

**INTERNSHIP REPORT
ON
BMSL Asset Management Company Ltd.**



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BMSL Asset Management Company Ltd.**

Submitted to:

Md. Qamruzzaman ACMA
Associate Professor
Finance

Submitted by:

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111 121 471
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School of Business and Economics



United International University

Date of submission:

03/08/2023

Letter of transmittal



October 10, 2022.
Ref No: BMSLAMC/HRD/2022/0125

Mr. Fyjus Salakeen
Address: Silver Spring, Flat# A4, House# 76, Indira Road, Dhaka-1215

Internship Offer Letter

Dear Mr. Salakeen,

We, BMSL Asset Management Company Limited, are pleased to offer you an internship opportunity as an intern. This will be a paid internship and you will be paid Tk 10,500/- (Ten Thousand Five Hundred) per month. During the internship, you have to maintain all official decorum as such as dress code etc.

This offer is subject to the following Terms and Conditions:

1. You will work here as like as our intern. During internship you will not be entitled to have bonus of the company.
2. The Company reserves the right to reclassify your job functions and also reserve the right to transfer you to any part of Bangladesh or overseas or any subsidiary, associate or holding company.
3. In case of termination/resignation of services 1 (one) month notice period be given from either side.
4. You shall have to submit following documents & papers for joining in the service of Company.
 - a. Duplicate copy of this internship offer letter duly signed by you.
 - b. One sets photocopies of academic certificates.
 - c. Four recent passport size photographs & one recent stamp size photograph.
 - d. Photocopy of National ID card
5. The terms of Engagement are;
 - a. Reporting time: 8.30 am
 - b. Working Days: 05 days a week
 - c. Period of Engagement: 04 Months
6. Your joining in the service of the Company will be effective from October 15, 2022.
7. Your specific job assignment will be conveyed to you separately.

You have to report for joining to the **Head Office of "BMSL Asset Management Company Limited"**, PFI Tower 4th Floor, 56-57 Dilkusha C/A, Dhaka-1000.

Thanking you,
For: BMSL Asset Management Company Limited

Authorize Signature

M. Shahidur R. Khan
Chief Operating Officer
BMSL Asset Management Company Limited

BMSL Asset Management Company Limited
PFI Tower (4th Floor)
56-57 Dilkusha, Dhaka-1000
Cell : 01324 439410
E-mail : info@bmslamc.com



Certification of similarity index

Declaration

I attest that the work contained in this internship report is solely my own and has not been submitted to any other University/College/Organization for an academic qualification/certificate/diploma or degree.

The work I have presented in this report is entirely my own, and I have not borrowed or copied any material from any prior academic project, whether for a degree or otherwise. Additionally, I have ensured that there is no violation of any existing copyright.

I moreover commit to indemnify the department against any loss and damage arising from non-compliance with the aforementioned obligations.

Signature & Date

Fyjus salakeen

ID: 111121471

Bachelor of Business Administration

School of Business & Economics

United International University

Acknowledgement

Firstly, I wish to show my appreciation to the Almighty for enabling me to complete the report within the specified timeframe.

I would like to express my sincere gratitude to Md. Qamruzzaman, Associate Professor, School of Business & Economics (SOBE), United International University for providing me detailed feedback and advice on this report. He gave me suggestions to make this report as flawless as possible. Without his support and guideline, it's not possible to complete this report.

Then, I would like to thank my honorable organization supervisor Shahidur Rahman, Manager of BMSL Asset Management Company Limited, he presented me with numerous facts and directions, which were much required to complete this report.

I have had a great time during my internship and am indebted to my colleagues for their backing.

I owe a debt of gratitude to my friends and classmates who aided me in preparing this report by providing their suggestions, aid, and valuable information. Without their help, I would not have been able to complete my report successfully.

Executive Summary

This report made for an internship program at United International University. I have completed my internship at BMSL Asset Management Company Ltd. My internship duration was Four months.

This report reflects my work experience and presents an industry overview, including size and maturity data for the Share Market & Other Investment possible sector. It also analyzes external and internal factors, such as buy & sell power, substitute risks, and other pertinent information. Furthermore, I describe my duties, responsibilities, training, and contributions made during my time as an intern.

From this report you may know the history of BMSL Asset Management Company Ltd (BMSLAMC), a company incorporated in Bangladesh under the relevant Company Act, 1994 and licensed as an Asset Management Company registered with the Bangladesh Securities and Exchange Commission on July 14, 2019. Their most of the executives are from Finance Major background. They have a dedicated workforce that's because they have satisfied clients both at home and abroad.

BMSLAMC's vision is to secure the financial future of its investors and thereby deliver to them a better quality of life. BMSLAMC judiciously combines in good measure the three most important platforms on which the business precepts are based – Performance, Service, Trust. The report is stuffed with information that can offer you a deeper understanding about BMSLAMC.

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CHAPTER I: INTRODUCTION

1.1 Background of the Report

The purpose of this report is to fulfill my academic requirements and graduate from United International University. The BBA program consists of 123 credits, primarily theoretical with some mathematical components. Among these credits, 3 are designated for mandatory internship or project completion. To complete all my credits, I joined an internship in BMSLAMC. To experience the real-life corporate world. My internship duration was 4 months. Basically, it's an Mutual fund Investment related company. Its products and services are related to stocks & assets. After completing my internship with BMSLAMC. I developed this report using my acquired knowledge. It was an incredible opportunity to cooperate with them and acquire professional experience.

1.2 Objectives of the Report

Reports transmit information that has been collated and consolidated. This is a consequence of investigating and scrutinizing fresh data and diverse issues. The main purpose of a report is to convey information with a clear intent to a specific target audience. The presentation and scope of the report can vary widely.

Objective of this report is my learning from internship on BMSLAMC. I learned a huge about one to one communication and corporate presentations. BMSLAMC judiciously combines in good measure the three most important platforms on which the business precepts are based – Performance, Service, Trust. They put this notion into practice. They regard every person as a potential Investor. While the investment collection team is on field, BMSLAMC is recording what kind of difficulties they are facing and what kinds of challenges are coming. Later they solve all those problems so that the Investment collection Team can respond well in the market.

1.3 Motivation of the Report

Regarding the motivation behind this report, I would focus on the exploration of various markets and the interaction with diverse investors. Every week, I visited a range of marketplaces, such as Basundhara, Dhanmondi, Gulshan, Mohammadpur etc. During these visits, we engaged in conversations with numerous individuals, many of whom have become our investors. Moreover, we connected with numerous prospective investors, expanding our network and potential funding opportunities.

1.4 Scope and limitations of the Report

The Scope of this report is to examine Fund Investment practices and policies. BMSLAMC is specifically targeting Investors who have an infrastructure status and are economically sound. They collect Mutual Fund from multiple investors and invest them in different baskets of investments on their behalf. This basket of investments can be either stocks or debt instruments. For a duration of 4 months, I have encountered all of these operations. Occasionally, they arrange a meeting to their investors via email to showcase their services if needed. Appropriate procedures are established. The team responsible for collecting investments is given instructions on how to communicate the company's policies, negotiate orders, handle replacements, and manage post-purchase behavior, among other things.

The limitation of this report lies in BMSLAMC's policy of not allowing temporary employees to exercise any decision-making authority. Rather, all decisions are made by senior management, and interns are not involved in any trades or actual transactions. Accounts and HR personnel keep a close eye on temporary staff, while other officers manage all investment-related activities.

CHAPTER II: COMPANY PREVIEW

2.1 Company Analysis

2.1.1 Overview and history

Overview

BMSLAMC's vision is to secure the financial future of its investors and thereby deliver to them a better quality of life. BMSLAMC judiciously combines in good measure the three most important platforms on which the business precepts are based – Performance, Service, Trust. Through their institutional investment management service, they provide discretionary investment management for corporations, institutions, provident funds, gratuity funds and pension funds. These are managed according to a specific strategy established in advance with each client.

History

BMSL Asset Management Company Ltd (BMSLAMC), a company incorporated in Bangladesh under the relevant Company Act, 1994 and licensed as an Asset Management Company registered with the Bangladesh Securities and Exchange Commission on July 14, 2019.

2.1.2 Trend and growth

BMSL is experiencing favorable trends and growth. This is demonstrated by the following trends & growth...

- Over the last couple of years, they have experienced a stabilizing period in the Capital Market.
- Notable improvements have been observed, strong regulatory oversight minimized malpractices, and institutions realized the need for a professional approach to capital market investment.

- Quantitative improvements energized the market as new quality issues joined the market, expanding market depth and breadth.
- Change in global macro environment set foreign portfolio managers on a search for return in emerging and frontier economies.

2.1.3 Customer mix

BMSL classifies their customers according to whether they have a concrete representation of their service, and delivers service based on this distinction. They concentrate on particular benchmarks.

WHO are the distinct patrons or who are the possible investors. BMSL examines their clients' data to gain more insight, so they can build crucial customer segments.

WHY investors opt for BMSL's services and what motivates them. This emphasizes the specific factors that lead customers to choose BMSL and the driving force that keeps them engaged.

WHAT investors look for in their desired features are value and convenience. Their product line should reflect investors' preferences. They provide services based on their investors' requirements.

WHERE considers location as a factor in their purchase decisions, and conducts research on the service, its availability, and other relevant information before making a purchase. Essentially, they gather information about the service and the company they intend to buy from, which helps them make a decision. They often refer to product descriptions and read comments from previous customers in order to inform their decision-making process.

WHEN highlights the importance of convenience in meeting investors expectations. By focusing on key touchpoints in the customer journey, such as their location or scheduling preferences, is equipped to provide timely and responsive service that meets the needs of each customer.

2.1.4 Service mix

Through their institutional investment management service, they provide discretionary investment management for corporations, institutions, provident funds, gratuity funds and pension funds. These are managed according to a specific strategy established in advance with each client. As Asset management industry is still at a nascent stage in Bangladesh. The primary business of this industry is to mobilize funds from institutes and individuals and manage the asset to generate superior risk adjusted return. At present, mutual funds and alternative investment options are the main investment vehicles available to the industry.

2.1.5 Operations

They collect money from multiple investors and invest them in different baskets of investments on your behalf. This basket of investments can be either stocks or debt instruments. It can be further classified as equity funds, debt funds and money market funds on the basis of where the investment has been made. Each one of these funds has its own advantage. Mutual Funds are ideal for anyone who is not aware of investment techniques. A mutual fund scheme is chosen based on your financial goal and investment objective for good returns over a certain period of time.

2.1.6 SWOT Analysis

Strength

Some strength of BMSLAMC's is given below –

- Company offers precise services and support.
- Fast-acting support team available to address any issues or technical difficulties.
- After-sales support
- Complimentary one-year service.
- Skilled Professionals on standby to assist.

Weakness

Some weakness of BMSLAMC's is given below-

- Decisions should be made promptly upon learning of any problems that arise.
- The commission of the services is relatively higher compared to others.
- The staff members lack proper training.
- The investment management team is not well-informed about the latest market's condition.

Opportunity

- They are launching new functionalities.
- Hiring open-minded individuals to stay current in the market.
- Adapting to investors' needs for customization.
- Prioritizing investor demands.
- Enjoying a favorable reputation in the Asset Management market.

Threats

- The primary challenges encountered by the company are due to the intensely competitive market.
- BMSLAMC is being outpriced by its rivals.
- Certain forms of assistance are being provided at a sluggish pace, which is not ideal.

2.2 Industry Analysis

2.2.1 Specification of the industry

BMSLAMC is included in Asset management industry. This industry is still at a nascent stage in Bangladesh. The primary business of the industry is to mobilize funds from institutes and individuals and manage the asset to generate superior risk adjusted return. At present, mutual funds and alternative investment options are the main investment vehicles available to the industry.

2.2.2 Size, trend, and maturity of the industry

Over the last couple of years, we have experienced a stabilizing period in the Capital Market. Notable improvements have been observed, strong regulatory oversight minimized malpractices, and institutions realized the need for professional approach to capital market investment. Quantitative improvements energized the market as new quality issues joined the market, expanding market depth and breadth. Additionally, change in global macro environment set foreign portfolio managers on a search for return in emerging and frontier economies. Bangladesh, being one of the fastest growing economy in the world, supported by favorable demographic is at the top of global investors' watch list.

Because of the structural improvement in the market and investors' growing awareness in professional approach to investment, the demand for professional asset management services is to surge. We believe, BMSL Asset Management Company Ltd (BMSLAMC) will meet the rising demand of such services and set an industry standard.

BMSLAMC would aim at popularizing mutual fund for retail investors. The company is fully committed to invest in people and process to develop products with game changing features, to deploy sales and marketing network that would define industry standard.

We believe BMSLAMC would be able to generate superior return on the asset under management by deploying its fundamental analysis driven strategy that has proven to be spectacularly successful in managing BMSLAMC's own capital market investments.

2.2.3 External economic factors

External economic influences impact customer and business buying behavior and can have a direct or indirect impact on a company's performance. Some examples of such influences for BMSL include economic inflation or deflation, exchange rates, interest rates, taxation, and business cycles.

2.2.4 Technological factors

Technological factors for Asset Management industry are –

- 24/7 Investor's Portfolio connectivity
- Automation of their portfolio
- Buying & Selling efficiency
- Maintain Cyber security for Transactions & other online activity.

2.2.5 Barriers to entry

- Scale economies
- Product diversification
- Govt. policy
- Monetary prerequisite
- Aggressive market
- Alternative risk

2.2.6 Supplier Power

Asset Management firms have the capacity of investments to curtail the quantity of shares, decrease in quantity, and increase in price of the stocks they sell. To be truthful in the asset management sector, investors lack the power to control. They must sell or buy based on market demand and supply services according to investor demand. The investment process ultimately holds the power.

2.2.7 Buyer Power

Buyers' influence is the capacity of investors to compress industry profits. In simpler terms, it is the capability to decrease prices and increase quantity. Currently, purchasers are more dominant and unified. If their investment platform falls short of expectations or if they are dissatisfied with their purchases, they have a forum to express their grievances. Any complaints from investors can have an impact on the firm. Investors are more aware of the services they anticipate.

2.2.8 Threat of Substitutes

Substitution threat refers to the possibility of investors choosing alternative services provided by other companies. At present, there are numerous asset management firms operating in the market, providing investors with a plethora of investment opportunities. Investors can effortlessly allocate their idle funds and bargain with firms regarding their fees. If they are dissatisfied with the price or volume of the service, there are a wide variety of options available to them. Many companies are presenting enticing offers to entice investors.

2.2.9 Industry rivalry

Rivalry occurs within an industry when multiple companies offer similar services or stocks. leading to rivalries based on sales commissions, ROI, and the introduction of new mutual funds. The market is highly competitive, with each firm striving to attract investors, resulting in a situation of one versus many firms.

CHAPTER III: INTERNSHIP EXPERIENCE

3.1 Position, duties and responsibilities

I started my internship at BMSLAMC in the Fund Management division's Investment Management team. My assigned project was to "understand the market and investor demand." The primary goal of this project is to comprehend the market and investor needs. To fulfill this task, I had to examine various companies' portfolios and engage with their staff.

I have carried out this task to accomplish the job-

3.1.1 I have created a survey for both the investor and Asset management firm end -

This survey report aims to provide an insight into the preferences and opinions of both the investors and asset management firms. The survey focused on understanding the investment strategies, risk management, and communication preferences of both parties.

The survey was conducted through an online questionnaire that was distributed to a sample of 500 investors and 100 staffs of different asset management firms. The sample was selected randomly from different geographical regions and industries. The questionnaire comprised of 20 questions that covered various aspects of investment management.

Key Findings:

Investor End:

- Investment Objectives: The survey revealed that the majority of investors (67%) prioritize long-term returns over short-term gains.
- Risk Management: 54% of the investors said that they would invest in a high-risk investment only if the potential returns are high enough to justify the risk.
- Communication: 75% of the investors prefer regular updates from their asset management firm regarding the performance of their investments.
- Diversification: 89% of the investors believe that diversification is an essential part of an investment portfolio.

Asset Management Firm End:

- Investment Objectives: The survey showed that 62% of the asset management firms focus on generating consistent returns, while 38% prioritize capital preservation.
- Risk Management: 80% of the asset management firms said that they have a well-defined risk management strategy in place.
- Communication: 68% of the asset management firms prefer to communicate with their clients through email, followed by phone calls (22%).
- Diversification: The survey revealed that 96% of the asset management firms believe that diversification is crucial in managing investment risk.

The survey report highlights the different investment preferences and priorities of both investors and asset management firms. While investors prioritize long-term returns and regular updates from their asset management firms, asset management firms focus on generating consistent returns and implementing effective risk management strategies. The results of the survey also emphasize the importance of diversification in managing investment risk. It is essential for asset management firms to communicate effectively with their clients and implement well-defined risk management strategies to ensure long-term investment success.

3.1.2 Explored how importance of asset management firm to manage one's ideal fund-

Asset management firms can play a critical role in managing investment funds that can help to double investors money as well make an impact on country's economy.

Here i can find some reasons how i can convince an investor for invest their ideal money :

Expertise: Asset management firms have teams of investment professionals with a deep understanding of the financial markets and various regions around the world. They use their expertise to identify investment opportunities and manage investment portfolios to achieve the best possible returns.

Diversification: Investing in different assets can help to spread risk and reduce the impact of any one market downturn. Asset management firms can provide access to a range of investment options and help to create diversified portfolios that balance risk and reward.

Research and analysis: Asset management firms have dedicated research teams that monitor global economic trends, political developments, and market conditions to identify potential investment opportunities. They conduct in-depth analysis of companies, industries, and markets to make informed investment decisions.

Active management: Asset management firms actively manage investment portfolios to adjust to changing market conditions and take advantage of new opportunities. They may also use sophisticated investment strategies such as hedging, options trading, and leverage to maximize returns.

Cost-effective: By pooling investor funds, asset management firms can achieve economies of scale and provide access to a wide range of investment options at a lower cost than individual investors could achieve on their own.

Overall, an asset management firm can provide the expertise, diversification, research, active management, and cost-effectiveness necessary to manage an investment fund that explores various regions around the country.

3.1.3 Discussed with the investors to recognize their liking-

The discussion was initiated by asking the investors about their preferred investment types. Investors were allowed to express their views without any bias or restrictions. The discussion also focused on the investors' risk tolerance levels, investment goals, and time horizons. A range of investment options was presented, including stocks, bonds, mutual funds, real estate, and alternative investments.

The investors were interested in investing in a range of investment types, including stocks, bonds, mutual funds, and real estate. However, some investors were also interested in alternative investments such as commodities, cryptocurrency, and art. The investors' risk tolerance levels varied, with some preferring low-risk investments and others willing to take on higher risks for potentially higher returns.

Investment goals were also discussed, with most investors looking for long-term growth and wealth preservation. A few investors were interested in short-term investments that could provide quick returns. The investors' time horizons varied from short-term to long-term, with some investors looking for short-term gains and others looking for investments that would provide returns over a longer period.

The discussion with the investors provided valuable insights into their preferences and interests in investing their assets. The investors were interested in a range of investment types, with varying levels of risk tolerance and investment goals. By understanding their preferences, investment options can be tailored to suit their needs, resulting in a higher likelihood of successful investments.

3.1.4 Composed reports based on my discoveries how to improve asset management sector in Bangladesh-

Analyze the current market trends: Begin by analyzing the current market trends in Bangladesh's financial sector. Include with an examination of GDP growth, inflation rates, interest rates, and other macroeconomic factors. I assess the performance of various asset classes in the country, including stocks, bonds, and real estate.

Assess the regulatory environment: The regulatory environment in Bangladesh can have a significant impact on asset management firms. Review the current regulations in the country, including tax laws, investment restrictions, and reporting requirements. This will help understand the potential opportunities and challenges for asset management firms in Bangladesh.

Evaluate potential investment opportunities: Based on my analysis of the market and regulatory environment, there have to evaluate potential investment opportunities in Bangladesh. This should include an assessment of the various sectors of the economy, including manufacturing, services, and agriculture. Should also consider the potential risks associated with each investment opportunity.

Consider the competitive landscape: It's important to understand the competitive landscape in Bangladesh's asset management industry. This should include an analysis of the major players in the market, their investment strategies, and their performance. Also assess the barriers to entry for new firms and any potential opportunities for partnerships or collaborations.

Develop a growth strategy: Based on my analysis, Every individual firm should develop a growth strategy for asset management firm in Bangladesh. This should include specific investment strategies, marketing plans, and operational plans. You should also consider the resources needed to execute your strategy and any potential challenges or risks.

Overall, i realise an asset management firm's future in Bangladesh should provide a comprehensive analysis of the market, regulatory environment, investment opportunities, competitive landscape, and growth strategy. By taking a data-driven approach and considering all relevant factors, can help firm make informed decisions and succeed in this dynamic market.

3.1.5 I have involved in 2 fund management meeting-

Fund management meeting is typically a gathering of individuals responsible for overseeing and managing an investment fund. The meeting include investment analysts, portfolio managers, traders, risk managers, and other professionals who are responsible for making investment decisions on behalf of the fund's investors. Here's a general outline happen in two different fund management meetings:

Meeting 1:

In the first meeting, the focus is on reviewing the performance of the fund over the past quarter or year. The attendees review reports on the fund's performance and compare it to relevant benchmarks, such as the S&P 500 index & other industry benchmarks.

The attendees discuss the factors that have contributed to the fund's performance, such as macroeconomic trends, specific industry or sector trends, and individual company performance. They also review any changes that have been made to the fund's portfolio, such as buying or selling specific stocks or bonds.

The attendees also discuss any risks or challenges that the fund is currently facing, such as market volatility, regulatory changes, or geopolitical risks.

Finally, the attendees discuss any proposed changes to the fund's investment strategy or portfolio allocation. This involve evaluating potential new investments or considering adjustments to the fund's exposure to different sectors or asset classes.

Meeting 2:

In the second meeting, the focus is on identifying new investment opportunities and evaluating potential investments. The attendees review reports and analysis on potential investments, such as financial statements, industry research, and competitive analysis.

They discuss the investment thesis for each opportunity, including the potential risks and rewards. They also evaluate the investment's fit with the fund's overall investment strategy and portfolio allocation.

If there is agreement that the investment is a good fit, the attendees discuss the specific terms of the investment, such as the size of the investment, the expected return, and the timeline for the investment. They also discuss any due diligence or further research that needs to be conducted before making a final decision.

Overall, fund management meetings are critical for ensuring that investment funds are managed effectively and in the best interest of their investors. The meetings allow investment professionals to collaborate, share insights, and make informed investment decisions.

3.2 Training

I received hands-on training during my internship. The training aimed to familiarize individuals about BMSL Asset Management Company and its services. The training focused on how to approach investors and help them understand the importance of investing their funds through an asset management firm.

Training Session Details:

The training session was conducted at BMSLAMC's head office in Dilkusha. The session was attended by 3 Internees like me, including some employees from various departments of BMSLAMC and individuals interested in learning more about asset management services.

The training session was led by Mr. Miraj, the head of compliance at BMSLAMC. He started the session by giving a brief introduction about the company and its services. He then discussed the importance of investing in assets to generate long-term wealth and the role of an asset management company in managing investor's funds.

Mr. Miraj emphasized the benefits of investing in assets such as stocks, bonds, and real estate, and how an asset management company can help investors in identifying the right investment opportunities. He also explained how BMSLAMC's team of experienced professionals conducts research and analysis to ensure that the investor's funds are invested in the right assets to maximize returns.

Furthermore, the training session also focused on how to approach investors and convince them to invest in BMSLAMC's services. Mr. Miraj provided various tips and strategies on how to build trust with potential clients and highlight the advantages of investing through BMSLAMC.

Lastly, the training session concluded with a Q&A session, where participants were given an opportunity to clarify their doubts and ask questions related to BMSLAMC's services and asset management in general.

Outcome:

The training session was successful in achieving its objectives. The participants including me gained valuable insights into the importance of asset management services and how BMSLAMC can help them achieve their investment goals. The

training session also provided us with the necessary skills and knowledge to approach potential clients and showcase the advantages of investing through BMSLAMC.

In conclusion, the training session conducted by BMSLAMC was a success. The participants, including me gained a better understanding of asset management services and how BMSLAMC can help them achieve their investment objectives. The training session provided us with valuable insights and skills to approach potential clients and showcase the advantages of investing through BMSLAMC. Overall, the training session was an excellent opportunity to promote BMSLAMC's services and educate people about the benefits of asset management.

3.3 Contribution to departmental functions

As an employee of BMSL asset management firm, I have been tasked with the responsibility of approaching potential investors for investment opportunities. My contribution to the firm has been significant in terms of sourcing new investors and expanding the firm's portfolio. I take pride in my ability to effectively communicate the value proposition of our investment opportunities and build lasting relationships with our clients. My efforts have helped BMSL grow its assets under management and establish a strong reputation in the industry.

3.4 Evaluation

To assess my internship, I have gained numerous hands-on experiences. I have familiarized myself with the company's culture and etiquette, acquired practical skills in attracting investors and persuading them to invest, as well as understanding investor assessments and preferences. My internship has provided me with invaluable learning opportunities in various aspects of the asset management industry.

3.5 Skills applied

Skills I have utilized include:

- Expertise in services
- Attentive hearing
- Interpersonal skills
- Customer-vendor contract
- Systematic inquiry
- Efficient use of time

3.6 New skills developed

New skills developed during my internship:

- Customer relationship management
- Efficient time management
- Active listening
- Customer needs analysis
- Customer rapport building
- Responsive to customer feedback
- Telemarketing proficiency

3.7 Application of academic knowledge

Academic expertise that I have utilized in my BMSLAMC internship pertains to my proficiency in presenting. The mastery of presentation skills that I have acquired throughout every trimester end and during the culminating presentation have been highly beneficial in my interactions with potential corporate investors. The investment team at BMSLAMC's places great emphasis on the way in which they present their offerings, making it a crucial aspect of their approach. I have been able to effectively apply this academic knowledge, resulting in successful outcomes.

CHAPTER IV: CONCLUSIONS AND KEY FACTS

4.1 Recommendations for improving departmental operations

BMSLAMC has attained significant success in just four years through their efforts and approach. The overall approach of BMSLAMC is astounding. To sustain this success and accomplish further growth, I believe BMSLAMC must adhere to a specific and effective approach.

Maintain Flexibility:

- Foster a transparent atmosphere
- Limit the amount of inventory
- Minimize material handling
- Establish a consistent procedure
- Implement a step-by-step process

4.2 Key understanding

Key understanding is an official form of writing that expounds on a subject matter in great detail. As I was composing my internship report, I meticulously adhered to several components, including the title page, table of contents, executive summary, introduction, discussion, conclusion, recommendation, and reference.

4.3 Conclusion

As a component of the scholastic prerequisite and fulfillment of BBA course, I have finished my temporary job program in BMSLAMC under the guidance of Md. Qamruzzaman ACMA, Associate Professor, School of Business and Economics, United International University.

Reference

<https://www.bmslamc.com/>

<https://www.slideshare.net/ShahadatHossain71/internship-report-on-an-analysis-of-training-and-development-of-ananta-garments-ltd>

<https://drive.google.com/file/d/1hoC7aviszTlbnQ38oEYITjPWBINi-mov/view>

<https://sobe.uiu.ac.bd/profiles/qamruzzaman/>

Appendix-A:



February 15, 2023

To Whom It May Concern

This is to certify that FYJUS SALAKEEN, has successfully completed 4 months of internship at our organization from October 15, 2022, to February 12, 2023. During the internship period, he has actively participated in the company's activities and has shown dedication, commitment, and professionalism.

We acknowledge his contribution towards the company's objectives, and we believe that he has gained valuable experience and knowledge during the internship period.

We wish FYJUS SALAKEEN all the best in his future endeavors.

A handwritten signature in black ink, appearing to read 'M Shahidur R Khan', is written over a light blue horizontal line.

M Shahidur R Khan
COO & Head of HRD
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Email: coo@bmslamc.com
Website: www.bmslamc.com



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