test. I used the social skills I learned to make presentations about hard financial ideas that were easy to understand and to take care of my clients' needs.

## **Chapter Five**

# Critique and Reflection

## 5.1 Critical Reflection on Internships

When I was an intern at Amar Securities Limited (ASL), being an analyst in the Research Department gave me a great chance to learn about the market in a hands-on way. This chance let me put what I learned into practice, especially in market research, investment analysis, and giving advice to clients.

### **The good things about the internship are:**

**Experience with in-depth market research:** As an analyst, I learned a lot about the complex parts of market research and analysis and I also got better at doing research. It wasn't just a chance to learn how to think critically about financial data and how it affects decisions.

**Access to Financial instruments and facilities:** I learned about a lot of financial instruments and ideas while I was working in the research department. It was very hands-on, and I felt like the theories and models I had learned in school were really being used to look at the market. It helped me learn about technical analysis and financial modeling.

**Understanding the Decision-Making Process:** I worked in a research group and saw how market research and financial information can change people's minds. I learned how analysts tell senior management what they find and how those reports are used to make investment decisions. This was true as long as I knew how important research was to a brokerage.

### **Things to Work On:**

**Exposure to Advanced Analytical Tasks:** I was only doing basic research and analytics, so I didn't get to do any more advanced work like trading algorithm strategies or complicated statistical modeling. It would have been helpful for me to learn more about those advanced analytical methods, and I could have done a better job in a brokerage research role.

**Dealing with clients:** I may have worked behind the scenes doing research, but I didn't have as much direct contact with clients. In the (distant) future, I would like to work more with clients so that I can see how they use research and analysis from companies like ASL to make investment decisions.

## 5.2 Key Difficulties Encountered in Internship

### **Getting used to a fast-paced research setting:**

It can be hard to keep up with the changes in the financial markets every day and the new data that comes out. It was hard to quickly sort through a lot of data and make the reports that senior management needed. It took me a while to get used to the sound of the tempo, and I had to figure out how to do my priorities.

### **How to Handle Market Volatility:**

Market volatility was one thing that messed up the calculations. It was hard to make predictions and suggestions with confidence in markets that changed quickly, like the ones in the last quarter. I had to deal with the stress and uncertainty of doing market analysis in unstable conditions and make sure the results were correct.

## **5.3 Learning from Challenges**

**Improved Time Management and Prioritization:** The research department had a lot going on, which pushed me to become more efficient and learn how to juggle multiple tasks at the same time. I figured out how to divide large research projects into smaller, easier sections and tackle the most crucial ones first. This could really help down the line, particularly if you end up in a place with strict deadlines.

**Adjusting to shifting markets:** Navigating market fluctuations has helped me remain composed during stressful times and maintain clarity when faced with uncertainty. I've realized that having a variety of research is really important, particularly when the markets are unpredictable. I realized how crucial it is to constantly monitor the market for new information.

**Data Processing: Focus on the Details:** It was really tough to enhance data quality, which highlighted just how crucial it is to be meticulous during research. I found out that even tiny errors in data analysis can lead to significant costs. This has made me more cautious with my research, and I've found myself needing to verify a piece of information several times before coming to a conclusion.

## 5.4 Overall Reflection of Capital Market Volatility and Its Impact on Investor Decision-Making

One of the most important things about financial markets is that they change all the time. This has a big effect on how investors behave and what they choose to do. During my internship at Amar Securities Limited (ASL), I saw how changes in the market change investment strategies and the way investors think. Looking back, I can see how hard it is for both investors and advisory firms to make good choices when things are unstable.

It can be hard to figure out why the market changes. There are many things that make the capital market unstable, such as economic indicators, geopolitical events, investor sentiment, and global economic trends. Changes in price can make asset prices go up and down quickly, which can be good or bad for investors. But many investors might feel scared, anxious, and unsure because the market keeps changing. This emotional reaction can have a big effect on their choices, and it might even make them act on impulse, which could hurt their long-term financial goals.

**What Advisory Firms Do:** When the market is very volatile, advisory firms like Amar Securities Limited help investors a lot. Advisory firms do research and analysis to give investors advice that helps them make smart, data-driven decisions. I saw how ASL helped its clients by keeping them up to date on market conditions, investment strategies, and risk management during my internship. ASL gave investors information about how the market works and clear advice, which helped them make better long-term decisions and feel less emotional about changes in the market.

It's very important to handle risk! I learned that it's very important to know how to deal with risk in markets that are always changing. To avoid big losses in their portfolios, investors should use good risk management techniques like hedging, spreading their money around, and setting clear investment goals. While I was at ASL, I saw how the company helped clients manage risk by making sure their investments were spread out over different sectors and asset classes. This is called diversification of a portfolio. This method helps keep the market stable and protects against sudden changes.

**How market volatility affects investment strategies:** Investors should think about changing their investment strategies when the market is hard to predict. Some people might see volatility as a chance to buy things at lower prices, while others might be more careful to avoid losing money. When things are like this, it's important to stay up to date, stick to your plan, and keep your long-term financial goals in mind if you want to be a successful investor. ASL helps clients figure out how much risk they can handle and then changes their portfolios to match during times of high volatility. This shows how advisory firms can help investors make better choices.

**Chapter Six**  
Analysis of Securities Trading and Investment  
Practices at Amar Securities Limited

## 6.1 Introduction

The review looks at the company's most important jobs, like filling orders, coming up with trading plans, doing market research and analysis, managing risk, and helping customers. In this reflection, I will look at the company's point of view on trading securities for professionals who can't meet their clients' needs or who don't take the initiative.

## 6.2 Trade Execution and Market Conditions

**Trade Process:** The business uses an integrated trading system to trade for its customers. They take orders electronically and make sure that trades happen quickly so that execution time doesn't slip.

The market conditions at the time of the internship (a slow economy and a lot of volatility) had a big impact on the trading strategies that were most popular. Amar Securities Limited had to act quickly when the markets changed, so they used a trading strategy that avoided risk. For instance, when the markets are going down, the company pushed low-risk securities to protect clients' portfolios.

**Trading on Technology:** Amar Securities Limited uses the latest online technology to give customers access to real-time market data and execute orders with very little delay. This, along with automation and the ability to avoid human decision, made trading faster but less useful for the client.

## 6.3 Market Research and Investment Strategies

**Investment Strategy:** The company uses both Fundamental and Technical analysis to choose its investments. What is the difference? Fundamental analysis looks at a company's finances, management, and position in its industry. Technical analysis, on the other hand, looks at patterns in stock prices and trading volume.

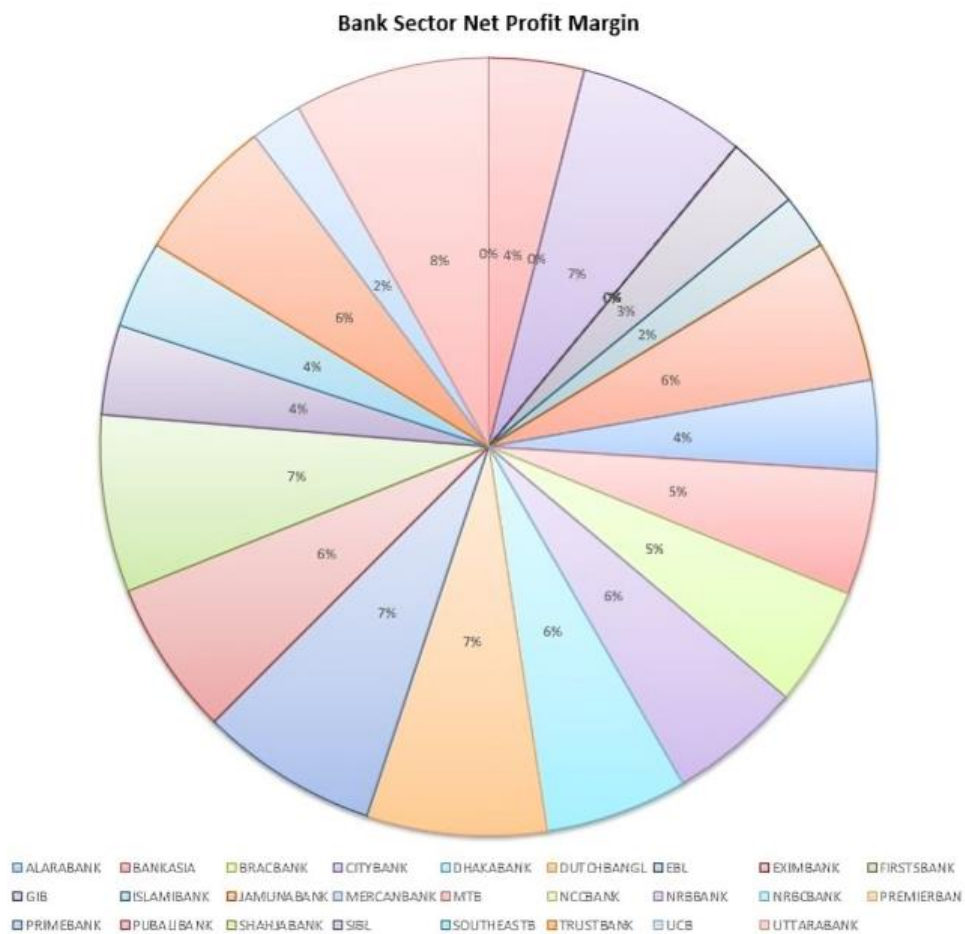
**Types of Investors:** Amar Securities Limited uses a mix of growth and value investing strategies. Different kinds of investment strategies

There are two main kinds of investments: value and growth. Value investing is picking stocks that you think are undervalued and have good long-term prospects, while growth investing is looking for companies that could make more money in the future. How to Choose Stocks The company picks stocks by using both quantitative and qualitative analysis. We choose stocks based on

financial ratios, trends in the industry, and news from the market. Some stocks are very risky, while others are not. The types of investors who need to buy them are also very different.

**Tracking Performance:** Revolution uses cutting-edge technology to keep track of how well client portfolios are doing. Clients get regular statements that show them how their investments are doing compared to the market as a whole.

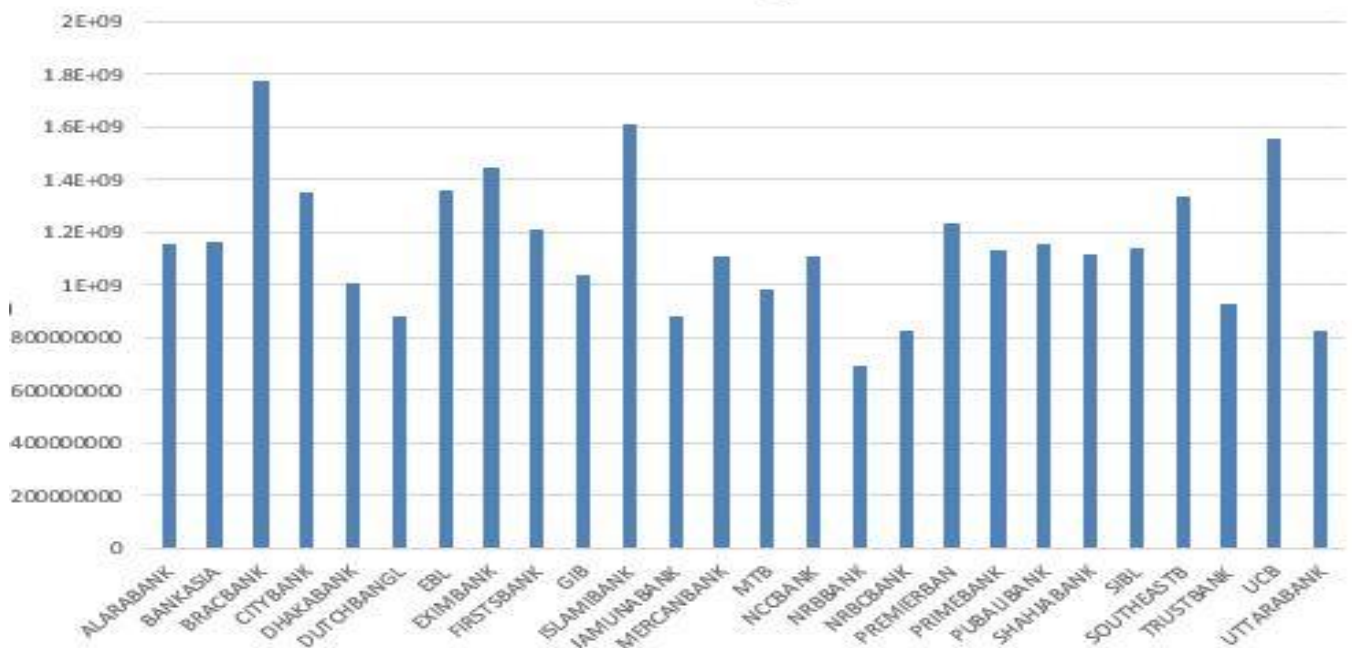
## 6.4 Examples of the Analysis



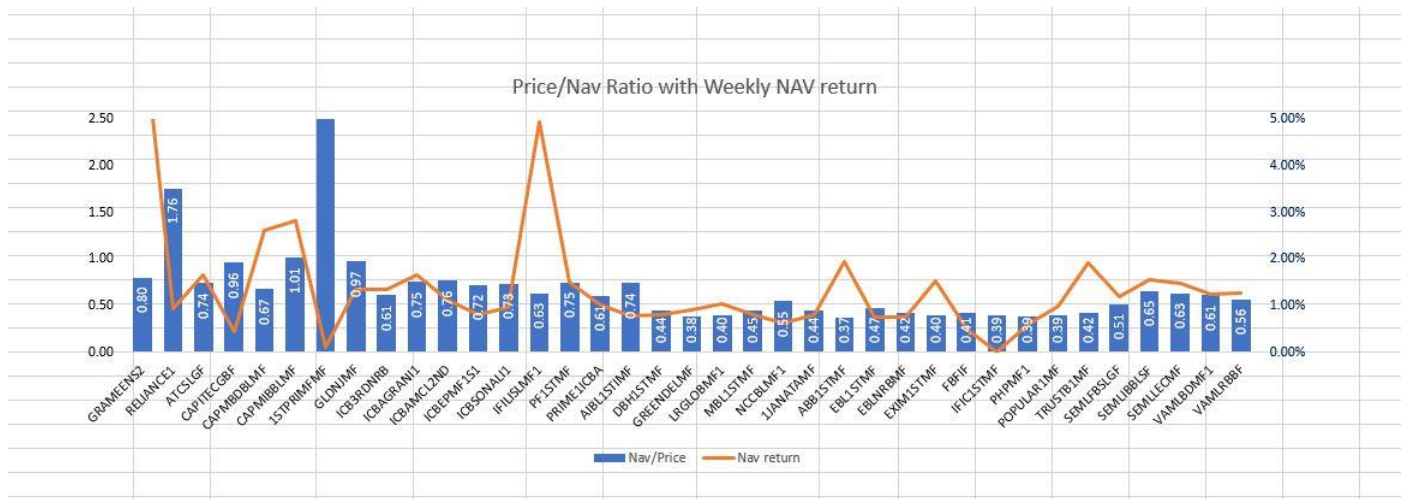
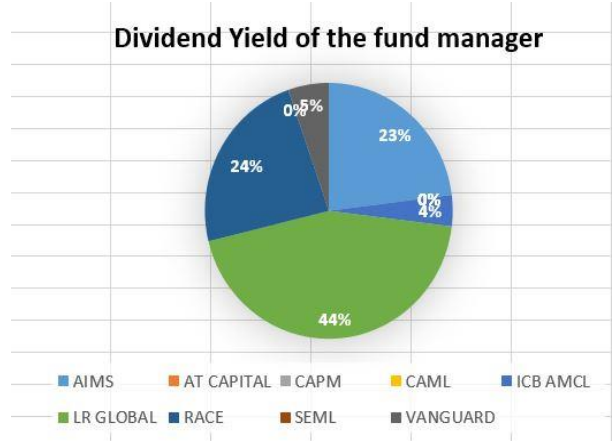
**This pie chart** showing the **Net Profit Margin** of various banks in the sector. Each segment of the chart represents a different bank, with the size of each segment corresponding to its net profit margin.

Bank	Total Outstanding Share
ALARABANK	1151691713
BANKASIA	1165906860
BRACBANK	1769712149
CITYBANK	1347080764
DHAKABANK	1006602238
DUTCHBANGL	878819218
EBL	1358139054
EXIMBANK	1447557344
FIRSTSBANK	1208139379
GIB	1036811672
ISLAMIBANK	1609990668
JAMUNABANK	882007165
MERCANBANK	1106575435
MTB	983119746
NCCBANK	1110423096
NRBBANK	690587200
NRBCBANK	828649534
PREMIERBAN	1233431133
PRIMEBANK	1132283477
PUBALIBANK	1156830995
SHAHJABANK	1112968351
SIBL	1140155100
SOUTHEASTB	1337396388
TRUSTBANK	924725100
UCB	1550375898
UTTARABANK	825760742

Share Holding



# Prepare Mutual Fund Weekly Report



One of the most important parts of the Capital Market and Mutual Fund Weekly Report is keeping an eye on how the market and mutual funds are doing all week. This is very important for investors because it shows them exactly how the market is moving, including changes in important sectors and major stock indices. The report tells investors how certain mutual funds are doing, which helps them decide where to put their money. In the end, it's all about giving them the right information so they can figure out which funds are making the most money and where the market is going..

## Return of Investment Analysis

Now I can try to probable return of investment in Capital Market. Here I show a reputed bank (Uttara Bank) return on investment of 5 years' time period. This is the example of Amar Security provide for their Investor and helping to take investment decision.

### Uttara Bank

	<b>Investment</b>	100,000.00			
	<b>Investment Time</b>	2020 Year			
	<b>Market rate (2019)</b>	@13.8			
	<b>Market rate (2025)</b>	@25.4			
	<b>Amount of share Holdings</b>	7246			
<b>Year</b>	<b>Cash Dividend</b>	<b>Stock Dividend</b>	<b>Outstanding Share Holdings</b>	<b>Cash Dividend per share (TK)</b>	<b>Total Cash Dividend</b>
2020	12.50%	12.50%	7246	1.25	9058
2021	14%	14%	8152	1.4	11412
2022	14%	14%	9293	1.4	13010
2023	17.50%	17.50%	10594	1.75	18540
2024	17.50%	17.50%	12448	1.75	21784
				<b>Total=</b>	<b>73804</b>
	<b>Total Cash Dividend BDT</b>	59,564.00			
	<b>Market Value</b>	316,178.36			
	<b>Total Return For 6 years</b>	275,742.36			
	<b>Return Per Year</b>	<b>45,957.06</b>			
	<b>Return Per Year %</b>	<b>45.96%</b>			



In my Internship Period I have gain e knowledge of technical analysis. This thing helps to the understanding market condition there are various types of indicators like uptrend downtrend moving average and also shows important support and resistance levels where the stock is more likely to change direction or go back to where it started. I also looked at moving averages, which look at past price data to find trends, like where the market is going in the short and long term. The volume bars at the bottom of the chart told me that the strength of a price move depends on how many shares are being traded. I also learned about price channels, which show how much the price has changed in a certain range. These tools have helped me understand how traders think about stocks, which has helped me guess which way stocks will go and make better choices.

## 6.5 Digital Marketing Responsibilities at Amar Securities Limited

1. Daily News Bulletins: These keep the market up to date on stock exchange trades, economic indicators, and financial news that could affect trading conditions.
2. Market Highlights: A quick look at what happened in New York City today might give you an idea of what's going on in markets around the world. It might also focus on the movement of certain stocks, like railroad shares.
3. Announcements for Board Meetings: Letting shareholders know about important board meeting dates and information so they are fully aware of how the company is run and what decisions will be made in the future.

**Daily NEWS UPDATE**  
Sunday, June 15, 2025

- ❑ Why 10 economic zones, including BGMEA's garment park, were cancelled.
- ❑ Chattogram Port proposes 70%-100% tariff hike.
- ❑ Bangladesh to get \$250m from WB.
- ❑ Bangladesh Bank aims to raise \$100 million to recover laundered assets.
- ❑ 14 banks are paying cash dividends of Tk 1,940 crore.
- ❑ AGMs of four listed banks scheduled this week.
- ❑ Government considering compromise with money launderers abroad.
- ❑ Phoenix Finance incurs Tk1,800cr loss since 2021.
- ❑ Govt plans incentives for Bangladeshis bringing in foreign investment.
- ❑ 14 companies in the power and energy sector have more reserves than capital.
- ❑ Govt to set up Debt Office as loan burden to hit Tk29 lakh cr by FY28.
- ❑ Lowering targets and missing those: Is splitting NBR enough to break the cycle?
- ❑ Bulk of social assistance to be distributed through digital cash transfer under FY26 budget.

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### Findings

I did my internship at Amar Securities Limited, where I learned about how they work and what their rules are. I was able to learn how they deal with different trading situations, manage risk, and use technology to make trading more efficient. I also got to see how they market themselves and how they stay in touch with their clients. What I learned from this experience are the following points.

**Exposure to Amar Securities Limited operations:** I acquired a great insight into the operation activities of Amar securities and in turn the response of market dynamics for players in that industry.

**Risk management and resilience:** I have learnt from the company taking risks and being able to adapt to market dynamics, which ensures their financial stability and growth.

**Technology based trading system:** Amar Securities uses the most efficient & effective technology in its real time operations to keep up with market space.

**Market research and data-driven investment strategies:** Strong market research and data-driven investment strategies enable the company to maintain strong portfolios and make well Informed decisions.

**Experience in digital marketing:** As I was working with the digital marketing team, we managed to work together closely and I learned more on how the company interacts with clients using different online platforms so that they become informed about market trends and services".

**Good Communication & Client Relationship:** Amar Securities strongly believes in clear and open communication, relationships are built with customer through the timely sharing of information, answering queries, sharing market insights.

## **Chapter Seven**

# Conclusion and Implications

## 7.1 Conclusion

My time as an intern at Amar Securities Limited (ASL) has changed my life. I now know more about the financial markets, how changes in the capital market affect investors' decisions, and how helpful advisory firms can be when markets aren't always stable. During my internship, I was able to use what I had learned in school in real-life situations, which helped me get better at both analytical and practical work.

The capital market can be good and bad for investors. People who invest can get through these tough times if they have the right help and know how to handle risk. But changes in the market can make people feel bad and make them make bad decisions. I could see for myself how advisory services can help clients reach their long-term financial goals and lessen the effects of volatility because ASL is dedicated to giving clients timely market updates, personalized investment strategies, and a wide range of risk management tools.

This internship has helped me learn more about the brokerage business and get better at doing research, talking to people, and helping customers. I now have the skills and confidence I need to work in the financial services industry, especially in jobs that involve giving investment advice and doing market research. The things I've learned about managing my time, dealing with market fluctuations, and talking to clients will be very useful in my job.

In short, my internship at ASL has been a great way for me to learn things that will help me deal with any problems that come up in the financial sector in the future. I now know how to help clients through hard times, handle changes in the market, and make smart, well-informed decisions.

## 7.2 Implications

During my internship at Amar Securities Limited I have gain various types of knowledge in financial sector. These things help to lead my corporate life smoothly. Know Explain some crucial part of my gained in Internship Period:

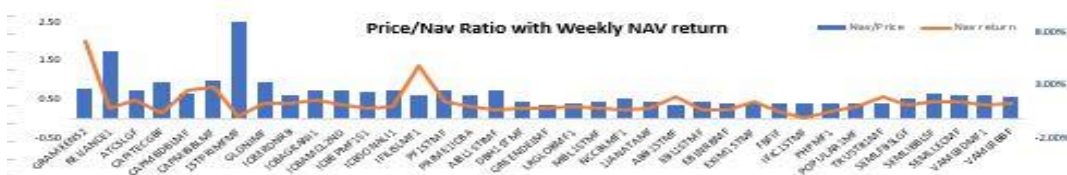
1. **Better Professional Skills:** This internship has definitely helped me get better at my job, especially when it comes to interacting with customers, doing research, and communicating to people. Being able to look at market trends, convey hard ideas properly, and get along well with clients will benefit me as I move up in my profession. This has taught me how crucial it is to maintain becoming stronger at these skills.
2. **Why advice services are important:** My time at ASL made me really believe in the value of advice services. Clients often need help from professionals to understand all the financial information that is out there. I saw firsthand how important it is to give investors clear, personalized advice that makes them feel good about the choices they make. This has made me want to work somewhere where I can help and guide people in that way.
3. **Why risk management is important:** My internship taught me how important it is to handle risks in the world of finance. There are many ways to protect investments from market swings, like spreading them out. I learned how important it is to take risks from this experience, and I will always remember it in my future jobs.
4. **Staying up to date with trends in your field:** I learnt more than just how to execute my job at ASL. It also helped me see where the securities business is going. The digital transformation of finance is already transforming how advisory firms do business, and I now realize how crucial it is to stay on top of these changes. This will help me prepare ready for success in the future by helping me understand how investors' needs change.
5. **Growth as a Person:** I evolved in ways I didn't expect throughout this internship, both personally and professionally. Seeing how seasoned professionals make decisions and deal with clients has shown me how vital it is to continuously learning and be open to new ideas. I'm excited to keep working on my abilities so I can stay up with the changes in the world of finance. I feel more ready for the challenges ahead.

## 7.3 Recommendations

There are several ways that Amar Securities Limited (ASL) can keep getting better and increasing, based on what I've seen. First, making its digital platforms better, such as mobile apps and online trading systems, would make investing easier and more enticing to clients who use technology more and more. ASL might also help investors learn more by holding webinars and workshops. When the market shifts, many investors feel irritated. Good guidance can help them keep calm and make smarter decisions. I also think that ASL should give regular updates on the market and other industries. These tools would aid clients and make ASL look like a trustworthy advising firm. More individuals might invest if there were more options, like ETFs, mutual funds, or funds that are good for the environment. Clients would also feel better about dealing with uncertainty if risk management tools were easier to utilize.

I encourage investors not to make judgments based on how they feel when things are unstable and to think about the long term. Getting guidance from specialists and staying up to date on market movements can help you attain your financial goals. Finally, I would urge prospective interns and researchers to learn a lot about financial markets before they start. They should also be proactive about asking questions, learning from those who have been there before, and keeping account of what they do every day. This will not only make the internship more fun, but it will also make it more helpful.

# 7.4 Appendix



DSE TICKER	YEAR END	MARKET PRICE	NAV	COST PRICE	PRICE/NAV	EPS	DIVIDEND YIELD	W.NAV RETURN	W.TURNOVER (EDT mn)	MF MARKET CAP W%	YEAR OF REDEMPTION
<b>AIMS</b>											
GRAMEENS2	JUNE	13	16.32	10.59	0.80	1.32	5.00%	7.23%	25.097	8.73%	2-Sep-28
RELIANCE1	JUNE	19.2	10.92	10.76	1.76	0.56	2.08%	0.92%	60.505	4.27%	7-Jul-31
<b>AT CAPITAL</b>											
ATCSLGF	JUNE	6.4	8.64	11.41	0.74	2.92	0.00%	1.65%	2.684	3.67%	30-Mar-25
<b>CAHL</b>											
CAPITECGBF	JUNE	8.7	9.06	10.55	0.96	-0.04	0.00%	0.44%	34.995	1.98%	17-Oct-33
<b>CAPH</b>											
CAPMBDBLMF	JUNE	5.8	8.6	11.14	0.67	-0.6	0.00%	2.63%	0.862	1.07%	12-Jan-27
CAPMBLBMF	JUNE	8.5	8.41	11.16	1.01	0.64	0.00%	2.81%	7.897	2.09%	5-Mar-28
<b>ICB ANCL</b>											
1STPRIMFMF	DEC	31	8.72	17.96	3.56	-3.49	3.23%	0.11%	108.939	2.28%	14-Mar-29
GLDNJMF	DEC	8.8	9.03	10.61	0.97	-1.12	2.84%	1.35%	33.131	3.24%	21-Sep-32
ICB3RDNRB	JUNE	4.6	7.55	12.36	0.61	2.6	0.00%	1.34%	3.443	1.69%	19-May-30
ICBAGRANI	JUNE	6.9	9.18	11.81	0.75	4.4	0.00%	1.66%	2.377	2.49%	8-Oct-27
ICBAMCL2ND	JUNE	6.3	8.24	14.01	0.76	1.52	0.00%	1.10%	0.93	1.16%	28-Oct-29
ICBEPMF1S1	JUNE	5.4	7.52	12.62	0.72	1.32	0.00%	0.80%	0.387	1.49%	9-Jan-30
ICBSONALII	JUNE	6.2	8.44	12.3	0.73	2.88	0.00%	0.96%	22.838	2.28%	12-Jun-23
IFILISLMF1	JUNE	4.7	7.41	11.68	0.63	1.32	0.00%	4.96%	1.14	1.73%	10-Nov-30
PF1STMF	JUNE	5.5	7.37	12.81	0.75	1.72	0.00%	1.52%	2.784	1.21%	3-May-30
PRIMEICBA	JUNE	4.8	7.91	12.72	0.61	-1.77	0.00%	1.02%	1.791	1.77%	24-Jan-30
<b>LR GLOBAL</b>											
DEH1STMF	JUNE	3.9	8.78	10.84	0.44	-1.47	7.69%	0.80%	1.011	1.72%	6-Feb-30
GREENDELMF	MAR	3.4	8.96	10.96	0.38	-1.27	4.41%	0.90%	1.374	1.88%	27-Sep-30
AIBL1STMF	JUNE	6.8	9.17	11.19	0.74	0.08	0.88%	0.77%	3.726	2.50%	9-Jan-31
LRGLOBMF1	SEP	3.5	8.77	10.81	0.40	-1.77	8.57%	1.04%	0.943	4.01%	18-Sep-31
MBL1STMF	MAR	4	8.83	11	0.45	0.13	10.63%	0.80%	0.58	1.47%	7-Feb-31
HCCBLMF1	DEC	5.2	9.52	11	0.55	0.61	8.65%	0.63%	0.589	2.08%	23-May-32
<b>RACE</b>											
IJANATAMF	JUNE	3.3	7.43	11.42	0.44	1.32	0.00%	0.81%	4.08	3.52%	19-Sep-30
ABB1STMF	JUNE	3.3	8.88	11.53	0.37	-1.37	0.00%	1.95%	2.79	2.90%	10-Jan-32
EBL1STMF	JUNE	3.7	7.91	11.43	0.47	2.16	0.00%	0.76%	0.901	1.97%	18-Aug-29
EBLNRMF	JUNE	3.4	8.18	11.22	0.42	-1.93	20.59%	0.74%	1.516	2.81%	15-May-31
ERIM1STMF	JUNE	3.2	8	11.34	0.40	1.04	9.38%	1.52%	1.462	1.69%	26-Jan-33
FBIF1	JUNE	3.4	8.2	11.26	0.41	1.08	0.00%	0.49%	3.196	9.71%	21-Feb-32
IFIC1STMF	JUNE	3.3	8.36	11.57	0.39	2.52	0.00%	0.00%	0.788	2.21%	31-Mar-30
PPHFMF1	JUNE	3.2	8.27	11.19	0.39	-1.87	6.25%	0.61%	2.421	3.32%	24-Nov-30
POPULARIMF	JUNE	3.2	8.16	11.21	0.39	-1.78	0.00%	0.99%	1.669	3.52%	18-Oct-30
TRUSTBIMF	JUNE	3.4	8.03	11.41	0.42	1.52	0.00%	1.90%	1.149	3.80%	26-Jan-30
<b>SEHL</b>											
SEMLFBSLGF	JUNE	4.8	9.34	10.81	0.51	2.04	0.00%	1.19%	2.588	1.29%	4-Nov-28
SEMLIBLSF	JUNE	6.4	9.83	11.27	0.65	2.48	0.00%	1.55%	0.444	2.36%	11-Feb-27
SEMLLECHF	JUNE	6.1	9.7	11.46	0.63	2.8	0.00%	1.46%	4.217	1.12%	14-Jan-26
<b>VANGUARD</b>											
VAMLEDMF1	SEP	5.5	9.02	9.81	0.61	-1.22	0.00%	1.23%	0.573	2.11%	17-Jan-26
VAMLRBF	DEC	4.9	8.71	11.24	0.56	-0.96	1.63%	1.28%	0.663	2.86%	15-Nov-26

Sector	Year Ended	FV	Price	Total Share	Market Cap	Paid Up cap	Share Holding Position					Revenue	Net Profit	Equity	Liabilities	Net Profit margin	EPS	Current PE	Nav	
							Director	Institutional	Foreign	Public	Govt									
Bank	Dec	10	22	1,151,691,713	25,337,217,686	11,516,917,130	15.11	25.57	0.21	59.11	0	31,299,693,298.00	2,356,486,073.00	26,497,625,417.00	1,036,039	992,454	105,996.07	1.79	10.0586592	25.22
Bank	Dec	10	18	1,165,906,860	20,986,323,480	11,659,068,600	52.62%	36.98%	0	10.40%	0	23,381	2,478,251,655.00	29,402,737,678.00	948,454	187,426.33	0.20			
Bank	Dec	10	51.6	1,769,712,149	91,317,146,888	17,697,121,490	46.17	13.74	21.9	8.19	0	41,883,962,190.00	8,275,050,568.00	87,020,403,154.00	948,869	187,426.33	5.21	4.222648752	31.42	
Bank	Dec	10	22	1,947,080,764	29,635,776,808	13,470,807,640	30.59	23.55	5.54	40.32	0	34,065	6,394,661,219	38,475,656,674	905,284	0.0776592				
Bank	Dec	10	11.8	1,006,602,238	10,066,022,380	44	15.1	0	40.9	0	21,444,760,537.00	1,671,815,631.00	22,405,488,175.00	861,699	0.2208964	#DIV/0!				
Bank	Dec	10	48	878,819,218	42,183,322,464	8,788,192,180	86.99	6.25	0.03	6.73	0	30,955,636,303.00	8,017,399,148.00	48,172,764,551.00	818,113	0.2278523	#DIV/0!			
Bank	Dec	10	24.9	1,368,139,054	33,817,662,445	13,581,390,540	30.67	45.6	0.4	23.33	0	26,870,122,559.00	6,122,419,551.00	40,525,924,442.00	774,528	0.0923205	#DIV/0!			
Bank	Dec	10	7.5	1,447,557,344	10,856,680,080	14,475,573,440	32.44	28.87	0.74	37.95	0	36,607,228,673.00	3,379,964,538.00	33,291,371,374.00	730,943	0.0639762				
Bank	Dec	10	6	1,208,139,379	7,248,836,274	12,081,393,790	5.9	31.7	1	61.4	0	52,090,519,971.00	3,311,667,824.00	25,382,182,403.00	687,358	0.0639762				
Bank	Dec	10	5.6	1,036,811,672	5,806,145,363	10,368,116,720	15.43	56.2	0	28.37	0	15,714.00	1,282,940,964.00	13,764,184,590.00	643,773	81,643.18	1.3	4.307692308		
Bank	Dec	10	33	1,609,990,668	85,329,505,404	16,099,990,668	0.18	74.33	17.89	7.6	0	104,904.62	6,353,330,930.00	72,840,924,514.00	600,187	60,562.81	3.95	6.151202749	45.24	
Bank	Dec	10	17.9	882,007,165	15,787,928,254	8,820,071,650	44.92	8.23	0.14	46.71	0	14,994.04	2,386,308,682.00	20,057,512,988.00	556,602	158,450.69	2.91	6.151202749	24.67	
Bank	Dec	10	9.9	1,106,575,435	11,065,575,435	11,065,575,435	34.15	26.95	0.84	38.06	0	20,416.06	2,058,220,620.00	26,456,589,753.00	513,017	100,813.79	1.86		23.91	
Bank	Dec	10	11.9	983,119,746	11,699,124,977	9,831,197,460	33.07	30.87	0	36.06	0	20,727.54	2,859,881,119.00	345,221,510,848.00	469,432	137,974.97	2.91	4.089407079	24.52	
Bank	Dec	10	11.9	1,110,423,096	13,214,034,842	11,104,230,960	36.72	23.51	0.35	39.42	0	17,380.94	2,997,689,426.00	24,229,432,891.00	425,846	132,195.91	2.07		21.82	
Bank	Dec	10	11.8	690,587,200	8,148,928,960	6,905,872,000	74.55	2.76	0	22.69	0	5,377.59	794,365,454.00	8,140,537,986.00	382,261	147,717.61	1.35	8.740740741	13.78	
Bank	Dec	10	9.1	838,649,534	7,540,710,759	8,286,495,340	62.8	2.23	0	34.97	0	12,581.79	1,989,795,190.00	14,566,789,771.00	338,676	158,148.85	2.4		17.58	
Bank	Dec	10	9.4	1,233,431,133	11,594,252,650	12,334,311,330	34.97	23.48	0.39	41.16	0	20,822.11	4,154,771,571.00	27,228,423,450.00	295,091	199,536.52	3.37	2.789917507	22.08	
Bank	Dec	10	22.5	1,132,283,477	25,476,378,233	11,322,834,770	40.35	36.57	2.36	20.72	0	24,240.10	4,799,376,483.00	34,833,487,901.00	295,091	197,993.27	4.24		30.76	
Bank	Dec	10	27	1,156,830,979	31,234,436,865	11,568,309,950	31.49	29.38	0.06	39.07	0	40,404.75	6,949,837,580.00	47,645,557,025.00	77,165	172,006.46	6.76	3.99408284	46.33	
Bank	Dec	10	17.8	1,112,968,351	11,129,683,351	11,129,683,351	45.47	18.44	0.01	36.08	0	18,178.27	3,581,554,272.00	24,027,333,938.00	295,091	197,023.94	3.22		21.38	
Bank	Dec	10	8.5	1,140,155,100	9,691,318,350	11,401,551,000	19.05	68.62	0.87	19.05	0	25,370.03	2,537,032,411.00	22,481,592,423.00	77,165	100,001.14	1.961	#VALUE!	20.7	
Bank	Dec	10	9.1	1,337,396,388	12,170,307,131	13,373,963,880	82.4	40.99	0.91	25.7	0	22,047.89	2,139,829,810.00	32,054,964,980.00	295,091	98,781.58	1.66		24.92	
Bank	Dec	10	23.7	924,725,100	21,915,984,870	9,247,251,000	60	21.32	0.03	18.65	0	25,963.11	4,177,477,177.00	23,321,963,128.00	77,165	160,900.51	4.97	4.76861167	27.242	
Bank	Dec	10	11	1,550,375,888	17,054,134,878	15,503,758,880	10.27	36.21	0.53	52.18	0.81	88,527	2,197,688,287	41,578,518,156.00	295,091	57,041.65	1.52		28.81	
Bank	Dec	10	22.6	825760742	18662192769															

Bank & Financial Institutions 4 Years Declare Date List					
Bank	2024	2023	2022	2021	
ABBANK	28-May-24	23-May-23	27-Apr-22	28-Apr-21	
ALARABANK	28-Apr-24	2-May-23	27-Apr-22	11-May-21	
BANKASIA	29-Apr-24	19-Mar-23	20-Mar-22	21-Mar-21	
BRACBANK	3-Apr-24	7-May-23	16-Mar-22	13-Apr-21	
CITYBANK	28-Mar-24	12-Apr-23	10-Apr-22	23-Mar-21	
DHAKABANK	29-Apr-24	17-May-23	27-Apr-22	9-May-21	
DUTCHBANGL	18-Apr-24	24-Apr-23	7-Mar-22	7-Mar-21	
EBL	11-Mar-24	6-Apr-23	3-Apr-22	13-Apr-21	
EXIMBANK	23-Apr-24	24-Apr-23	28-Apr-22	11-May-21	
FIRSTSBANK	30-Apr-24	17-May-23	21-Apr-22	12-May-21	
GIB	29-Apr-24	23-May-23			
ICBIBANK					
IFIC	26-May-24	25-May-23	12-Apr-22	25-Apr-21	
ISLAMIBANK	25-Apr-24	30-Apr-23	27-Apr-22	28-Apr-21	
JAMUNABANK	30-Apr-24	30-Apr-23	31-Mar-22	25-Mar-21	
MERCANBANK	17-Apr-24	2-May-23	16-Mar-22	14-Mar-21	
MIDLANDBNK	29-Apr-24	30-Apr-23			
MTB	9-May-24	23-May-23	23-May-22	31-May-21	
NBL				5-Jul-21	
NCCBANK	2-May-24	2-May-23	24-Apr-22	27-Apr-21	
NRBBANK	29-Apr-24				
NRBCBANK	2-May-24	23-May-23	29-Jun-22	2-May-21	
ONEBANKPLC	30-Apr-24	24-May-23	5-May-22	29-Mar-21	
PREMIERBAN	30-Apr-24	2-May-23	29-Mar-22	22-Mar-21	
PRIMEBANK	16-Apr-24	6-Apr-23	28-Mar-22	1-Apr-21	
PUBALIBANK	21-Apr-24	16-Apr-23	10-Apr-22	13-Apr-21	
RUPALIBANK	11-Jun-24		6-Oct-22	22-Jun-21	
SBACBANK	2-May-24	27-Apr-23	28-Apr-22	26-Dec-21	
SHAHJABANK	18-Apr-24	26-Apr-23	20-Mar-22	11-Mar-21	
SIBL	19-May-24	27-Apr-23	5-May-22	2-May-21	
SOUTHEASTB	2-May-24	24-May-23	2-May-23	5-May-22	
STANDBANKL	2-May-24	2-May-23	28-Apr-22	29-Apr-21	
TRUSTBANK	28-Apr-24	24-Apr-23	26-Apr-22	15-Jun-21	
UCB	2-Jun-24	21-May-23	31-Mar-22	9-Jun-21	
UNIONBANK	28-Apr-24	2-May-23	5-May-22		
UTTARABANK	16-Apr-24	4-Apr-23	16-Mar-22	11-Apr-21	

	Listed Company	Chairman name	Profession	Political background	Credit Rating		Auditor
					Long Term	Short Term	
1	ABBANK	Barrister Khairul Alam Choudhury	Barrister	Awami	AA-	ST-2	M M Rahman & Co.
2	ALARABANK	Alhaji Abdus Samad	Business Man	Awami	AA	ST-2	M/S Hoda Vasi Chowdhury
3	BANKASIA	Romo Rouf Chowdhury	Business Man	N/A			MONIS SIDDIQUI, CPA P.C
4	BRACBANK	Meheriar M Hasan	Business Man	N/A	AAA	ST-1	M/s. Rahman Rahman Huq
5	CITYBANK	Mr. Aziz Al Kaiser	Business Man	N/A	AA1	ST-1	M/s. Howladar Yunus & Co.
6	DHAKABANK	Abdul Hai Sarker	Business Man	N/A	AA+	ST-2	M/s.ACNABIN
7	DUTCHBANGL	Ms. Sadia Rayen Ahmed	Business Man	N/A	AAA	ST-1	A. Qasem & Co.
8	EBL	Showkat Ali Chowdhury	Judge	N/A	AAA	ST-1	Howladar Yunus & Co.
9	EXIMBANK	Mr. Md. Nazrul Islam Swapan	Business Man		AA	ST-2	Pinaki & Company
10	FIRSTSBANK	Mr. Mohammad Abdul Mannan	Mayor	BNP	A+	ST-2	
11	GIB	Mr. Mohammed Nurul Amin	Business Man	N/A	A+	ST-2	M/s. Shafiq Basak & Co.
12	ICBIBANK	Mr. Aklif Bin Amir					M/s. Shafiq Basak and Co.
13	IFIC	Mr. Md. Mehmood Husain	Business Man	N/A	AA	ST-2	M. J. Abedin & Co.
14	ISLAMIBANK	Md Obayed Ullah Al Masud	Banker	N/A	AAA	ST-1	ACNABIN
15	JAMUNABANK	Mr. Md. Saidul Islam	New Business Man	N/A	AA1	ST-1	M/s. Shafiq Basak & Co.
16	MERCANBANK	Md. Anwarul Haque	Business Man	N/A	AA	ST-2	Khan Wahab Shafique Rahman & Co
17	MIDLANDBNK	Mrs. Nilufer Zafarullah	Politician	Awami	A+	ST-2	Hoda Vasi Chowdhury & Co.
18	MTB	Md. Abdul Malek	Businessman	N/A			
19	NBL	Mr. Abdul Awal Mintoo	Businessman & politician	Awami			
20	NCCBANK	Md. Abul Bashar	Businessman	N/A			M/s. ACNABIN
21	NRBBANK	Mr. Mohammed Mahtabur Rahman	Businessman	N/A	A+	ST-2	M/S. G. Kibria & Co.
22	NRBCBANK	Mr. Parvez Tamal	Businessman	N/A	A+	ST-2	Howladar Yunus & Co
23	ONEBANKPLC	Mr. A.S.M. Shahidullah Khan	Businessman	N/A	AA	ST-2	MABS & J Partners
24	PREMIERBAN	Dr. H. B. M Iqbal	Businessman & Politician	Awami	AAA	ST-1	M/s Khan Wahab Shafique Rahman
25	PRIMEBANK	Tanjil Chowdhury	Business Man	N/A			
26	PUBALIBANK	Mr. Monzurur Rahman	Banker	N/A	AA+	ST-1	A. Qasem & Co.
27	RUPALIBANK	Mr. Md. Nazrul Huda	Barrister and politician	Awami	A-	ST-3	MABS & J Partners
28	SBACBANK	Engr. Md. Moklesur Rahman	Business Man	N/A	A	ST-2	Mabs & J Partners

#### Q1 JUNE CLOSING E.P.S GROWTH

Last Update- 30.01.2024

SL No	TICKER	Price	April-June			Jan-June			Sector
			2025	2024	Growth	2025	2024	Growth	
1	ABBANK		-16.78	0.04	#VALUE!	-19.63	0.16	#VALUE!	BANK
2	AGRANINS		0.15	-0.02	#VALUE!	0.5	0.48	4.17%	G. INSURANCE
3	ALARABANK		0.78	0.76	2.63%	0.83	0.98	-15.31%	BANK
4	ASIAINS		0.86	0.92	-6.52%	1.89	2.13	-11.27%	G. INSURANCE
5	BANKASIA		0.99	1.68	-41.07%	2.29	2.26	1.33%	BANK
6	BATASHOE		-7.05	13.73	#VALUE!	19.87	27.16	-26.84%	TANNERY
7	BGIC		0.56	0.58	-3.45%	1.23	1.22	0.82%	G. INSURANCE
8	BAYLEASING		-3.02	-0.43	#VALUE!	-3.02	-0.87	#VALUE!	FINANCIAL
9	BRACBANK		1.54	1.25	23.20%	3.56	2.62	35.88%	BANK
10	CITYBANK		1.55	1.16	33.62%	2.23	1.85	20.54%	BANK
11	CITYGENINS		0.73	0.89	-17.98%	1.63	1.74	-6.32%	G. INSURANCE
12	CONTININS		0.31	0.43	-27.91%	0.71	0.9	-21.11%	G. INSURANCE
13	CRYSTALINS		0.84	0.86	-2.33%	1.78	1.69	5.33%	G. INSURANCE
14	DBH		1.3	1.16	12.07%	2.07	2.01	2.99%	FINANCIAL
15	DGIC		0.04	0.3	-86.67%	0.09	0.54	-83.33%	G. INSURANCE
16	DHAKABANK		0.3	0.75	-60.00%	1.15	1.51	-23.84%	BANK
17	DHAKAINS		0.73	0.75	-2.67%	1.23	1.5	-18.00%	G. INSURANCE
18	DUTCHBANGL		0.17	0.78	-78.21%	1.09	2.11	-48.34%	BANK
19	EBL		1.23	1.11	10.81%	2.2	2.02	8.91%	BANK
20	EIL		0.14	0.2	-30.00%	0.43	0.51	-15.69%	G. INSURANCE
21	EXIMBANK		-0.08	0.9	#VALUE!	0.13	1.14	-88.60%	BANK
22	FASFIN		-5.37	-5.41	#VALUE!	-9.78	-9.84	#VALUE!	FINANCIAL
23	FEDERALINS		0.29	0.21	38.10%	0.72	0.54	33.33%	G. INSURANCE
24	FIRSTFIN		-2.38	-0.99	#VALUE!	-3.65	-2.92	#VALUE!	FINANCIAL
25	FIRSTSBANK		-9.24	0.44	#VALUE!	-14.01	0.74	#VALUE!	BANK
26	GLOBALINS		0.25	0.3	-16.67%	0.67	0.65	3.08%	G. INSURANCE
27	GREENDELTA		1.79	2.05	-12.68%	2.82	2.84	-0.70%	G. INSURANCE
28	ICICL		0.14	0.18	-22.22%	0.35	0.46	-23.91%	G. INSURANCE
29	IDLC		1.33	0.91	46.15%	2.49	1.72	44.77%	FINANCIAL
30	IFIC		-3.27	0.12	#VALUE!	-5.87	0.33	#VALUE!	BANK
31	IPDC		0.28	0.21	33.33%	0.37	0.25	48.00%	FINANCIAL
32	ISLAMICFIN		-0.45	-0.76	#VALUE!	-1.07	-2.38	#VALUE!	FINANCIAL
33	ISLAMIINS		0.78	0.73	6.85%	1.58	1.45	8.97%	G. INSURANCE
34	JAMUNABANK		1.4	1.53	-8.50%	3.31	3.28	0.91%	BANK
35	KARNAPHULI		0.49	0.48	2.08%	1.11	1.12	-0.89%	G. INSURANCE
36	MARICO		61.77	54.78	12.76%			#VALUE!	PHARMA
37	MEGHNAINS		0.3	0.05	500.00%	0.67	0.72	-6.94%	G. INSURANCE

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