UNITED INTERNATIONAL UNIVERSITY

Internship Report

On

Performance Analysis of Shahjalal Islami Bank Security ltd

Submitted To

Rubaiyat Bin Arif (RBA)

Assistant Professor

Department of BBA

United International University

Submitted By

Farhad Tasnim

ID: 111 141 161

Program: BBA

Major in Finance

Department of Business Administration

Date of Submission

09th October 2018

Shahjalal Islami Bank Securities

LIMITED

Your Dependable Securities House

Performance Analysis

Of

Shahjalal Islami Bank Security Limited

Letter of Transmittal

Rubaiyat Bin Arif (RBA)

Assistant Professor

Department of BBA

United International University

Subject: Submission of Internship report

Dear Sir,

I would like to submit my report titled Performance Analysis of 'Shahjalal Islami Bank Security Limited' prepared as a part of the requirement of my BBA program. I have successfully completed my internship program in 'Shahjalal Islami Bank Security Limited' and I worked there as an intern for three months. Working on this report was a great learning experience for me as I got to learn the differences between practical and theoretical work. I hope you will find the report to be systematic and reliable.

I would like to take this opportunity to thank you for all the support and guidelines that you have provided, which I hope to continue getting in the future.

Sincerely yours,

Farhad Tasnim

ID: 111 141 161

Major in Finance

Department of Business Administration

Acknowledgement

I prepared this report with full co-operation from my faculty that was a prodigious benefit for me. It is my pleasure to mention here the name of 'Shahjalal Islami Bank Security Limited' for helping me by providing all sorts of information. I am grateful to all SJIBSL personnel's for extending their kind submission, recommendation direction, cooperation and their collaboration.

First, I intend to thank my honorable Faculty Rubaiyat Bin Arif (RBA) for extending his kind co-operation & spare times from his busy schedule for helping me in the preparation of this report.

I have exerted my best efforts in preparing this report. I apologized for the errors that might have occurred despite my best effort.

So lastly, I convey my heart full thanks to my entire faculty members for providing me the theoretical knowledge and valuable guidelines that helped in preparing this report.

Executive Summary

This report has attempted to highlight the all performance evaluation of Shahjalal Islami Bank Security Limited. SJIBSL is one of the leading financial banking Brokerage house in the country. As an intern from business discipline, I got the opportunity to work with this organization and try to put my effort to make a depth study. I tried my best to provide a clear idea about SJIBSL and for this I have collected the most used Information.

This report contains six parts in which 1st part is Brief profile of SJIBSL, Origin, Scope of the report.2nd part gives an overview about the SJIBSL.3rd part my working experience in the college gate branch of SJIBSL.4th part is the objective of the SJIBSL.5th part contain the Finding of the study. And the 6th part is the Recommendation and conclusion.

Shahajal Islami Bank securities limited (SJIBSL) commenced its brokerage operation on the 25th May 2011 as subsidiary company of Shahjalal Islami Bank Security Ltd. Shahjalal Islami Bank Securities Limited, a subsidiary company of Shahjalal Islami Bank Limited, has been set up with a view to contributing and strengthening the country's capital market, in line with the more shariah when institutional and small investors are the main target. SIIBSL offers full-fledged brokerage service for retail and institutional clients and foreign clients. In the meantime, by dint of its commendable service in both Dhaka and Chittagong Stock Exchange Limited, SJIBSL became a dependable name to all strata of investors as well as among all brokerage services provided in the country. With a view to materialize the dream of the people of Bangladesh for doing their investment in securities transactions in line with what is prescribed by Islam, a group of highly successful entrepreneurs conceived an idea of floating a commercial securities business styled as "Shahjalal Islami Bank Securities Limited" which is named after the name of the renowned saint Hajrat Shahjalal® who dedicated his life for the cause of peace in this world and hereafter and for the service of humanity. The sponsors are reputed personalities in the field of trade & commerce, industry and finance.

SJIBSL is the member of both stock exchanges DSE & CSE. From the begging of its operation SJIBSL ensure better client service & complied trade execution. SJIBSL plays an important role in market capitalization. SJIBSL places top list in every month’s performance analysis of DSE. In 2010 its position decreases due to market deterioration. DSE has more than 200 intermediaries. Within these SJIBSL continue its operation by a strong, energetic and honest manpower. They share their views with each other. Many groups are formed leading an expertise. The group member meets every month to select fundamental and investor friendly securities. Training has given to every employee on technical, fundamental and economical analysis under the supervision of research and Development Department (RND). The Department is always devoted to give training on current market issue using “AMI BROKER” and to identify profitable securities. SJIBSL has more than 40 TWS (Trader Work Station). It has more than 3 CSE work station. Every trader is sincere in their workplace. They carry out the buy-sell orders following the rules and regulation of DSE, CSE, and BSEC.

SJIBSL has expanded its service coverage by opening new branches at different strategically important locations across the country offering treading facilities, shariah base margin facilities, separate trading room, facilities for women, Exclusive treading facilities for the high net worth clients, Depository participants etc.

SJIBSL Head office and branches use the software for opening BO account, automatic commission calculation, daily transaction listing and audit trails, checking balance, saw portfolio and statement, automatic integration of customers ledger and general ledger, printing of general ledger position including balance of subsidiaries, monthly income and expenditure position etc. The transactions are fully automated and all activities of trade and operations are being done through computers and other automation tools such as "Blue Chip". SJIBSL have provide some services like E-Service, Ipo service, Full Service Depository Participant (DP) Services, Beneficiary Owner (BO) Account opening, Dematerialization (Demat) & Re materialization (Remat) of Shares, Pledge & un pledge of Share, Awareness to our valued Clients regarding Capital Market, Market report to our Corporate, High net worth & Retail Clients, One Stop services, Serve in different locations (Dhaka, Savar, Sylhet & Chittagong).

SJIBSL has a strong and energetic man work force. All most 70+employee do their duties properly to top up the company. Employees are helpful to each other. Company give three festival bonus and profit bonus to the employee. They also enjoy 15 days earned leave compulsory with payment and get Treatment Amount for their wife while gives birth of children. Employee has a beautiful dress code. The dress color is white. Mobile allowance is given to employee communicate with clients.

As capital market is a Volatile Market. Its goals to the bullish and bearish position from time to time. For this per day income varies frequently. Per day income is calculated by deducting DSE& CSE commission and fees and Taxes .SJIBSL changes 40paisa commission on overall transaction volume of client. SJIBSL Sanction 3-4 Hundred core loan to the investor against their securities and impose approximately 15.5% changes on this loan. If the market goes to the bearish position eerily Value of the A/C goes negative figure.

It is undoubtedly true that this internship has impacted a great influence in my career plan. It got me engaged in a lot of thought regarding where I had the scope to go ahead.

Table of Contents

Chapter-01

INTRODUCTION

1.1 BRIEF PROFILE OF SJIBSL

Shahajal Islami Bank securities limited (SJIBSL) is a sister company of Shahajalal Islami Bank Security ltd. Shahajal Islami Bank securities limited (SJIBSL) commenced its brokerage operation on the 25th May 2011 as subsidiary company of Shahjalal Islami Bank Security Ltd. SJIBSL has expanded its service coverage by opening new branches at different strategically important locations across the country offering treading facilities, shariah base margin facilities, separate trading room ,facilities for women, Exclusive treading facilities for the high net worth clients, Depository participants etc. SJIBSL has been founded by a group of eminent entrepreneurs of the country having adequate financial strength. The sponsor directors are known personalities in the field of trade, commerce and industry in Bangladesh. The present Chairman of the House is linked with trade and industry for a long time and has earned the reputation of being a successful businessman. Therefore, SJIBSL has a strong financial strength and is built upon a strong foundation.

SJIBSL has already established a favorable reputation in the Brokerage House Industry of the country particularly among the new comers. Within first several years, SJIBSL established a firm footing in the brokerage sector having tremendous growth in the profits and deposits. All these lead them to earn a reputation in the banking field. SJIBSL has adequate physical facilities and equipment's to provide better service to the customers. The house has computerized all operations under the software called "Blue Chip". Computerized statement for customers as well as for the internal use are also available. All the branches SJIBSL are equipped by Local Area Network (LAN). The head Office and the Dhaka, Chittagong branches also have internet facilities.

SJIBSL has earned a reputation in the brokerage housing sector for establishing impressive branches. The Gulshan Branch, Savar Branch, College Gate Branch, Uttora Branch, Agrabad Branch, Chawkbazar Branch, Sylhet Branch are the most lavish and impressive branches of SJIBSL. This creates a positive image in mind of potential customers and many people attract to the share business.

It's managed by highly skilled and experienced professionals and state of the art technology. Management team is strongly supportive and cooperative with excellent professional knowledge.

1.2 ORIGIN OF THE REPORT

In today's world's only academic education does not make a student perfect to become competitive with the outside worlds. Internship is highly needed to gain practical idea, knowledge and experience. As a student of BBA program I have to work as an internee and submit a report on this internship work. I have worked SJIBSL on credit policy and practice.

1.3 OBJECTIVE OF THE REPORT

The objective of this report is to analyze the performance of the SJIBSL. There are also remain other objectives:

- To know in details about SJIBSL.
- To Gain theoretical and practical learning
- To know the organizational structure of SJIBSL.
- Find out the Services that given by SJIBSL
- To analyzing the fund management process.
- To analyzing the SJIBSL securities and monitoring process.
- Identify the product that given by SJIBSL.
- SWOT analysis of SJIBSL.
- Suggest some recommendations to improve the performance

1.4 SCOPE OF THE REPORT

The field of my study is the operation of College Gate branch of The Shahajalal Islami Bank Security Limited. For preparing this study, there is necessity to have an overall knowledge of the total securities system because the departments of securities are linked with each other. The scope of the organizational part covers the organizational overview, background, objective, function, departmentalization and product and services of The Shahajalal Islami Bank Security limited as a whole. The main part of this report covers the overall performance analysis of The Shahajalal Islami Bank Security Ltd.

The study also focus on the following areas of Shahjalal Islami Bank Security Limited.

- Performance appraisal system.
- Procedure of opening different BO account.
- Portfolio management.
- Organization structures and responsibilities of management.

Each of the above areas would be critically analyzed in order to determine the efficiency of SJIBSL Performance appraisal system.

1.5 METHODOLOGY OF THE STUDY

This report has been prepared on the basis of experience gathering from the work done at the department. The details of work plan are furnished below:-

1.5.1 Report Preparation Process

It took several days to prepare the report. Many stages are involved in the preparation process of this report. Firstly on June 05, 2018 I joined in the College Gate branch of Shahjalal Islami Bank Limited and reported it to the branch manager. Then the branch manager assigned me to work in the company. Then I informed it to the supervisor assigned by the department. Then the supervisor gave me brief about the internship report. Then I submitted the internship report proposal to the instructor and approve the topic. Then I have submitted the outline of the report and he checked and provided valuable advice about how to prepare the whole report. And he fixed the date of draft and final submission. During the internship period the course instructor was a very helpful and provided valuable advice for preparing the report.

1.5.2 Sources of Information

Collection of the different information for the report is called as data. In this report, Data have been collected from both primary and secondary sources.

Primary data

- Face to face conversation with officers and staffs.
- Informal conversation with the clients
- Different manuals of Shahjalal Islami Bank Security Limited.

Secondary data

- Prospectus of Shahjalal Islami Bank Security Limited
- Different circulars of Shahjalal Islami Bank Security Limited
- Different papers of Shahjalal Islami Bank Security Limited

1.6 LIMITATIONS OF THE REPORT

From the starting of this report I have the intention to make this report realistic and properly accepted. I have to face problems in the way of preparing this report. Although I have obtained whole hearted co-operation from employees of Shahjalal Islami Bank Security Limited on the way of study but Information that are given in this report are not fully complete because company does not share some information for its safety. That information is provided only to a few persons. However, I try my best to complete the report with proper information and hope that it will be satisfied. The report considers following limitation-

- The organization has some safety issue for not disclosing of some useful data.
- In the duration of three months internship program, I didn't get enough time to understand properly each department's activities.
- Lace of in-depth knowledge and experience to analyze data.
- It was very difficult to collect data from such a big organization. Because of some divisional and confidential problem, I could not get enough information.

Chapter-0 2

AN OVERVIEW OF SJIBSL

2.1 HISTORY & BACKGROUND

Shahjalal Islami Bank Security Limited is a sister company of Shahjalal Islami Bank Limited. Shahajal Islami Bank securities limited (SJIBSL) commenced its brokerage operation on the 25th May 2011 as subsidiary company of shahjalal Islami Bank Ltd. SJIBSL has expanded its service coverage by opening new branches at different strategically important locations across the country offering trading facilities, shariah based margin facilities, separate trading room facility for ladies, exclusive trading facility for high net worth clients, depository participant etc. managed by highly skilled and experienced professionals and state of art technologies. The Board of Directors enjoy high credentials in the business arena of the country.

At SJIBSL Md. Anwar Hossain as the Chairman of the Brokerage house head of the management team. His years of trading experience at several and others have enabled him to navigate the organization in the turbulent ocean of fierce competition and taking SJIBSL to a new millennium. The bold leadership of the Chairman and the Vice-chairman are the foundations of the management team of SJIBSL.Management team is strong, supportive and equipped with excellent professional knowledge.

Shahjalal Islami Bank Securities Limited has a strong research team on equity capital market. It offers strategic investment ideas, investment and financial analysis studies on national economics and listed companies, private enterprise, markets, economies in the national company list research products. It caters to institutional, corporate and private investors.

Members of Research Team:

1. Mr. Gazi Salim Hossain, Head of Research and Development
2. Mr. Mohammad Mahbubur Rahman, Member
3. Mr. Mokith Hossain Khan, Member
4. Mr. Rayhan Ali, Member
5. Mr. Mohammad Abdullah, Member

2.2 VISION OF SHAHJALAL ISLAMI BANK SECURITY LTD

To be the unique modern Islami Bank Securities in Bangladesh and to make significant contribution the national economy and enhance customers trust and wealth, quality investment, employee’s value and rapid growth in the shareholders equity.

2.3 MISSION OF SHAHJALAL ISLAMI BANK SECURITY LTD

- To provide quality services to customers.
- To set high standards of integrity
- To make quality investment.
- To ensure sustainable growth in business.
- To extend our customers innovative services acquiring state of the art technology blended with Islamic principles.

2.4 STRATEGIES OF SHAHJALAL ISLAMI BANK SECURITY LTD

- To strive for customers best satisfaction and earn their confidence.
- To manage and operate the Securities in the most effective manner.
- To identify customers' needs and monitors their perception towards meeting those requirements.
- To review and updates policies, procedures and practices to enhance the ability to extend better services to the customers.
- To train and develop all employees and provide them adequate resources so that the customer needs are reasonably addressed.
- To promote organizational efficiency by communicating company plans, policies and procedures openly to the employees in a timely fashion.
- To cultivate a congenial working environment.

2.5 FEATURES OF SHAHJALAL ISLAMI BANK SECURITY LTD

- There are so many reasons behind the better performance of Shahjalal Islami Bank Security Limited than any other newly established securities.

- Shahjalal Islami Bank Security Limited is going to establish a core Research, Planning, Training Division comprising skilled person from the very inception of the securities.

- Highly qualified and efficient professionals manage the all activates.

- The inner environment of all branches of Shahjalal Islami Bank Security Limited are well decorated.

- Operation of the all branches Shahjalal Islami Bank Security Limited have been computerized to provide the promptly and frequently customer service.

- The securities has established correspondent relationship with 230+ Securities Company.

- Shahjalal Islami Bank Security Limited provides attractive interest rate that the other financial institutions.

- The securities provides loan to the customers easy and flexible condition to buy and sell share.

- The house frequently arranges customers meeting to achieve their valuable suggestions.
- Profit earning is not the main aim of Shahjalal Islami Bank Security Limited, they also concern to their customer.
- The house gives its customers the fastest money withdraw facility within two working day.

- The house has been maintaining a sound relationship with its shareholders and continuously increasing the value of the shareholders equity.

- The house has a long list of well-known corporate clients.

2.6 OFFICE AUTOMATION

Head office and branches use the software for opening BO account, automatic commission calculation, daily transaction listing and audit trails, checking balance, saw portfolio and statement, automatic integration of customers ledger and general ledger, printing of general ledger position including balance of subsidiaries, monthly income and expenditure position etc. The transactions are fully automated and all activities of trade and operations are being done through computers and other automation tools such as "Blue Chip". All branches and head office and extension branches are network by Local Area Network (LAN). In order to provide round the clock as well as correct information on the house to the business community throughout the world we have a Web Page which can be accessed under the domain name: www.shahjalalbanksecurities.com.bd

- **Cash withdrawal & Cash Deposits:**
  Any customers of the house can draw on deposited money and withdraw money from to his/her account from any of Shahjalal Islami Bank Limited's branch. The respective account will be debited/credit instantly.

- **Instant Fund Transfer:**
  Anyone can transfer funds instantly from his/her account to one branch to other branch.

- **Balance Inquiry:**
  Anyone can check his/her up to date account balance from any of branch but he/she have to permission from the head office.

- **Account Statement:**
  Anyone can get his/her up to date account statement online.

2.7 ORGANIZATIONAL HIERARCHY OF THE SJIBSL LIMITED

Board of Directors

Chairman

Vice Chairman

Directors/Sponsor Directors

Management

Chief Executive Officer

Head of Operations & HR

Head of Different Departments

Branch Managers

2.8 CORPORATE PROFILE AND MANAGEMENT

The sponsor's directors of the Shahjalal Islami Bank Security Limited are successful group of prominent local and non-resident of Bangladesh investors who have earned high credential and excellent reputation in their respective fields of business at home and abroad. Presently a team of experienced professionals headed by the CEO, Managing director and executives managers the house. Span at the top level management is fairly narrow. Only one senior Executive Vice President and five Executive Vice President heads different section of the House.

Corporate profile of SJIBSL at a glance:

Name Of The Company	Shahjalal Islami Bank Security Limited
Corporate Head Office	Jiban Bima Bhaban (4th floor), 10, Dilkusha C/A, Dhaka – 1000
Telephone No.	88-02-7163253,7173008,7111384,7118425
Fax No.	88-02-1761877
Website	www.shahjalalbanksecurities.com.bd
E-mail	info@shahjalalbanksecurities.com.bd
Chairman	Mr. Anwer Hossain Khan
Chief Executive Officer	Md. Anwar Hossain
Auditors	M/S K.M Hasan & Co. Charted Accountants Home Town Apartment (8th & 9th Floor) 87, New Eskaton Road, Dhaka-1000. Phone: 88-02-9351457,9351564
No. of Branches	Head Office, 2 extension of Head Office and 8 branches
No. of Employees	84
Stock Summary:	
Authorized Capital	Tk. 5000 million
Paid up Capital	Tk. 2740 million
Face Value per Share	Tk. 10

2.9 ORGANIZATIONAL STRUCTURE OF SJIBSL (CORPORATE LEVEL)

The Headquarter of the Shahajalal Islami Bank Security Ltd has fourteen division in them are follows:

2.9.1 Customer Care Department

An investor who wants to open the BO account finally gather information from this disk. A well-known employee given proper information to open an account, during opening an account employees is KYC, FATCA and Anti money laundering issues. Documents are taken while opening BO account. Following the rules and regulation of DSE, CSE & BSEC Customer Care Department do the job properly.

2.9.2 Trading Department

SJIBSL has a well experienced group of trader to carry out and executes Buy-Sell orders given by investors both in DSE & CSE. An investor can continue buy or sell in both stock exchange at a time. Every trader are trained up by DSE and CSE. Traders previse buy sell order from which is temporary filled up by investors. In case of executes order traders should be conscious various matters. . Such as non-Marginable securities cannot be bought in Margin Accounts. And in Direct Accounts no securities can't be brought keeping negative figure in portfolio. Orders can be placed over phone and investors can submit the order themselves by using DSE making trading facility from any corner of the word. This is called online trading. A trader plays a vital role in daily turnover. Trader have the knowledge about PE ratio, ESP, Technical functional analysis.

Present Automated Trading System of DSE & CSE

IPO: Opening process of B/O Account

1. Collect B/O account opening form
2. Fill up & get a certificate from manager of bank account
3. Submit to depository participant
4. DP will input data in online server of CDBL
5. CDBL will generate a 16 digit account number

Past trading System of DSE & CSE

Information
- Newspaper
- Stock exchange notice board

Application form
- Available in company

Submission
- Needed to submit in the respective company office along with the subscription money

Lottery system
- No

2.9.3 Accounts Department

All types of receivers and payment are recorded by Accounts Department in "Blue Chip" The capital market related portion of "LEADS" is used for Accounts and other related functions. After trading the data is given to blue chip for updating portfolio and other information. Consolidated Customer Account DSE and CSE receive & payment and all information about clients, petty cash .Information reserve in Blue chip yearly income statement.

2.9.4 CDBL (central Depositing BD ltd)

Central Depository Bangladesh Limited (CDBL) was incorporated as public limited company on 20 August 2000 to operate maintain the depository system (CDS) of electronic book entry, recording and maintaining securities accounts and registering transfer of securities; changing the ownership without and physical movement or endorsement of certificates and execution of transfer instruments as well as various other investor services including facilitation of the secondary market trading of Treasury bills and government bonds issued by the Bangladesh bank.

The securities and Mutual funds are the collateral to the SJIBSL. These instruments are electronigly deposit to the (CDBL) After trading hour run pay in and pay out for keeping updated of the account holders securities. BO Forms are finally enlisted with CDBL and 16 number digit is generated for identifying the account holder.

2.9.5 IT Department

This department mainly deals on the computer's hardware and software related problems. This department also works on the network system establishment in all branches. They store up-to-date information in their website. All branches' and head office and extension branches' are network by (LAN) Local Area Network. An expert IT team always supervises the overall activities. IT team is always devoted to new software to place purchase power, to use short portfolio, and to calculated how many number of securities investors can buy or sell his/her securities. Internet service is also provided to all branches to promote social communication and to provide account holders necessary information and to boast up knowledge about capital market.

2.9.6 Internal control& Compliance Department

This department is engaged to supervise all compliance issues. Basically it implements the rules and regulations BSEC, DSE, CSE and Bangladesh Bank. If any employee breaks the rules and regulation the department gives warning and issue letter to make conscious the respective employee. SJIBSL strictly maintain the compliances and discourage to violate any rules and regulation.

2.9.7 Research & Development Department (RND)

As well organized Research team always the fundamental economical and graphical issue and to select profitable securities. RND of SJIBSL is very sincere and focus for their activities and can face any internal and external competition. RND organize training session for the employee to gain enough knowledge about capital market.

2.9.8 Intermediate Marketing Department

Marketing Department is engaged to enhance communication with new client. Recently SJIBSL Conceded with (DOW Jones).

2.9.9 Human Resource Department:

In the Shahjalal Islami Bank Security Limited, this department deals with the employees as the core resources of the organization. This department mainly emphasize on the recruitment, selection of the employees. They also motivate the employees to work efficiently and effectively.

2.9.10 Marketing Department:

The marketing department mainly works for –

- To promote the different types of services and information to the people.
- To improve the marketing network throughout the country
- To implement the marketing strategies and the concept of Trade marketing.

2.9.11 Audit & Inspection Department:

Head Office Audit and Inspection Division comprising sufficiently experienced and skilled manpower carried out internal audit and inspection work on regular basis. All the branches of the House were audited at least once. Surprise inspections were also undertaken in 8 branches. Besides, vigilance team also inspected 8 branches.

2.9.12 International Banking Department:

The foreign exchange department mainly deals with export, import and foreign currency of different branches of the bank.

2.9.13 Common Services Division:

They take care of clients assets and utilize their assets properly. CSD id devoted to keep recorded all types of assets and competitor accessories. If any compliant is necessary CSD provides it as possible. Any renovation as possible CSD related.

2.9.14 Public Relation & Protocol Department:

This department deals with people and coveys people's views to the management.

2.10 TRADING SEASSONS

Trading seasons conduct trading in 4 phases.

2.10.1 Enquiry

In this session Brokers can logon to the system. No order will be submitted in this session. No trade will be executed. Only previous order can be withdraw in this session.

2.10.2 Opening

The opening is a pure single price auction. All buy and all sell orders are compared and calculate the open adjust price. No trades will be executed in this session.

2.10.3 Continuous Trading

During this phase, participants entre orders and immediate execution or for inclusion in the book. Automatic machine and execution takes place based on best price/first in, first out trading rules.

2.10.4 Closing Enquiry

Closing prices are calculated disseminated to market participant. Market will be closed in this session and other facilities like the previous enquiry session.

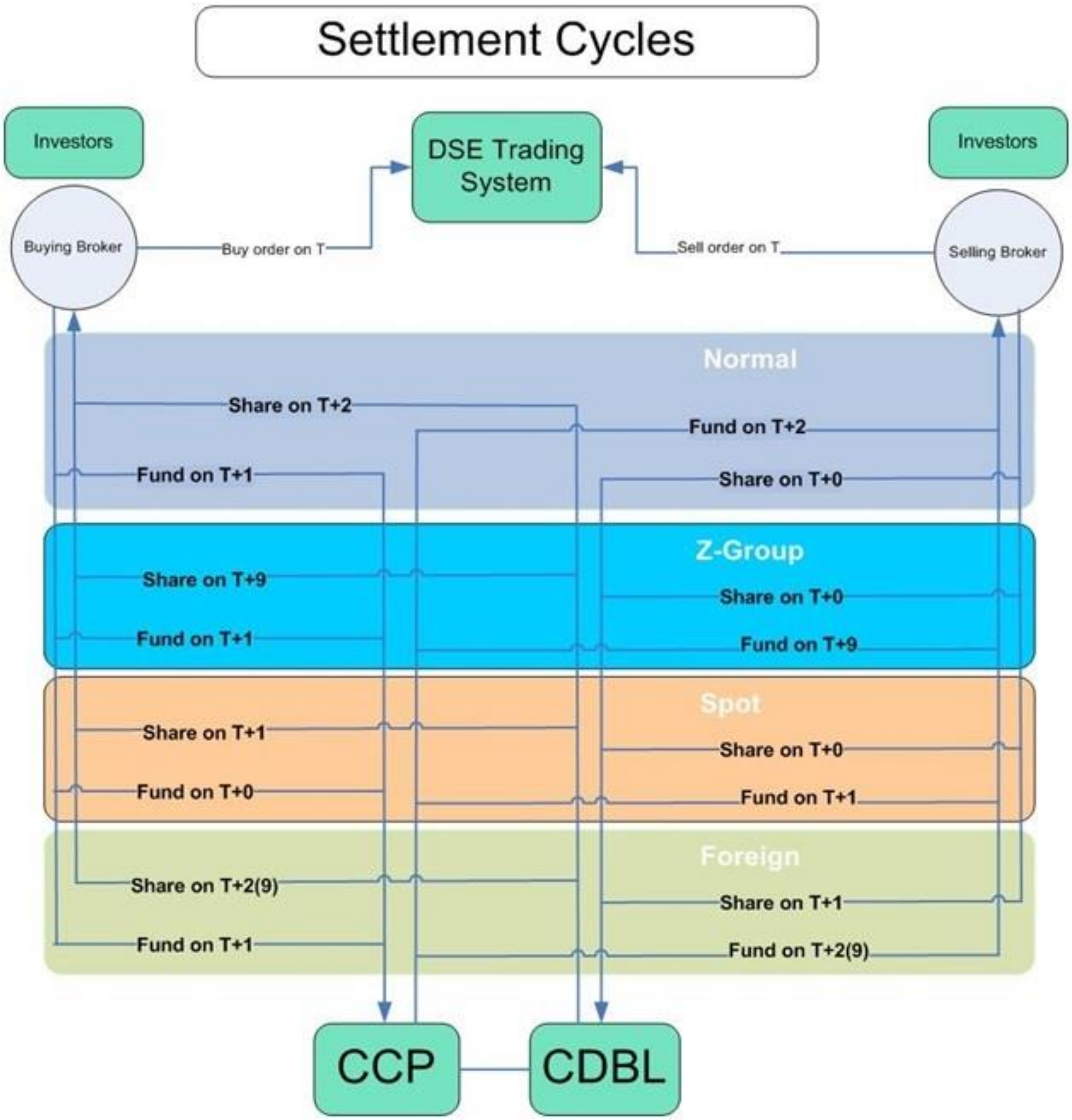
2.11 CLEARING AND STALEMENT SYSTEM

The Automated Clearing and Settlement System (CnS) is developed to automate all post trade activities regarding clearing and settlement. Its main stakeholders are Brokerage houses, CDBL, Clearing Banks and DSE Finance Division. Major activities of the system are as below:

2.11.1 Settlement:

In settlement process DSE receives all charges and AIT from buying and selling brokers. DSE also receives receivable amount from buying brokers and earmark selling shares in selling broker clearing account through CDBL settlement schedule.

DHAKA STOCK EXCHANGE (STTLEMENT OF TRANSACTIONS) REGULATIONS, 2013 has been given effect time to time.


Settlement Cycles
Investors
DSE Trading System
Investors
Buying Broker
Buy order on T
Sell order on T
Selling Broker
Normal
Share on T+2
Fund on T+2
Fund on T+1
Share on T+0
Z-Group
Share on T+9
Share on T+0
Fund on T+1
Fund on T+9
Spot
Share on T+1
Share on T+0
Fund on T+0
Fund on T+1
Foreign
Share on T+2(9)
Share on T+1
Fund on T+1
Fund on T+2(9)
CCP
CDBL

2.11.2 Clearing:

In clearing process DSE make payment by credit instruction and deliver share through CDBL clearing schedule to buying broker.

Here is a complete picture of the settlement system for all Instruments categories as A, B, G, N and Z which are trade in DSE

- **A-Category Companies:**

Companies which are regular in holding the annual general meetings and have declared dividend at the rate of ten percent or more in the last English calendar year.

- **B-Category Companies:**

Companies which are regular in holding the annual general meetings but have failed to declare dividend at least at the rate of ten percent in the last English calendar year.

- **G-Category Companies:**

Green fields companies of which shares are listed with the DSE before the company goes into commercial operation and prior to listing and said company declares the year of first declaration of dividend.

- **N-Category Companies:**

Newly listed companies except green-field companies which shall be transferred to other categories in accordance with their first dividend declaration and respective compliance after listing of their shares.

- **Z-Category Companies:**

Companies which failed to hold the annual general meeting when due or have failed to declare any dividend based on annual performance which are not in operation continuously for more than six months or whose accumulated loss after adjustments of revenue reserve, if any, exceeds its paid up capital.

Provided that the Managing Director of the Exchange may bring any other company under this category, if deemed necessary, with the prior written consent from the Commission.

2.12 MARKET INFO OF SJIBSL

2.12.1 Top 20 Shares

#	TRADING CODE	LTP*	HIGH	LOW	YCP*	CLOSEP*	TRADE	VALUE (mn)	VOLUME
1	ACTIVEFINE	47.00	50.00	46.00	47.20	46.40	6441	884.0130	18271622
2	IFADAUTOS	135.00	138.90	128.40	127.80	135.10	6718	800.4870	5942252
3	KPCL	120.10	126.90	120.00	118.40	122.10	4651	646.7510	5190529
4	BBSCABLES	132.50	139.20	132.50	136.50	133.30	3702	355.4030	2617567
5	SINGERBD	222.50	225.00	212.30	213.20	222.90	4012	352.9020	1595279
6	SHASHADNIM	71.60	77.00	71.00	70.60	71.80	3444	329.9350	4482020
7	AMANFEED	74.80	75.50	70.30	70.30	74.90	2905	278.5780	3759847
8	FORTUNE	38.50	38.90	36.00	36.00	38.00	3526	268.6020	7106233
9	PTL	68.60	69.80	65.00	64.90	68.40	1854	261.6180	3916361
10	UPGDCL	305.60	312.20	305.00	311.20	306.00	1566	247.3500	807295
11	GHAIL	43.90	45.00	41.20	41.20	43.90	2558	217.8060	5026529
12	NHFIL	66.00	69.10	62.20	66.10	67.20	3264	199.1170	2973830
13	SUMITPOWER	43.10	44.10	42.50	42.60	43.70	1688	153.7850	3540377
14	INTECH	51.70	52.00	48.00	47.30	51.00	2320	148.0560	2915313
15	OIMEX	52.80	57.50	52.10	54.60	53.90	2365	139.9310	2529157
16	CONFIDCEM	215.20	230.40	215.00	226.60	217.80	1232	137.2930	616339
17	BBS	36.60	37.00	34.70	34.80	36.10	1701	110.6770	3064392
18	ACFL	56.60	59.00	55.80	55.60	57.10	2848	110.4740	1916097
19	AFCAGRO	44.90	47.00	44.40	45.30	44.90	1872	108.6190	2349358
20	GPHISPAT	43.00	43.90	41.10	41.90	43.00	1590	105.1880	2451504

2.12.2 Top 10 Gainer

Top Ten Gainer Considering Close Price & YCP on 2018-09-13 14						
#	TRADING CODE	CLOSEP*	HIGH	LOW	YCP	% CHANGE
1	FINEFOODS	29.00	29.00	26.50	26.40	9.8485
2	PRIMETEX	34.70	34.70	31.80	31.60	9.8101
3	PENINSULA	32.70	32.70	30.90	29.80	9.7315
4	INTECH	51.00	52.00	48.00	47.30	7.8224
5	APEXFOODS	190.50	193.00	181.00	176.80	7.7489
6	NATLIFEINS	222.30	225.00	208.20	206.90	7.4432
7	SINOBANGLA	62.20	62.70	58.40	58.20	6.8729
8	ASIAINS	19.40	19.50	18.10	18.20	6.5934
9	GHAIL	43.90	45.00	41.20	41.20	6.5534
10	AMANFEED	74.90	75.50	70.30	70.30	6.5434

Top Ten Gainer Considering Open Price and LTP on 2018-09-13 14						
#	TRADING CODE	OPEN	HIGH	LOW	LTP	DEVIATION %
1	DULAMIACOT	17.50	19.00	17.20	19.00	8.5714
2	PRIMETEX	32.00	34.70	31.80	34.70	8.4375
3	ZEALBANGLA	31.50	35.00	30.00	34.00	7.9365
4	INTECH	48.00	52.00	48.00	51.70	7.7083
5	SALAMCRST	35.80	38.50	35.50	38.50	7.5419
6	SINOBANGLA	58.40	62.70	58.40	62.50	7.0205
7	MEGCONMILK	18.70	20.60	18.70	20.00	6.9519
8	SAVAREFR	87.00	93.30	87.00	92.90	6.7816
9	MEGHNAPET	15.00	16.00	15.00	16.00	6.6667
10	GHCL	45.20	48.70	45.20	48.10	6.4159

2.12.3 Top 10 Loser

Top Ten Loser Considering Close Price & YCP on 2018-09-13 14						
#	TRADING CODE	CLOSEP*	HIGH	LOW	YCP	% CHANGE
1	RELIANCE1	9.70	9.70	9.70	10.70	-9.3458
2	DULAMIACOT	17.40	19.00	17.20	18.80	-7.4468
3	DACCADYE	5.40	5.80	5.30	5.80	-6.8966
4	POPULARLIF	111.40	123.90	108.10	117.90	-5.5131
5	MIDASFIN	27.10	29.00	26.80	28.60	-5.2448
6	TAKAFULINS	24.20	24.20	24.00	25.40	-4.7244
7	SHURWID	23.30	24.40	23.10	24.40	-4.5082
8	VAMLBDMF1	8.50	8.60	8.40	8.90	-4.4944
9	FASFIN	10.80	11.30	10.70	11.30	-4.4248
10	TRUSTBANK	34.90	36.20	34.80	36.50	-4.3836

Top Ten Loser Considering Open Price and LTP on 2018-09-13 14						
#	TRADING CODE	OPEN	HIGH	LOW	LTP	DEVIATION %
1	BXSYNTH	7.30	7.30	6.60	6.60	-9.5890
2	STANCERAM	147.30	147.30	133.60	133.60	-9.3007
3	MEGHNACEM	110.00	115.00	101.00	101.00	-8.1818
4	SONARGAON	14.90	14.90	13.80	13.80	-7.3826
5	NAHEEACP	84.50	86.30	78.20	78.30	-7.3373
6	DACCADYE	5.70	5.80	5.30	5.30	-7.0175
7	NLI1STMF	12.90	12.90	12.10	12.10	-6.2016
8	ITC	49.00	49.90	46.10	46.10	-5.9184
9	OIMEX	56.00	57.50	52.10	52.80	-5.7143
10	ARAMIT	535.00	537.00	501.50	504.70	-5.6636

2.13 SERVICES OF SJIBSL

2.13.1 B/O Account Opening

- **General Account**

1. Statement or certificate of bank account
2. Photocopy of national ID Card or valid passport
3. 3 recent passport size photograph of account holder
4. 2 recent passport size photograph of the nominee
5. BO acknowledgement for link account

- **Corporate Account**

1. Statement or certificate of bank account against **proprietorship**
2. Photocopy of national ID Card or valid passport of the **proprietor**
3. 3 recent passport size photograph of **proprietor**
4. Updated trade license
5. TIN number of **proprietorship,** if any

- **Margin Account**

1. Minimum deposit of taka 10,00,000/- for availing margin facilities
2. Management Fees-Nill

- **NRB Account**

1. Statement or Certificate of FC account
2. Statement or Certificate of BDT bank account
3. Photocopy of valid passport including visa
4. 3 recent passport size photograph of account holder
5. 2 recent passport size photograph of Nominee
6. Photocopy of work permit/pay-slip
7. Photocopy of national ID Card in case of citizenship in aboard
8. Power of Attorney with notary on non-judicial stamp (Tk. 150/-) for A/C operation in case of absence
9. BO acknowledgement for link account

2.13.2 Fees and Charges

The way of fees and charges of Shahjalal Islami Bank Securities Limited are given below:

Particulars	Fees (%)	Basis of Fees	When Payable
Brokerage Commission (Including CDBL settlement Fee)	0.40%	Total Consideration	Subject to Transaction- Daily.
Demat Fee	Minimum TK 10 or 0.035%	Total Market Value of Share on Demat date	Subject to Transaction- Daily.
Transaction Fee (Bonus, Right etc.)	Minimum TK 10 or 0.035%	Total Consideration	Subject to Transaction- Daily.
Transfer/Transmission Fee	Minimum TK 10 or 0.035%	Total Market Value of Share on Transfer date	Subject to Transaction- Daily.
BO A/C Opening Fee	TK 700	-	A/C Opening Time.
BO A/C Closing Fee	TK 1000	-	A/C Closing Time.
BO Maintenance Fee	TK 500	-	Annually.
Margin Documentation Fee	TK 2000	-	Margin Activation Time.

2.13.3 Trading Facilities

- **Trading For VIP Clients**
  They give special facilities to their VIP clients in terms of trading facilities (Isolated trading room) margin ratio, buy sell commission etc.

- **Trading For Female Clients**
  They have completely isolated trading rooms with female traders, prayer room, waiting room for female clients.

- **Trading For General Clients**
  General clients are their main clients that's why they give them most priority. They have special, big and spacious place in hall room for general clients with wide screen. Have lot of trading room with expert traders have the facilities for in bot DSE and CSE prayer room.

- **Online Trading**
  They give clients online facilities. First of all clients have to fill up a form with his/her information. Then the officer of the branch send the form Head office then head office recheck the form and give a Coad number to the client. After this client can buy or sell his/her share in online and also can see the balance and the portfolio statement.

- **Foreign Trade**
  They have froing trading services with a dedicated team which is supported by highly experienced, efficient and skilled employee. They are much concern about the confidentiality in every aspect of their service and ensure prompt and dependable services to investors. They offer both individual and institutional with their own research. They have developed rich website for their honorable investor where require information are available.

  Foreign nations may invest in stock market of Bangladesh though Shahjalal Islami Bank Security ltd (SJIBSL).The flowing required to invest in Bangladesh Capital Market:

  Opening a NITA Account

  - The Investor shall invest in Bangladesh using this account.
  - It is a cash account where investors can send their respective currencies from country
  - The fund is converted to Bangladesh taka in this account.

Custodian Selection

- Custodian will execute all short of actives on behalf of the client i.e. opening a beneficiary owners (BO) account name.
- Custodian shall comply with all the requirements of the client.
- The custodian shall have the authority for the client.

Opening Beneficiary Owners account

- The custodian shall open B.O account on behalf of the respective client.
- In order to open B.O account the client will have to submit the flowing documents:

For Foreign Nationals:

Particulars	**NITA Account**	**Stock Brokerage/Trading Account**	**Custodian Account**
Photocopy of passport	Foreign passport	Foreign passport	Foreign passport
Photographs (Account Holder)	4 copies PP size (Attested by introducer)	3 copies PP size (Attested by introducer)	3 copies PP size (Attested by introducer)
Photographs (Authorized Person)	N/A	2copies PP size (Attested by Account Holder)	2copies PP size (Attested by Account Holder)
Photographs (Nominee)	2copies PP size (Attested by Account Holder)	2copies PP size (Attested by Account Holder)	2copies PP size (Attested by Account Holder)
Bank Account Certificate/Statement	N/A	NITA	NITA
Employee Statement/Business Document	Required	N/A	N/A

For Foreign Institution:

Particulars	**NITA**	**Stock Brokerage / Trading Account**	**Custodian Account**
Photocopy of passport	Passport of the CEO	Passport of the Authorized Person	Passport of the Authorized Person
Photographs (Account Holder)	4 copies PP size photos of all signatories & authorized persons	N/A	N/A
Photographs (Authorized Person)	N/A	3 copies PP size (authorized person by board)	3 copies PP size (authorized person by board)
Bank Account Certificate/Statement		NITA	NITA
Approval from the Board of Directors for Investment &Authorized Person	Required	Required	Required
Memorandum & Article of Association, Tax Certificate & Trade License	Required	Required	Required

Chapter- 03

MY WORKING EXPERIENCE

INTRODUCTION

As an intern I had started my internship program from 5th June, 2018 at the Shahjalal Islami Bank Security limited College Gate branch. During my internship program, I have performed many responsibilities or tasks as assigned by my supervisor. Normally the organization does not give me any fixed duties to perform because there are no specific tasks for interns. Therefore I have done much different type of tasks in different desks. I am grateful to my supervisor that he let me carry out different responsibilities. By this I could enrich my practical knowledge and also has given be a corporate exposure.

3.1 JOB DESCRIBTION

I worked in the accounts and customer service section in the organization but got the opportunity to work with the all officers and with the managers. Customer service consists of different types of account opening, Give Deposit entry in blue chip, Portfolio statement given, check the balance, and Give the ledger information, Prepare the bill of the branch for the head office. As an intern of SJIBSL I was also responsible for the “BLUE CHEIP” Machine Management. When a customer comes to a branch, it’s an intern’s responsibility to give the customer information that they want and guide him or her to the right service.

Customer service area of SJIBSL is divides into different sections such as Deposit book collections, Deposit book given, Requisition slip, Buy order slip, sell order slip provide, loan from flip, etc. On the first day of my internship, manager explained about all these sections work. He explained me how the total works done in the branch. He also made me familiarized with the various application forms & also gave me information about the various terms and tools of these application procedures.

In below I have discussed about some activities that were performed by me-

- **B/O Account Opening Form Fill up:** As an intern I have done different types of accounts form fill up such as B/O account form, Online trade form, loan form.

- **Nominee, signature or Bank account check:** Whenever an account holder wants to know his or her nominee, signature or Bank account number, that time I have to go the blue chip and check the information by his /her account number.

- **Check the Requisition slip:** I have to check the requisition slip when a customer wants to withdraw his/her money, I have to check is they give the information and wrote the bank account number properly.

- **Entry the Deposit slip:** When any customer deposit money in his/her account I have to entry the amount of money in her B/O account through Blue chip.

- **Assist the customers:** Very often I found the employees in the office too busy to handle all the customers at once. Here, I have tried to assist the customers when they seek to know the process of account opening, brief them about the various information that they need.

3.2 LEARNING OUTCOME

From this three months internship experience at the Shahjalal Islami Bank Security Limited I have learned lots of things. After joined as an intern, first I learn an employee should in/out the office timely. I learned how each section worked systematically as well as carefully and also learn about the security policy for each section. There are some learning outcomes from my internship experience-

- Experienced about the corporate life and work eight hours continuously
- Experienced work under pressure and how to tackle the critical situations
- Given full concentration on work and complete it on due time
- Observed how an organization perform its operations according to its policy
- Learned how to build a strong relationship with customers and continue it
- Learned how to work with colleagues and maintain co-operation with them while doing a work
- Learned how to talk and manage the customers who come for service.
- Build self-confidence to work in a corporation

3.3 CRITICAL FINDING IN SJIBSL IN COLLEGE GATE BRANCH

There are many problems existing in the College Gate branch-

- The present system of the organization is time consuming for both the officers and clients. For searching the details of a backdated transaction, the officers have to go through a lot of files and the customers have to wait a long time until the file found.

- When the officers are going through a busy hour, they cannot paying proper attention to the customers which creates a negative situation.

- Sometimes customers do not get proper attention and for that the negative word of mouth hampered the branch's image of quality service and the bank's goodwill.

For a long term service business, these findings will negatively affects the goodwill in the long run which seems to be hazardous.

Chapter -04

OBJECTIVE OF SJIBSL

4.1 IDENTIFY THE PRODUCT

4.1.1 Institution Investment:

SJIBSL offers full-fledged special brokerage service for institutional /corporate investors to identify financial recover minty in terms of protection of assets, managing investments and funding goals. SJIBSL would assess investment opportunities for which recovered extra fund and facilities in achieving institutional goals.

4.1.2 Shariah Based Margin Investment:

SJIBSL provides shariah based margin investment facilities to its valued clients. Investors who are looking for shariah complying fund to invest in stock market. They can choose SJIBSL to enjoy this facility. As SJIBSL flows shariah so profit rate is more lucrative than the others who follow conventional system.

4.1.3 E-Service:

By using E-Service Investors get Trade confirmation, Portfolio statement, IPO Result, BEFTN, and SMS.

4.1.4 Foreign Trade:

SJIBSL standard foreign trade service with dedicated team which is supported by highly experienced, efficient and skilled research unit. SJIBSL is very much concern about the confidentially in every aspect of services and ensure prompt & dependable services to foreign investors. SJIBSL offers trade service for both individual and institutions with its own necessary. Honorable investors and foreignness can use website where required information is available.

4.1.5 IPO Application Service:

IPO application service is now enormously easy process for investors of shahjalal Islami Bank security ltd .Investors can easily apply IPO application by visiting physically at Head office and any nearest branch of SJIBSL. SJIBSL also provide online IPO service which is in fact hassle free and easy to apply. Customer can apply IPO application through sms, e-mail and online application found at company website.

SJIBSL have some other services which are follows

- Full Service Depository Participant (DP) Services.
- Beneficiary Owner (BO) Account opening.
- Dematerialization (Demat) & Re materialization (Remat) of Shares
- Pledge & un pledge of Share
- Awareness to our valued Clients regarding Capital Market.
- Market report to our Corporate, High net worth & Retail Clients.
- One Stop services.
- Serve in different locations (Dhaka, Savar, Sylhet & Chittagong)

Legal responsibilities reflect the obligation to company with the laws that regulate business activities. Strategic management seeks to give the company a competitive advantage in the market.

4.2 ANALYZING THE FUND MANAGEMENT PROCESS

Fund Management is the overseeing and having of a Financial Institution cash flow. The company serves to investors who trade public stocks and other securities. SJIBSL also offers margin loans for certain approved clients to purchase securities on credit, subject to approved clients to purchase securities on credit, subject to approval terms and condition. Once an account holder's deposit money the account holder can use that money to buy stock, Bonds and Mutual fund. The term fund management has that all too common financial jargon sound to it.Not too dissimilar to financial management.

In fact, even for those in the industry is it a pretty confusing term because fund management can refer to at least two very distinct financial disciplines.

- The management of a particular collective investment with a very specific mandate. For example, an Asia Pacific equity fund would need a fund manager who had the ultimate say on which company shares went into the fund, and which ones were left out. Should the fund buy more Singlet shares, or maybe increase its holding in Telstra?
- More commonly fund management could refer to something similar to portfolio management or investment management. In this role fund management would mean looking at all the various investment options available, choosing those which are suitable for their clients, and then managing this asset allocation in order to build a diversified portfolio.

The rationale for this type of fund management is based on the idea that different assets (stocks, bonds, property, gold etc.), behave differently in different stages of the economic cycle, and also have different tendencies in terms of the returns and the risk involved.

The Fund Management Process

An essential part of the fund management process in ensuring that the chosen investments match your investment profile. For those with a longer period between investing and actually using the money, the more aggressive a fund management specialist will suggest your portfolio should be.

Therefore, more emphasis may be put on equities and commodities, less in bonds and cash. Conversely those will only a short time until they use the money, losses in the portfolio cannot usually be tolerated, and therefore, safer investments should be used.

At the end of the day, unless you can devote the time needed for the fund management process, you’re far better off leaving it to financial services professional, and the best way to do this is by taking advantage of a financial planning consultation.

- **Preparation of fund flow statement:**

While preparing the funds flow statement the sources and uses of fund disclosed clearly. So highlight the funds have been generated the uses to which these funds have been applied .The statement is also sometimes referred to as the sources and applied as of fund statement or statement of changes in financial position.

- **Sources of funds:**
    - Fund flow Statement
    - Meany show to prepare
- **Uses of Funds**:
    - Employee Fund
    - Daily petty cash expenses
    - BMRE of New and existing Branches

4.3 COMPETITIVE POSITION IN THE MARKET

SJIBSL is the member of both stock exchange DSE & CSE. From the begging of its operation SJIBSL ensure better client service & Complied trade execution. SJIBSL plays an important role in market capitalization. SJIBSL places top list in every month's performance analysis of DSE. In 2010 its position decrease due to market deterioration .DSE has (200+) intermediaries within these SJIBSL continue its operation by a strong ,energetic and honest manpower They share their views with each other .Many groups are formed leaching an expertise. The group member meets every months to select fundamental and investor friendly securities. Training has given to every employee on technical, fundamental and economical analysis' under the suppression of research and Development Department (RND).RND Department is always devoted to give training is always devoted to give training on current market issue using ATM Broker and to identify profitable securities. SJIBSL has 50 plus or minus TWS (Trader Work Station).It has 5 plus or minus CSE work station .Every trader is sincere in their workplace. They carry out the buy-sell orders following the rules and regulation of DSE<CSE<and BSEC.

- Dhaka Stock Exchange
- Chittagong stock Exchange
- BD security and Exchange

SJIBSL has Treading, Accounts, RND, Intermeditual Marketing, IT, CDBL, ICCD, CSD, HRD AND Operations Department of these departments places. SJIBSL in a competitive position in the capital Market.

4.4 STRATEGIC OF BUSINESS OBLIGATION

- Follow safety & environmental standards
- Protect the basic right of the employee /workers
- Present factual information.
- The mission and vision of the company is very clear to stakeholder.
- Meet all the commitments and obligation timely.
- Encourage free and open competition. Don't ruin competitor's image by fraudulent practices.
- The policies and procedures of the company updates regularly.
- Maintain confidentially of personal data.
- Don't accept child labor, forced labor or any other human right abuses.
- The company creates jobs and pay taxes.
- Legal responsibilities reflect the obligation to company with the laws that regulate business activities.
- Strategic management seeks to give the company a competitive advantage in the market.
- Organizational hierarchy of SJIBSL.
- Protect the basic right of the employee /workers:
- SJIBSL always aware about employee salary, bonus, and increments. It Facilities the inherence to enhance their knowledge.
- Flow safety and environmental standards:

Work environment is given preference in all branches. It maintains green banking theme of Bangladesh Bame. Investor fell free and comports to do business.

- Continuously improves the Operation:

As capital market is rumor based and unpredicted. So the operation theory change from time to time and sophisticated technological support issued to run the business.

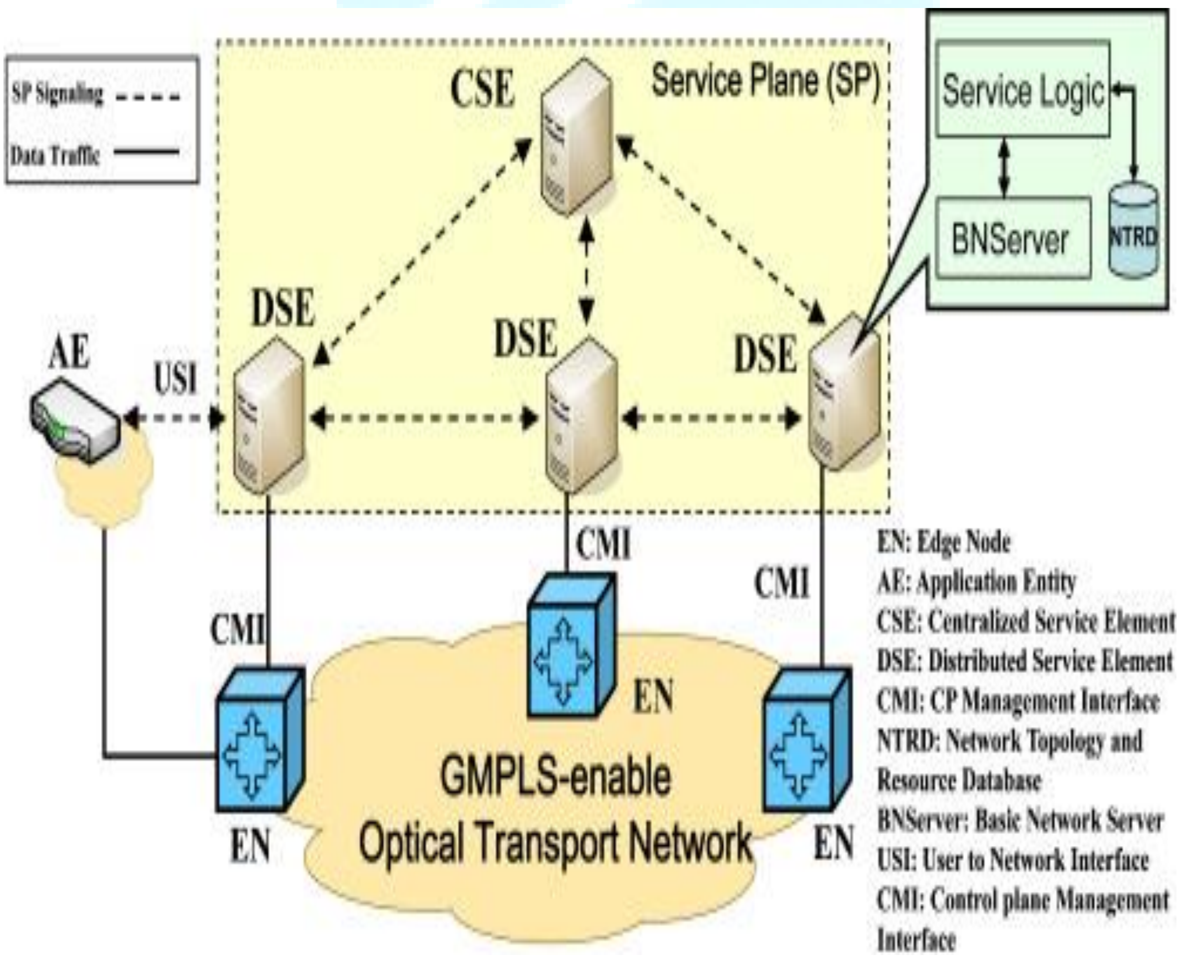
- Indulge the truthful and reliable advantage :

SJIBSL participated in capital market fair to attract new customer and to introduce its product to boost up business.

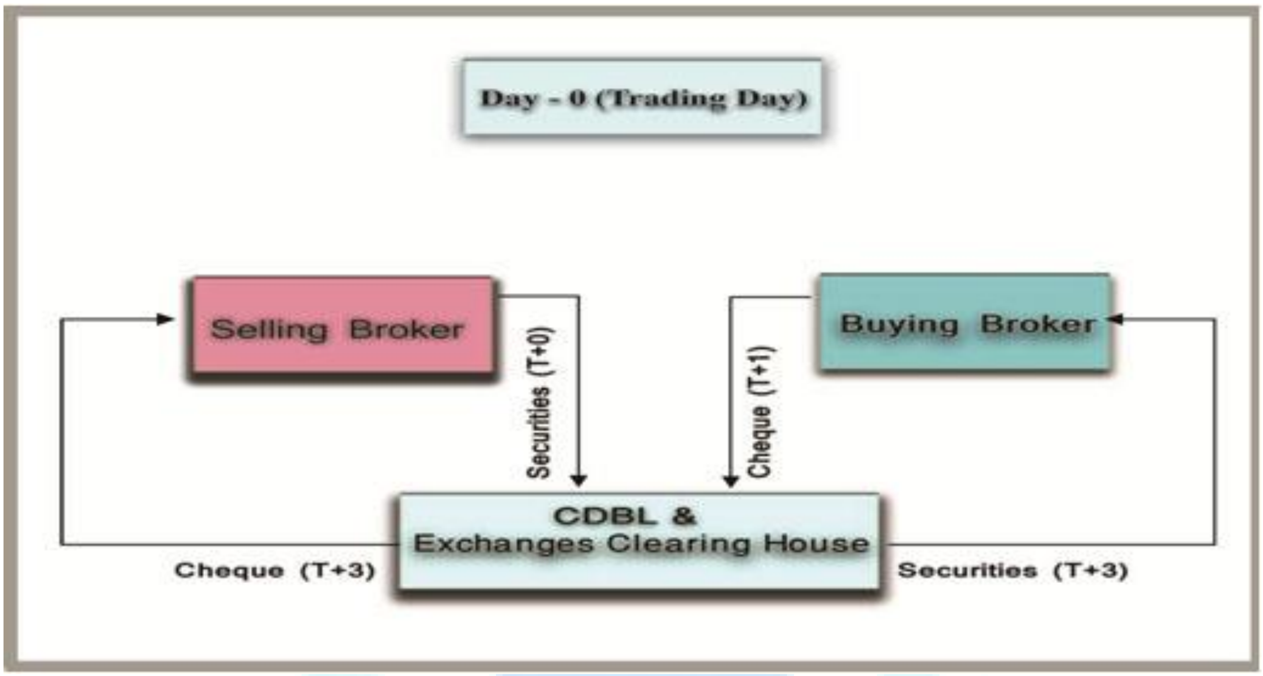
4.5 EVALUATION OF SOFTWARE IT SYSTEM

SJIBSL is connected with DSE and CSE with its main server. IT also connected with CDBL.As the server is high powered so orders can be placed quickly without any interruption. Dhaka Telnet are the main service.

Graph of server system of DSE & CSE with brokerage Form –



SJIBSL also connected with central Depository BD ltd. By pay in and pay out the seventies and mutual fund or the investors are saved electronically on day basic trade execution. Graph of Server system of CDBL with Brokerage –



SJIBSL has own Internet service system .By which E-mail service is provided to client. For performing managerial of Back office jobs "Blue chip" software is used .It has also Wi-Fi service only in Head office.

- Organization aboard hierarchy
- Product identification
- Fund Management Process
- Use of IT system
- Strategies of business obligation
- Record the fund.

4.5 PER DAY INCOME

As capital market is a Volatile Market. Its goals to the bullish and bearish position from time to time. For this per day income varies frequently. Per day income is calculated by deducting DSE& CSE commission and fees and Taxes .SJIBSL changes 40paisa commission on overall transaction volume of client. SJIBSL Sanction 3-4 Hundred core loan to the investor against their securities and impose approximately 15.5% changes on this loan. If the market goes to the bearish position eerily Value of the A/C goes negative figure.

4.6 MAN POWER OF SJIBSL

SJIBSL has a strong and energetic man work force. All most 70+employee do their duties properly to top up the company. Employees are helpful to each other. Company give three festival bonus and profit bonus to the employee. They also enjoy 15 days earned leave compulsory with payment and get Treatment Amount for their wife while gives birth of children. Employee has a beautiful dress code. The dress color is white. Mobile allowance is given to employee communicate with clients.

4.8 CALCULATE OF PROFITE AMOUNT

SJIBSL has two main income sources-

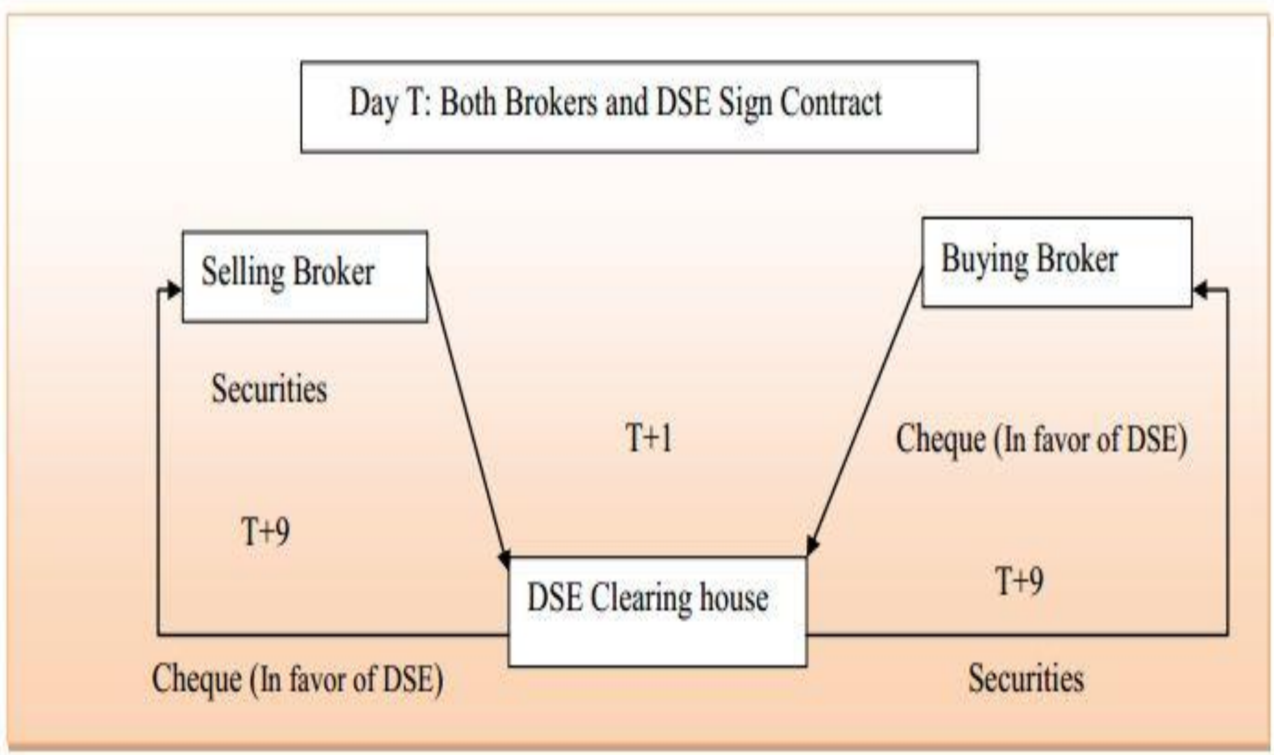
a) Trade commission

b) Profit from Margin/Loan account

Profit is calculated monthly by deducting all expense from Income. Balance sheet, Financial statement, Profit-Loss statement is prepared at the end of the year.

4.9 SERVICES OF SJIBSL

In capital market there has A,B,N & Z Category share the sell amount will be matured Trading pay + 1 (T+1) day Theory. It means the investor will get this required money after one day treading.

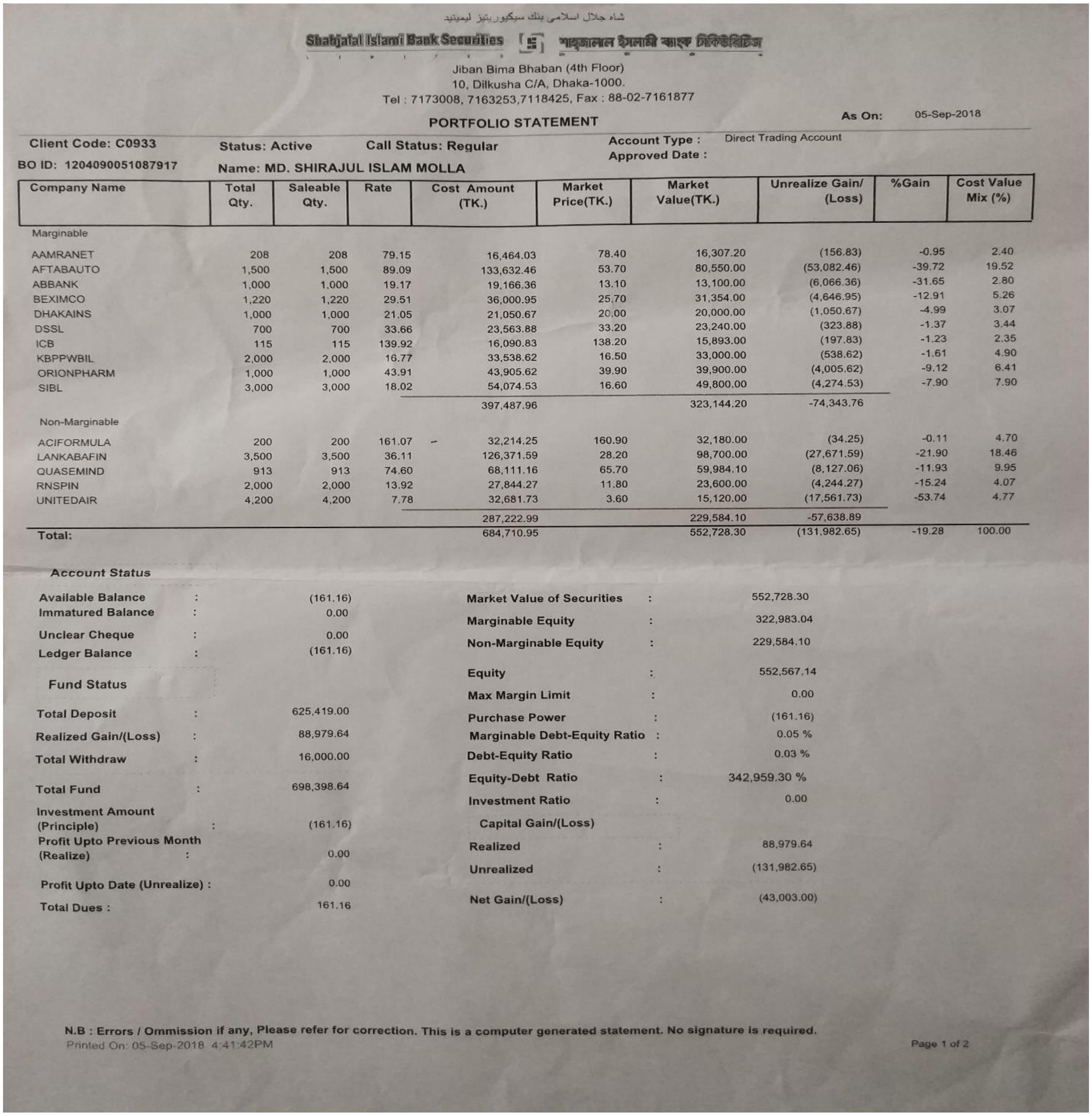


This cycle is valid only for Z group instruments traded in Public, Block & Odd-lot market.

The investor will not give cheque leave. Some amount will be transfer to his Bank Account which he/she has mention in BO from by BEFTN (Bangladesh Electronic Fund Transfer).Amount transfer activities done by Accounts Department. Branches customer care officer take the Requisition and send it to the Accounts Department of Head Office. An Officer rechecks the Signature amount etc. and issue the cheque by BEFTIN.

4.10 ANALYZE THE CURRENT PROTFOLIO

SJIBSL has total (1000) active BO account .Total number of client or cash code is (1437) and total number of Margin Account is ( ).Market value of total portfolio is ( ) as 01/09/2018/Total loan amount is ( ) as 01/09/2018 Negative amount ( ) as01/0902018.



شاه جلال اسلامی بنك سيكيوريتيز ليميتيد
Shahjalal Islami Bank Securities শাহ্‌জালাল ইসলামী ব্যাংক সিকিউরিটিজ
Jiban Bima Bhaban (4th Floor)
10, Dilkusha C/A, Dhaka-1000.
Tel : 7173008, 7163253,7118425, Fax : 88-02-7161877

PORTFOLIO STATEMENT As On: 05-Sep-2018

Client Code: C0933 **Status:** Active **Call Status:** Regular **Account Type :** Direct Trading Account
BO ID: 1204090051087917 **Name:** MD. SHIRAJUL ISLAM MOLLA **Approved Date :**

Company Name	Total Qty.	Saleable Qty.	Rate	Cost Amount (TK.)	Market Price(TK.)	Market Value(TK.)	Unrealize Gain/ (Loss)	%Gain	Cost Value Mix (%)
Marginable									
AAMRANET	208	208	79.15	16,464.03	78.40	16,307.20	(156.83)	-0.95	2.40
AFTABAUTO	1,500	1,500	89.09	133,632.46	53.70	80,550.00	(53,082.46)	-39.72	19.52
ABBANK	1,000	1,000	19.17	19,166.36	13.10	13,100.00	(6,066.36)	-31.65	2.80
BEXIMCO	1,220	1,220	29.51	36,000.95	25.70	31,354.00	(4,646.95)	-12.91	5.26
DHAKAINS	1,000	1,000	21.05	21,050.67	20.00	20,000.00	(1,050.67)	-4.99	3.07
DSSL	700	700	33.66	23,563.88	33.20	23,240.00	(323.88)	-1.37	3.44
ICB	115	115	139.92	16,090.83	138.20	15,893.00	(197.83)	-1.23	2.35
KBPPWBIL	2,000	2,000	16.77	33,538.62	16.50	33,000.00	(538.62)	-1.61	4.90
ORIONPHARM	1,000	1,000	43.91	43,905.62	39.90	39,900.00	(4,005.62)	-9.12	6.41
SIBL	3,000	3,000	18.02	54,074.53	16.60	49,800.00	(4,274.53)	-7.90	7.90
				397,487.96		323,144.20	-74,343.76		
Non-Marginable									
ACIFORMULA	200	200	161.07	32,214.25	160.90	32,180.00	(34.25)	-0.11	4.70
LANKABAFIN	3,500	3,500	36.11	126,371.59	28.20	98,700.00	(27,671.59)	-21.90	18.46
QUASEMIND	913	913	74.60	68,111.16	65.70	59,984.10	(8,127.06)	-11.93	9.95
RNSPIN	2,000	2,000	13.92	27,844.27	11.80	23,600.00	(4,244.27)	-15.24	4.07
UNITEDAIR	4,200	4,200	7.78	32,681.73	3.60	15,120.00	(17,561.73)	-53.74	4.77
				287,222.99		229,584.10	-57,638.89		
Total:				684,710.95		552,728.30	(131,982.65)	-19.28	100.00

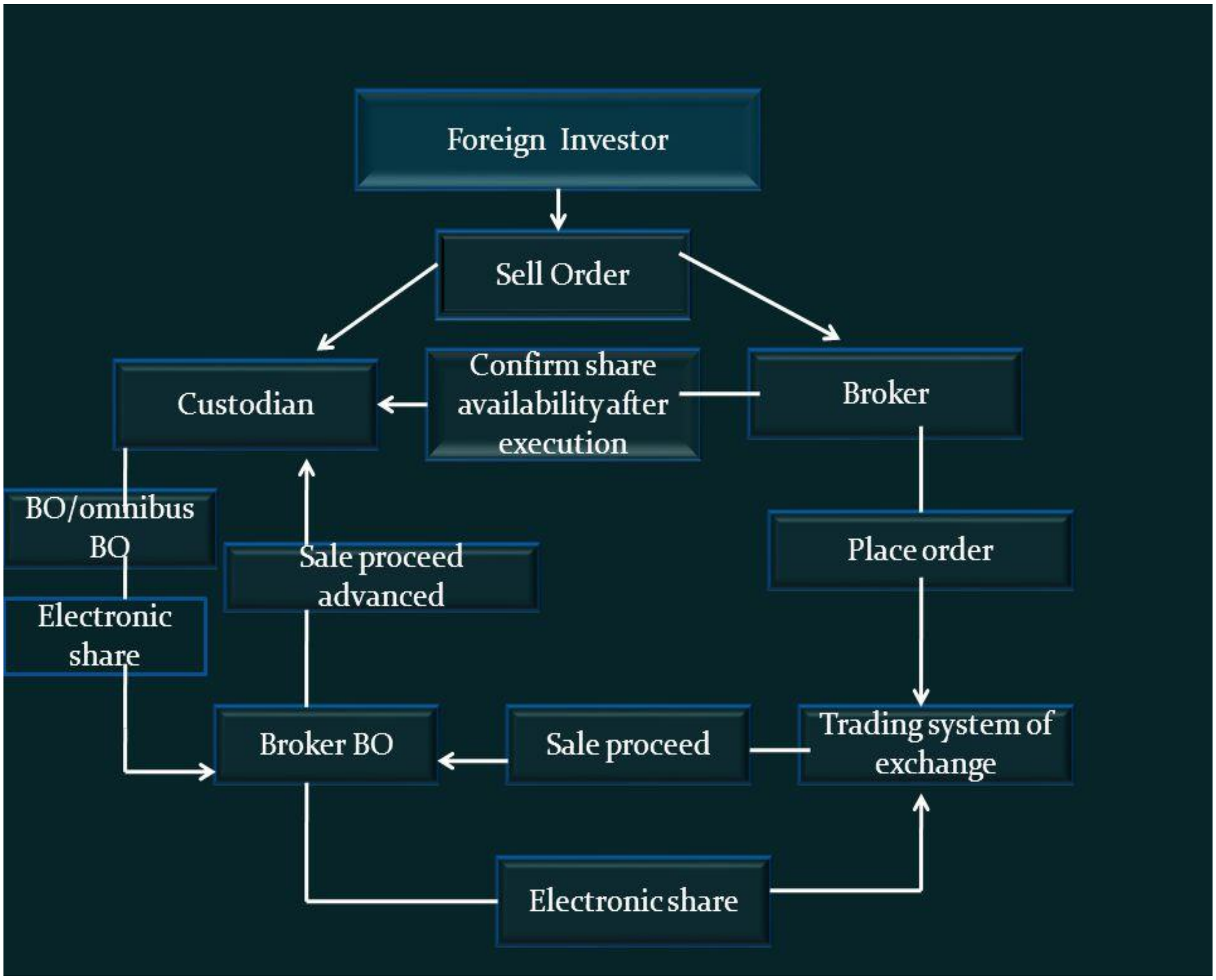
Account Status

Available Balance	:	(161.16)	Market Value of Securities	:	552,728.30
Immatured Balance	:	0.00	Marginable Equity	:	322,983.04
Unclear Cheque	:	0.00	Non-Marginable Equity	:	229,584.10
Ledger Balance	:	(161.16)	Equity	:	552,567.14
Fund Status			Max Margin Limit	:	0.00
Total Deposit	:	625,419.00	Purchase Power	:	(161.16)
Realized Gain/(Loss)	:	88,979.64	Marginable Debt-Equity Ratio	:	0.05 %
Total Withdraw	:	16,000.00	Debt-Equity Ratio	:	0.03 %
Total Fund	:	698,398.64	Equity-Debt Ratio	:	342,959.30 %
Investment Amount (Principle)	:	(161.16)	Investment Ratio	:	0.00
Profit Upto Previous Month (Realize)	:	0.00	**Capital Gain/(Loss)**		
Profit Upto Date (Unrealize)	:	0.00	Realized	:	88,979.64
Total Dues :		161.16	Unrealized	:	(131,982.65)
			Net Gain/(Loss)	:	(43,003.00)

N.B : Errors / Ommission if any, Please refer for correction. This is a computer generated statement. No signature is required.
Printed On: 05-Sep-2018 4:41:42PM
Page 1 of 2

4.11 CONFIRM SHARE AVAILABILITY AFTER EXECUTION BROKER CUSTODIAN

More than 200 secondary share and mutual fund are enlisted with DSE & CSE.SJIBSL has almost all secondary shares in their investor A/C without bonds.



SJIBSL has own internet service system. By which e-mail service is provided to client. For performing managerial and back office jobs "Blue Chip" software is used. It has also Wi-Fi service only in Head Office and gradually will be enhanced in branch offices.

4.12 BRANCES OF SJIBSL

Head Office has two extensions without these extension offices SJIBSL has (college gate, Uttara, Gulsan, Escaton, saver, sylhet, two branches in Chittagong). Considering extension offices as a branch SJIBSL has total 10 branches. Branch Manager controls the branch activities and report to the Head of operations.

Head Offices		
Head Office Jiban Bima Bhaban 10 Dilkusha C/A, Dhaka 1000 **Phone:** 7163253, 7118425, 7173008 **Fax:** 7161877		
Extension of Head Office Karim Chamber, (1st Floor) 99, Motijheel C/A, Dhaka 1000 **Phone:** 7160755, 7164923 **Fax:** 7161877		**Extension of Head Office** DSE Annex Building, (1st Floor) 9/E, Motijheel C/A, Dhaka 1000 **Phone:** 9513967, 47113059

Branches

Dhaka	**Gulshan Branch** Jabbar Tower (4th Floor) Holding No- 42, Road No- 135, Gulshan Avenue, Gulshan **Phone:** 9861338, 9860950 **Fax:** 9860423		**Savar Branch** SK Purnima View, House No- 87/A (1st Floor), Bazar Road, PO & PS- Savar, Dhaka **Phone:** 7744108 (PABX), 7744109 **Fax:** 7744107
	College Gate Branch Union Capital (1st Floor) 1/5 Mohammadpur Housing Estate Mirpur Road, Dhaka **Phone:** 8156267, 9146597		**Uttara Branch** Anwer Complex (3rd Floor) House No- 012, Road No- 14/C, Sector No- 04, Ward No-01, Uttara, Dhaka 1230 **Phone:** 8963046, 8963276 **Fax:** 8960376
	Eskaton Branch Standard Center (3rd Floor) 27/1/1, Rashed Khan Menon Sarak (Formerly New Eskaton Road), Ramna, Dhaka 1000		
Chittagong	**Agrabad Branch** Delwar Building, 104 Agrabad C/A, Chittagong **Phone:** 031-2528352 **Fax:** 031-25283525		**Chawkbazar Branch** 2 No. Chawkbazar Road, Chittagong **Phone:** 031-626403 (PABX), 031-626402
Sylhet	**Sylhet Branch** Al Falah Tower (1st Floor) East Dhopa Dighir Paar, Sylhet **Phone:** 0821-720966 **Fax:** 0821-720711		

4.13 MARKETING ACTION

Target Market:

Basically SJIBSL targets two types of client – One is National and another is International.

1. **Target Clients in Bangladesh:**

   - Large Manufacturing Corporations and their employee
   - Financial Organization and Insurance
   - Bangladesh Defenses and Govt. service holder (Army, NEVY and Air Force)
   - Public and Private university Teachers & students.
   - House wife.
   - Garments employee.

2. **Target Clients in abroad:**

   (i)NRB Clients

   - For IPO
   - For Secondary Trade

   (ii) Foreign investors

   - For Secondary Trade

1. **Target Clients in Bangladesh**

- **Large Manufacturing Corporations and their employee:** Our most important target market will be the large Manufacturer of RMG, Power, IT, Food etc. and their employee in all over Bangladesh.

- **Financial Organization & Insurance and their employee:** Another most important market segment will be the financial institute and Insurance Company and their employee. Mostly SJIBSL encourages them for IPO and in future they may influence and involve at secondary market.

- **Bangladesh Defense and Govt. service holder (ARMY NAVY AND AIR FORCE):** Retired person from this sector are the important sector.
- **Public and Private University:** It is a big investors sector which is rising day by day. Here we get Teacher's, Students and Officer Employee. We will invite them for opening BO Account with us.
- **House wife:** It is most important sector for us. Women and Hose wife they will be small investor we will include them to own client.
- **Garments employee:** This sector only for IPO application. Here we get large volume Executive / Officer that will join IPO process for a certain period.

2. Target Clients in abroad:

(i) NRB Clients (Executive to High official): It is one the big investors sector for our stock market. We will search Non Resident Bangladeshi clients for IPO & Secondary market. For IPO our target group will be all class of employee and for secondary market our target group will be executive to high official employee, Businessmen & High Net worth professionals.

(ii) Foreign investors (For Secondary Market): Our target group will be foreign Teacher, Industrialist, Stock Broker and Investment Banker for this group.

CHAPTER -05

FINDINGS FROM THE STUDY

SWOT ANALYSIS

SWOT Analysis is an important tool for evaluating the company's Strength, Weakness, Opportunities and Threats. It helps the organization to identify how to evaluate its performance and scan the macro environment, which in turn would help the organization to navigate in the turbulent ocean of competition. The major Strengths, Weakness, Opportunities and Threats of Shahjalal Islami Bank Security Limited are as under:

5.1 STRENGTHS OF SJIBSL

- **Company Reputation**
  SJIBSL has already established a favorable reputation in the Brokerage House Industry of the country particularly among the new comers. Within first several years, SJIBSL established a firm footing in the brokerage sector having tremendous growth in the profits and deposits. All these lead them to earn a reputation in the banking field.

- **Experienced Management**
  The top management of the organization is also a major strength for the SJIBSLand contributed heavily towards the growth and development of the house. The top management officials all have had reputed of treading experience, skill and experience.

- **Shariah based Brokerage House**
  First Shariah based Brokerage House in Bangladesh. In Bangladesh their have 77 shariah base brokerage house in that SJIBSL is the first shariah based brokerage house.

- **Excellent Branches location**
  SJIBSL has earned a reputation in the brokerage housing sector for establishing impressive branches in excellent location. The Gulshan Branch, Savar Branch, College Gate Branch, Uttora Branch, Agrabad Branch, Chawkbazar Branch, Sylhet Branch are the most lavish and impressive branches of SJIBSL. This creates a positive image in mind of potential customers and many people attract to the share business.

- **Strong Financial Resources**
  It has strong financial resources to run the broker house business. In the year 2011 the capital. Firm including paid up capital, reserves, retain earning, stood at around Tk. 5000 million. It is expected that in near future financial resources get much stronger.

- **Impressive profit growth rate**
  Achieve a high growth trade accompanied by impressive profit growth rate.

- **Truthful and reliable advertising**
  All the information and advertising they giving are truth. They don't give any type of wrong information to the client or don't give any type or wrong advertising that given by many organization to impress the customer. And it maintain accurate and true business records.

- **Smooth relationship**
  Treat everyone (employee, partners and customers) with respect and integrity. Accepted new ideas, encourage feedback from both employee as well as customers. Develop smooth relationship with their clients and corporate business holders. Following the rules of CDBL they have operated handsome activities throughout the country

5.2 WEAKNESS OF SJIBSL

- **Insufficient employee**
  There are insufficient employee to continue a smooth operation. For insufficient employee one employee have to do many work and they can't not do their work properly.

- **Inconsistency employee benefit**
  Inconsistency in terms of Service rule and employee benefit compared to others Banking Brokerage House in Bangladesh Capital Market.

- **Insufficient promotional activities**
  They do their promotional activates less than other Brokerage house.

- **Disguised Employee**
  This has also become growing problem at Shahjalal Islami Bank Security Limited. There are people who are only drawing salaries at the end of the month but making a minimum or no contribution towards the organization.

- **Few Staff Meetings**
  It has been observed that there are very few staff meetings and departmental meetings at the branch level. During the last three months there was only one staff meeting and one departmental meeting. This is not a good management practice.

- **Lack of Experience**
  During its inception, it has not recruited competent people in filling up its lower and some mid-level positions. People who were recruited for the lower management are not competent enough to provide the best output.

5.3 OPPORTUNITY

- **Establish a core Research**
  Going to establish a core Research, Planning, Training Division comprising skilled person from the very inception of the securities.

- **Expand its product line**
  Expand its product line to enhance its sustainable competitive advantage.

- **HRM Plan**
  It fulfill human resources management plan that are not make by other brokerage house .It can be make a strong position in the market.

- Foreign and NRB investors would be able to Trade Directly by DSE new software (FlexTP)

- **Low deposit rate and return**
  Deposit rate of SJIBSL is 40% that is lower than the other security that can be the opportunity for that organigtion.

5.4 THREATS

- **Losing Customers**
  This is a problem and a threat being faced by the whole security sector of Bangladesh. Due to the current economic slowdown, there is a hardly any new client as there few investments by a galloping inflection. As a result the brokerage houses are not being able to attract absolutely new client.

- **Entering competitor**
  New competitor entering the capital market with new innovation policy is a big threat for the SJIBSL.
- **New regulations**
  CDBL,DSE & CSE made new rules and regulation that are not easy to maint.New regulations from regulatory body is become a problem for the all Brokerage house and it's also become a big problem of SJIBSL.

- **Negative equity**
  Now a days SJIBSL is week from the market that make a negative image in the customer mind. Weak form the Market creates Negative equity

- **Political unrest**
  Political unrest is also a threat being faced by the whole security sector of Bangladesh.

- **Down trend**
  Long time down trend nature of Bangladesh Market is a threat for the SJIBSL.

After analyzing the SWOT, we can say that Shahjalal Islami Bank Security Limited is trying to use its strengths as much as it can to take the opportunities it finds from the market.

Chapter -06

RECOMMENDATION

&

CONCLUSION

RECOMMENDATION

In this competitive market, the Shahjalal Islami Bank security limited must be conscious about the exclusivity and uniqueness opportunity of the security sector. The organization needs to give more focus to the customers as the customers have more choice to choose. There are huge institutions that are giving superb customer service to the customers. To ensure this type of customer service, SJIBSL needs proper information system. To provide right services customer feedback is much important. It can make value to increase loyalty, trust & satisfaction of customers and can build a strong relation with them. SJIBSL needs to take several steps to ensure a smooth service to the customers.

- Should Modernized the trading system.
- Organization can make token system to Buy-Sell customer order in open trading that can reduce presser of the open trader.
- Should give more concentration to the VIP trader.
- Employee should more professionalism.
- In college gate branch of SJIBSL, there should give employee in customer care Department. Now (Trader, Accounts officer) are given this service to the customer but this is not enough to satisfied the customer.

CONCLUSION

In last few years, there are established lots of Brokerage House in Bangladesh. So that today there are tough competitions in the security sectors and the security are more focus on doing outstanding performance, so modern people are now wanted a more secured, high quality and timely service.

Shahjalal Islami Bank Security Limited has an interactive corporate culture. Unlike other local organization, SJIBSL's working environment is very friendly, interactive and informal. The environment is also lively and since the nature of the banking job itself is monotonous and routine, SJIBSL's lively work environment boosts up the spirit and motivation of the employees. At Shahjalal Islami Bank Security Limited mid-level and lower-level management, there are often team works. Many jobs are performed in groups of two or three in order to reduce the burden of the workload and enhance the process of completion of the job.SJIBSL has adequate physical facilities and equipment's to provide better service to the customers. The house has computerized all operations under the software called "Blue Chip". Computerized statement for customers as well as for the internal use are also available.

So now the SJIBSL has to organize their operations more wisely and do their operations and services according to the market needs. Securitas sectors are becoming more competitive and to survive in the market securities have to efficiently operate their operations by efficiently managing its assets and liabilities.

INDEX

Shahjalal Islami Bank Securities
LIMITED

DAILY MARKET ACTIVITIES

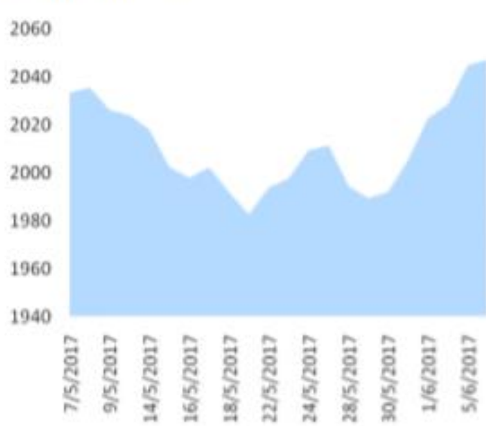
06-June-17

DSE Broad Index (DSEX)

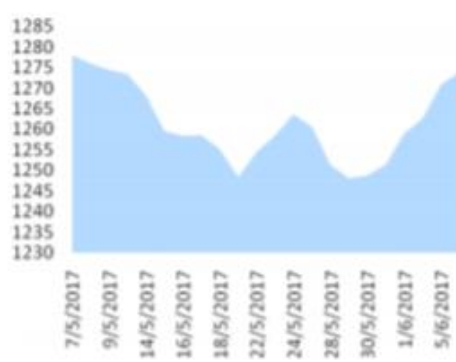
DSEX went up by 18.13 points or 0.33% and closed at 5500.66 points. DSES and DS30 also increased 2.97 and 2.34 points respectively.

Market trade turnover rose 434.27 points or 7.29% from previous day session and amounted to 6394.44 million. At DSE, 184 issues advanced, 95 issues declined and 52 issues unchanged their price.

DSE 30 Index (DS30)



DSEX Shariah Index (DSES)



Shahjalal Islami Bank Securities
LIMITED

DAILY MARKET ACTIVITIES

06-June-17

Exchange rate of BDT on June 07,2017:		
Currency	**Buying**	**Selling**
USD	80.57	80.59
EUR	90.6574	90.7202
GBP	103.9434	104.0014
AUD	60.2905	60.37
JPY	0.7293	0.7297
CAD	59.7922	59.8248
CNH	11.8782	11.8854
INR	1.252	1.2525

Money Market -Important Rate		
Terms	2017	
	Feb.	Mar.
Deposit Rate (WAVG)	5.08	5.01
Comm. Lending Rate (WAVG)	9.77	9.70
Balance of lending & deposit rate	4.69	4.69
Call Money Rare	3.50	3.66
Repo Rate	6.75	
Reverse Repo Rate	4.75	

Source: Bangladesh Bank

International Commodities Market

Brent Crude Oil ($ per bbl)	Crude Oil ($ per bbl)	Natural Gas ($ per mm btu)	Gold (SPOT,$ per Troy oz)	Soybeans (c/bushel)
50.07 ▼	48.15 ▼	3.07 ▲	1291.79 ▼	927.00 ▲

Update:09:50 AM 07.06.2017

Sector-wise Market Composition

Sector's	No. of Listed Issues	No. of Trade	Total Volume	Transactions Value (mn)		% Change in Turnover	Market Contribution (%)		Percent (%) Change of Contribution
				Yesterday	Today		Yesterday	Today	
				5-Jun-17	6-Jun-17		5-Jun-17	6-Jun-17	
Fuel & Power	18	13,971	12,962,511	1260.28	1296.31	2.86%	21.47%	20.54%	-0.93%
Textile	47	21,864	42,064,293	832.04	1089.15	30.90%	14.17%	17.26%	3.09%
Bank	30	10,385	42,707,739	775.52	921.91	18.88%	13.21%	14.61%	1.40%
Financial Institutions	23	10,566	24,594,260	614.40	716.43	16.61%	10.46%	11.35%	0.89%
Engineering	33	12,101	12,284,818	626.97	651.02	3.84%	10.68%	10.32%	-0.36%
Pharma.&Chemicals	28	9,934	10,910,698	700.61	635.34	-9.32%	11.93%	10.07%	-1.87%
Miscellaneous	12	4,896	6,139,482	227.26	227.63	0.16%	3.87%	3.61%	-0.26%
IT Sector	7	3,460	6,450,213	229.98	211.38	-8.09%	3.92%	3.35%	-0.57%
Food & Allied	18	3,340	3,242,142	115.74	99.19	-14.30%	1.97%	1.57%	-0.40%
Mutual Funds	34	1,633	12,124,827	96.91	96.19	-0.74%	1.65%	1.52%	-0.13%
Insurance	47	2,454	3,159,552	83.55	73.44	-12.10%	1.42%	1.16%	-0.26%
Cement	7	1,547	850,022	90.84	72.98	-19.66%	1.55%	1.16%	-0.39%
Travel & Leisure	4	1,352	1,686,765	31.54	58.42	85.23%	0.54%	0.93%	0.39%
Services&Real Estate	4	1,168	1,251,583	57.16	53.59	-6.25%	0.97%	0.85%	-0.12%
Telecommunication	2	612	110,652	64.97	27.76	-57.27%	1.11%	0.44%	-0.67%
Tannery Industries	6	703	318,228	25.85	24.50	-5.22%	0.44%	0.39%	-0.05%
Ceramics Sector	5	916	1,115,934	15.75	22.77	44.57%	0.27%	0.36%	0.09%
Paper & Printing	2	747	952,298	5.48	16.70	204.74%	0.09%	0.26%	0.17%
Jute	3	543	42,681	15.96	11.56	-27.57%	0.27%	0.18%	-0.09%
Corporate Bond	2	69	5,096	0.22	4.99	2168.18%	0.00%	0.08%	0.08%
Total	332	102261	182973794	5871.03	6311.26				
Block		17	3054500	89.096	83.142				
Grand Total		102278	186028294	5960.126	6394.402				

Shahjalal Islami Bank Securities LIMITED
Your Dependable Securities House

Shahjalal Islami Bank Securities LIMITED

DAILY MARKET ACTIVITIES

06-June-17

Market Comparisons:

DSE Indices	Yesterday	Today	Change	
	5-Jun-17	6-Jun-17	Points	Percent (%)
DSEX Index	5482.52578	5500.65559	18.130	0.33%
DSES Index	1270.86692	1273.84011	2.973	0.23%
DS30 Index	2044.82573	2047.16616	2.340	0.11%

Market Capitalisation	Yesterday	Today	Change	
	5-Jun-17	6-Jun-17	BDT in bn	Percent (%)
Equity	3130.665868	3137.469815	6.804	0.0022
Mutual Fund	41.3750231	41.4256634	0.051	0.0012
Debt Securities	554.9444516	554.9594516	0.015	0.0000
Total (BDT bn)	3726.98534	3733.85493	6.870	0.0018

Market Activities	Yesterday	Today	Change (%)
	5-Jun-17	6-Jun-17	
Total Trade	93927	102278	8.89%
Total Volume	156883075	186028294	18.58%
Total Value (mn)	5960.171	6394.44	7.29%

Traded Issues	Yesterday	Today	Change No. of Issues
	5-Jun-17	6-Jun-17	
Issues Advanced	207	184	-23
Issues Declined	71	95	24
Issues Unchanged	47	52	5
Total Issues	325	331	6

Top Ten Gainers

Script's	Closing Price Yesterday	Closing Price Today	Price Change (%)
	5-Jun-17	6-Jun-17	
NURANI	19	20.2	6.32%
TOSRIFA	29.3	31.1	6.14%
ASIAPACINS	19.6	20.7	5.61%
IFIC	16.6	17.4	4.82%
PREMIERLEA	17.4	18.2	4.60%
MAKSONSPIN	9	9.4	4.44%
FIRSTFIN	11.3	11.8	4.42%
CENTRALPHL	27.8	29	4.32%
SPCERAMICS	12.6	13.1	3.97%
MEGHNACEM	99.9	103.8	3.90%

Top Ten Losers

Script's	Closing Price Yesterday	Closing Price Today	Price Change (%)
	5-Jun-17	6-Jun-17	
NBL	13.1	11.1	-15.27%
JAMUNABANK	19	17.3	-8.95%
SAVAREFR	67.1	63	-6.11%
EBLNRBMF	7.1	6.8	-4.23%
CENTRALINS	21.3	20.5	-3.76%
ZEALBANGLA	45.9	44.4	-3.27%
RSRMSTEEL	82.9	80.2	-3.26%
RELIANCE1	11.1	10.8	-2.70%
PEOPLESINS	22	21.5	-2.27%
ICBSONALI1	9.2	9	-2.17%

Shahjalal Islami Bank Securities
L I M I T E D

DAILY MARKET ACTIVITIES

06-June-17

Abnormal Trade Indicator (Compared to Historical Trade value)

Script's Name	TT	AVT	TT/AVT	Price		Change	
				Today	Historical	Price	%
VAMLBDMF1	1.18	0.10	12.36	8.7	8.75	-0.05	-0.51%
KPPL	6.81	0.82	8.28	9.1	8.03	1.07	13.37%
SPCERAMICS	10.91	1.51	7.24	13.1	11.58	1.52	13.13%
MERCINS	11.39	1.78	6.40	20.8	18.70	2.10	11.25%
IBBLPBOND	4.99	0.93	5.39	979.5	983.52	-4.02	-0.41%
BDWELDING	7.89	1.50	5.24	14.8	12.72	2.08	16.37%
SPCL	472.24	97.11	4.86	150	142.83	7.17	5.02%
PROGRESLIF	0.34	0.08	4.17	62.8	62.23	0.57	0.92%
MITHUNKNIT	36.87	8.89	4.15	43.6	47.09	-3.49	-7.42%
MJLBD	253.82	70.47	3.60	123.5	115.29	8.22	7.13%
SQUARETEXT	10.96	3.14	3.49	64.2	66.71	-2.51	-3.76%
ICB3RDNRB	20.44	5.88	3.48	8.1	7.34	0.76	10.33%
SEMLLECMF	0.69	0.21	3.33	9.8	9.57	0.23	2.40%
PARAMOUNT	13.66	4.17	3.27	19.4	19.88	-0.48	-2.41%
LINDEBD	18.88	5.80	3.26	1279.1	1260.38	18.72	1.49%
RAHIMAFOOD	6.76	2.48	2.73	122.8	114.82	7.98	6.95%
SHURWID	5.31	2.01	2.64	11.8	9.76	2.04	20.86%
ZEALBANGLA	2.3	0.87	2.63	44.4	33.08	11.32	34.23%
CMCKAMAL	106.77	41.47	2.57	26.9	26.04	0.86	3.30%
DULAMIACOT	0.06	0.02	2.44	8.1	7.95	0.15	1.84%

BLOCK 06.06.2017

Script's	Max. Price	Min. Price	Trades	Quantity	Value(In mn)
ACMELAB	116	116	1	100000	11.6
BATASHOE	1125	1125	5	10000	11.25
BRACBANK	78	78	1	56000	4.368
CITYBANK	39	35.3	4	500000	18.02
IDLC	71.2	71.2	2	93500	6.657
JAMUNAOIL	205	205	1	10000	2.05
MERCINS	22	22	1	670000	14.74
TRUSTB1MF	7.3	7.3	1	1600000	11.68
UPGDCL	185.1	185.1	1	15000	2.776

Shahjalal Islami Bank Securities
LIMITED

DAILY MARKET ACTIVITIES

06-June-17

Top 15 Turnover(mn)

Script's	Turnover(mn) Yesterday 5-Jun-17	Turnover(mn) Today 6-Jun-17	Change (%)	Close Price	52 Weeks Price Range
SPCL	189.45	472.24	149%	150	94.9 - 338.8
BRACBANK	281.35	273.28	-3%	78.9	41.10 - 97.5
LANKABAFIN	296.93	264.77	-11%	52.8	26.10 - 68.50
MJLBD	362.83	253.82	-30%	123.5	81.5 - 146.5
UPGDCL	130.9	181.76	39%	185.5	98 - 233.9
IFADAUTOS	256.04	176.01	-31%	133.8	69.90 - 141.3
RSRMSTEEL	41.81	144.06	245%	80.2	39.30 - 96.3
REGENTTEX	40.05	141.49	253%	28.6	11.00 - 36.90
BXPHARMA	236.8	127.86	-46%	113	75.00 - 120
PTL	95.51	117.77	23%	34	14.3 - 35.2
BEXIMCO	89.85	113.78	27%	33.6	20.80 - 38.80
ARGONDENIM	104.86	110.87	6%	35.4	21.00 - 39.00
SQURPHARMA	134.97	109.2	-19%	286.1	234.2 - 292.5
CMCKAMAL	83.58	106.77	28%	26.9	12.90 - 30.10
DOREENPWR	116.83	102.74	-12%	143.8	50.10 - 144.00

Abnormal Trade Indicator(Compared to Yesterday's Trade value)

	YT	TT	TT/YT	Price Yesterday	Price Today	Changes	52 Weeks Price Range
SEBL1STMF	0.03	2.59	86.33	13.4	13.5	0.75%	8.90 - 14.00
PROGRESLIF	0.01	0.34	34.00	60.9	62.8	3.12%	50.10 - 75.00
DHAKAINS	0.02	0.58	29.00	19.6	19.9	1.53%	13.60 - 28.00
IBBLPBOND	0.22	4.99	22.68	974.5	979.5	0.51%	901.00 - 1,030.00
PROVATIINS	0.19	2.79	14.68	17.6	17.8	1.14%	10.50 - 21.90
EASTLAND	0.04	0.57	14.25	21.1	21.5	1.90%	17.10 - 26.90
PARAMOUNT	0.96	13.66	14.23	18.7	19.4	3.74%	10.20 - 22.70
APEXTANRY	0.1	1.42	14.20	146.2	148.4	1.50%	86 - 179
BERGERPBL	0.14	1.69	12.07	2100.1	2101.4	0.06%	1,821.20 - 2,500
STYLECRAFT	0.02	0.23	11.50	1360	1354.3	-0.42%	820.00 - 1,538.50
SQUARETEXT	1.13	10.96	9.70	64.2	64.2	0.00%	63.40 - 78.00
PRIME1ICBA	0.07	0.44	6.29	7.9	7.8	-1.27%	4.40 - 8.40
PIONEERINS	0.07	0.43	6.14	27.6	27.7	0.36%	24.9 - 54.2
NATLIFEINS	0.14	0.85	6.07	171.5	170.6	-0.52%	158.10 - 252.00
JUTESPINN	0.01	0.06	6.00	56.7	56	-1.23%	30.3 - 75.9

REFERENCE

[1] https://dsebd.org/

[2] https://www.shahjalalbanksecurities.com.bd/

[3] Collecting information from the SJIBSL Head Office, College Gate Branch Manager and Employee.

[4] SJIBSL monthly magazine book.