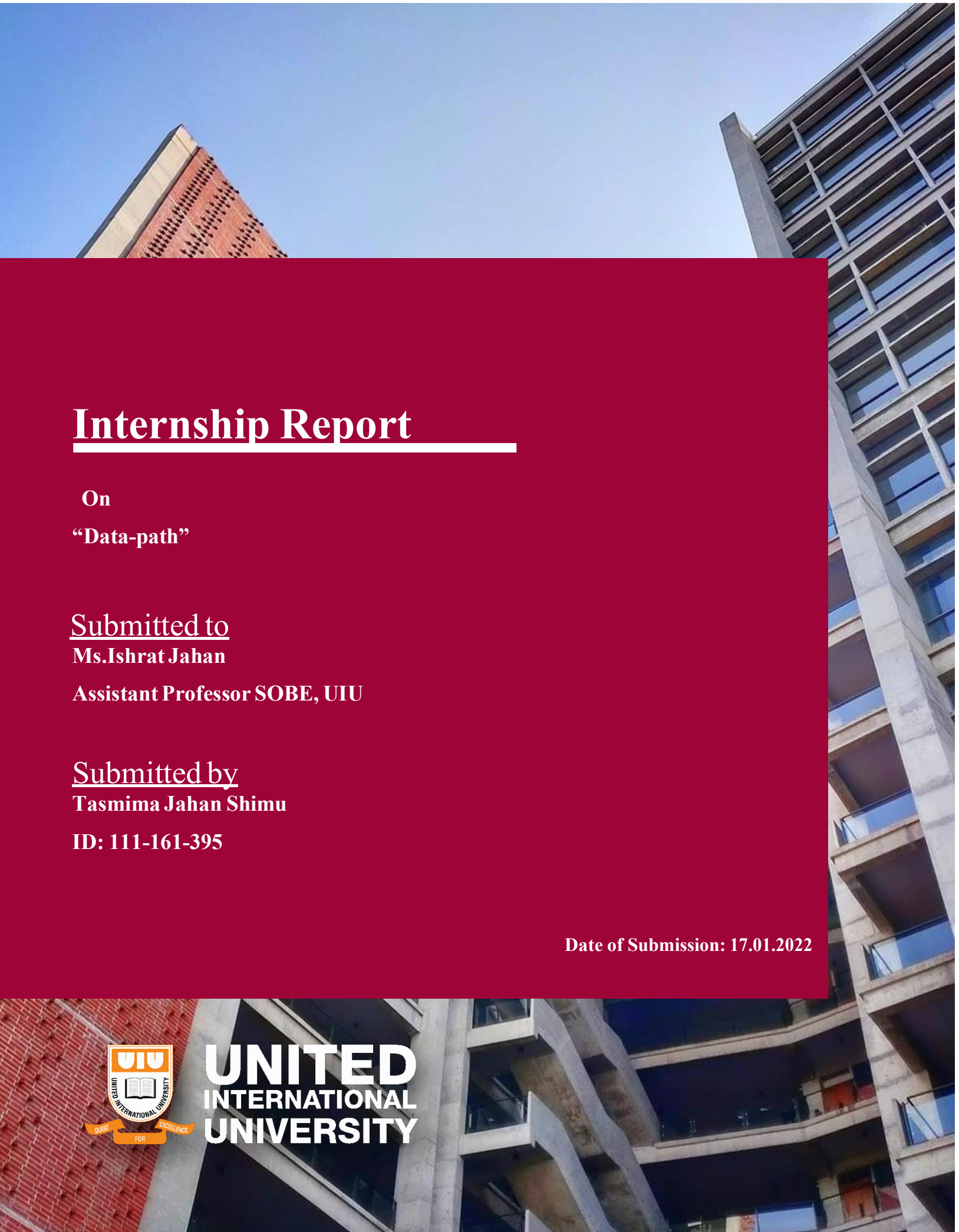


Internship Report

On

"Data-path"

Submitted to

Ms.Ishrat Jahan

Assistant Professor SOBE, UIU

Submitted by

Tasmima Jahan Shimu

ID: 111-161-395

Date of Submission: 17.01.2022

UNITED INTERNATIONAL UNIVERSITY

Letter of Transmittal

January 17, 2022

Ms. Ishrat Jahan
Assistant Professor & Internship Supervisor
School of Business & Economics
United International University

Subject: Submission of Internship Report.

Dear Madam,

With utmost respect, I like to aware you the fact that, I am really delighted to submit you the internship report on Datapath Limited, which you have asked me to prepare. After getting your instructions, I have given my utmost effort to make the study successful. After CCC sending me too the organization, you gave me some vital advice and instructions. I am really grateful to you for those generous act & those instructions really helped me to make this study completed.

You know mam that my study topic is **"A Case Study on Accounting Procedure Recordkeeping for Retirement Plan at Data-Path Ltd".** The immense knowledge & idea that I have gained with the study conduction will be really helpful for me for facing some challenges in the future time of my life & career.

I hope that my report will aid to make the concrete decision and live up to your expectations.

Sincerely Yours,

_____

Tasmima Jahan Shimu
ID: 111-161-395
United International University

Acknowledgement

It is my immense pleasure to complete this by the grace of almighty Allah. I am grateful to those people who helped me a lot during the preparation of this report.

First, I wish to express my profound sense of gratitude to my honorable advisor, Ms Ishrat Jahan, Assistant Professor, School of business and economy, United International University, for her inspiration, guide, valuable suggestions, sympathetic advice, and enthusiastic encouragement made throughout my study work.

It is very complicated to accomplish such a study without cooperative endeavor. From the very outset of preparing this report I had to observe the total USA retirement plan 401k industry. Datapath employees and leaders helped me in different ways to complete this report. If I did not get their help and cordial behavior, I could not be able to prepare this report.

I am also grateful to those people without whom it was quite impossible for me to continue the report. My special thank goes to Mr. Shahadat Chowdhury (Assistant General Manager), my team leader Zubair Ahmed, Ahasanul Bari Jony (Senior Executive), Md. Humayun Uddin (Executive Officier). During my internship report I have learnt many things from my admirable teammate.

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Abstract

Datapath is an outsourcing company operating in Bangladesh. This report shows what Datapath company operates and how the USA retirement plan (401k plan) works. Datapath is a BPO company, and it is working for July Service business limited, located in the USA. July Service business has lots of TPA companies; we are one of them. It made a "retirement plan" and do all the necessary calculations and records of the retirement plan. One of the top retirements plans in the USA is the 401k plan. Datapath prepares 401k plans for their clients. In this report, I have shown as an intern what my role is in the DataPath. In Datapath, an intern has to work as if it is a real job. In this report, I have also discussed the difference between the USA and Bangladesh retirement plans. In the USA, companies offer 401k Retirement Plan to their employees to attract them and keep them. The USA job market is very competitive retain a good, skillful employee in the company is very challenging; because of this reason, they adopt a "401k Retirement Plan".

401k Retirement Plan is an owner (employer) sponsored retirement account. In this plan, employees can contribute to their account as a "Deferral," but it has a limit (IRS sets limit), for 2020 deferral limit is $19,500. Employer (Owner) contribute to each employee's account as a "Profit Sharing," "Non-Elective," "Match."

401k plans one of the great advantages is "tax-advantage." Money is contributed to 401k directly from an employee's paycheck before federal income taxes. As the contribution made in 401k is mostly pre-tax, it lowers total taxable income. In this report, I have discussed my internship experience at Data-path limited, and I also tried to explain the difference in retirement policies between the USA and Bangladesh.

Introduction

Background of the Report

The internship program is very important for every student to have a real-life job experience and completing BBA degree from UIU. This program gives an open opportunity to all students to have real corporate world experience. Internship jobs in the corporate business world assist students with showing abilities and capacities from their administrative experience and permit them to exhibit the best and acknowledge proficient, individual, and relational practices in their lives. In addition, this program is a chance for students to get comfortable with the genuine circumstances of the corporate world.

CCC of our university helps students to find an internship jobs at various companies. Data-path limited allowed me to take this chance at their company. I had to give two tests to get selected there, the English MCQ test and another is excel test; after that, I got a call for an interview from them. I started working on DataPath in April 1st, 2021, till now. I have learned significant issues, manners, corporate work, and time management from this company, a difference between the USA and Bangladesh provident fund policy and corporate cultural environment. Academic accounting knowledge, basic computer skill and excel knowledge help me a lot.

Scope of the report:

I have been working at Datapath since April 1st, 2021. During this period, I have learned about USA rules and regulations of retirement policies. I learned to be more discipline, at UIU we have to submit assignment or work within a deadline, and we need to be more disciplined about our class time, work this trait also help in this company, I am so grateful to my UIU faculties for this. Based on my practical knowledge at Datapath, I have prepared this report.

Limitation of this report:

Due to privacy concerns of the company I have to maintain some rules to prepare this report like

- The participant (SSN) security system number is not shown due to privacy
- Lack of reference on exchange retirement reserves.
- It cannot show the balance sheet or any sales growth data.
- Most of the work I have done at the remote network of the USA

Methodology of the study

Methodology means how I collect data to preprepared this report and what technique I use. The main goal of this report is to describe my experience as an intern in DataPath and give an abstract idea about "USA retirement policy and Bangladesh retirement policy. I have collected data from following sources:

Primary sources

- Trieste and BPO department documents and data
- Self-experience
- Company provided sheets

Secondary sources

- RPF-1, PRF2, Plan documents, form 5500
- Websites
- Pdf about 401k plan

I have followed a systematic method to prepare this report.

Objective of the Study

- General Objective: As I have been employed in the BPO department, my work was overall more than other departments; I had given training about making plans to plan valuation. The main purpose of this study is to analyze the overall Plan Valuation Process.
- Secondary objective: The particular motivation behind this examination is to characterize, gather information, present the various standards about the foundation of USA advanced age annuity further to develop our advanced age retirement industry in Bangladesh.

Types of Data Collected

- Primary information
- Secondary information

For Primary information

- Personal Training.
- Personal observation

For Secondary Information

- Data-Path and ANEW Server
- PDF and workpaper of 401k industry
- ASC Manual, Table Timetable, and hand sheet
- Internet, 401k Industry law

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Organizational Overview

Profile:

Datapath Limited is an outsourcing company operating in Bangladesh for July Service Limited. It is a US-Bangladesh joint venture organization operating in both the US and Bangladesh. Data-path Limited is operating in Bangladesh since 2008; now Data-path office is located at Mohakhali. Jim Hudson and John Humphrey own Data-path; Data-path CEO is Ashfaqur Raman. Datapath has more than 4600+ clients.

Data-Path Ltd. provides two types of services.

- Outsourcing
- Software Development

Datapath focus on these services:



DataPath Ltd is likely the only association that provides end-to-end solutions, directly collecting from information and record capture to change, preparing, mining, and work process utilizing technologies.

Company Vision:

Data-path Limited's goal is to get the maximum clout in the outsourcing sector.

Company Mission Statement:

DataPath Ltd. must serve its customers succeed with the help of the most up-to-date innovations. Therefore, change and development are central to DataPath Ltd.

Corporate Slogans

DataPath Ltd. is a private limited company, works as BPO organization in Bangladesh for public and global organizations.

Mother company Introduction

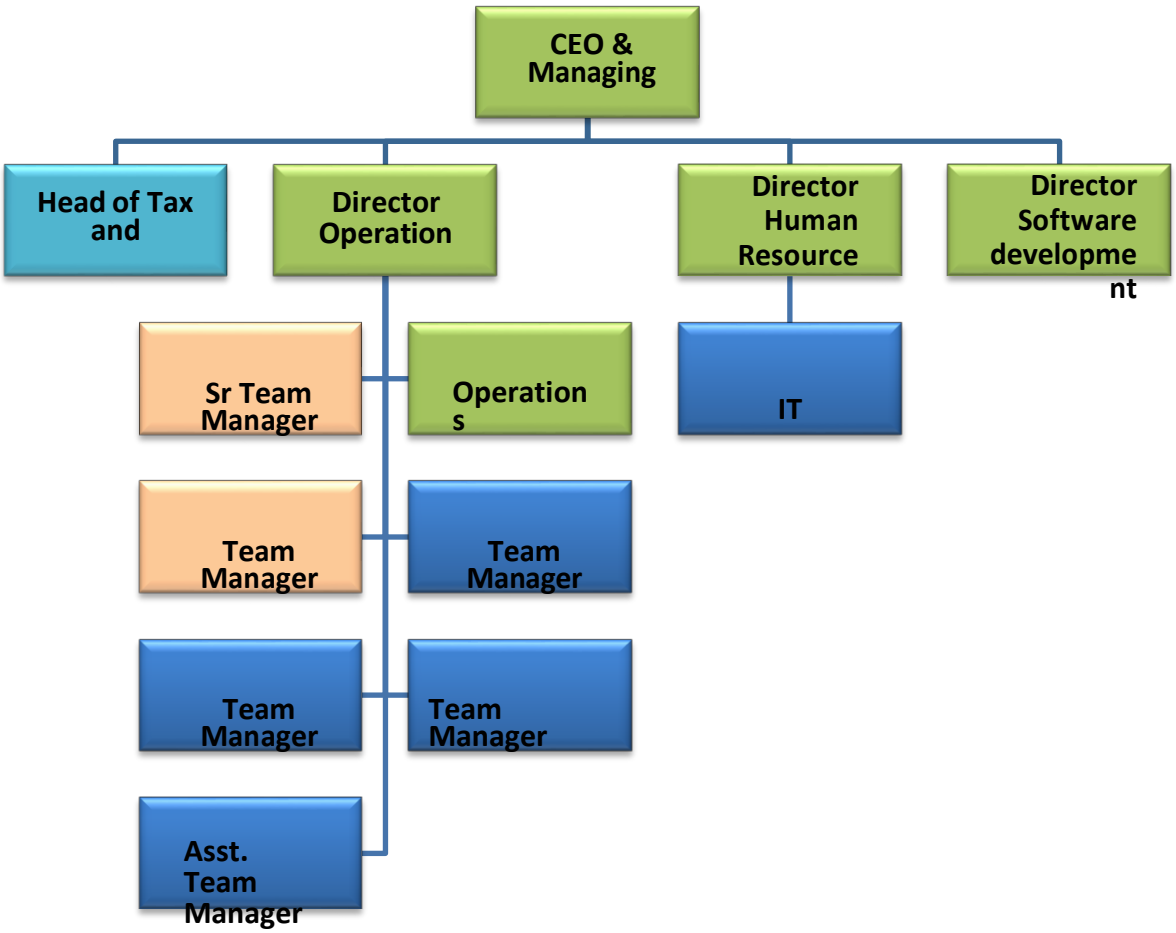
July Business Service

July Business Services is a retirement plan and finance administrations organization that accomplices with monetary counsels and managers to plan and do successful retirement program systems. It is begun its operation in 1994. Jim Hudson and John Humphrey practice CPA for over 20 years; after practicing as a CPA (Certified Public Accountant) and provided retirement savings plan services, they decided to start "July Business Service." JulyService Company's primary goal was "They wanted to provide high-quality service to the advisor and their retirement plan client. Afterward, they extended their business service to all over the United States back from 1996 to 2000. In 2001 they started a daily 401k recordkeeping solution and also began to provide integrated payroll service. In 2008 they formed DataPath, an overseas subsidiary in Dhaka, Bangladesh.

JULY works with advisors, TPAs, and employers in the USA nationwide to design and implement successful retirement 401k plan strategies for USA workers saving for the future. DataPath limited is one of the TPA of JulyService.

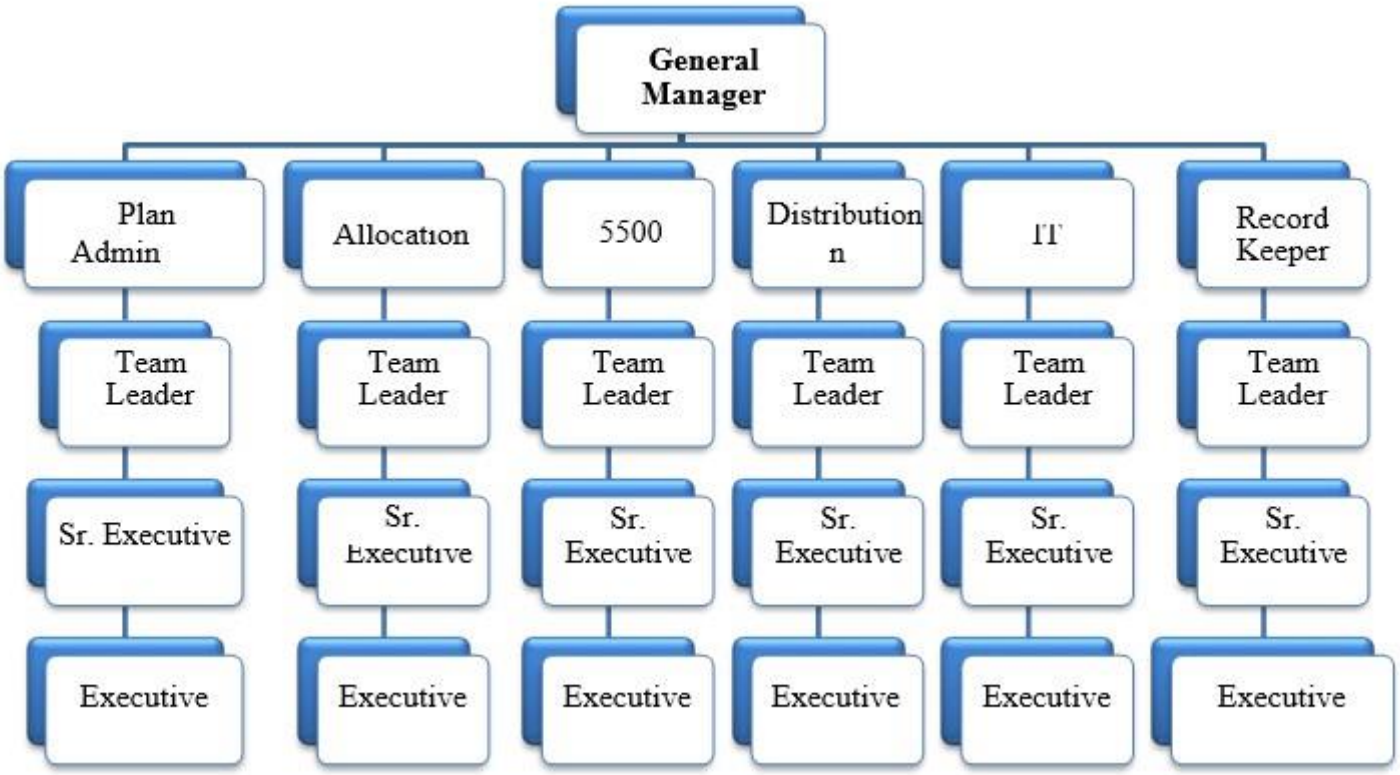
Data-Path Management and Organizational structure

Management Structure



Currently my position is intern under ERISA department that works under operations.

Organizational Structure



Organizational Culture

An organizational culture describes the right method to act inside the organization. This culture comprises shared feelings and qualities founded by pioneers and after that communicated and sustained through various methodologies, at last, forming representative recognitions, practices, and comprehension. The culture of Data-Path is completely different from other corporate organizations since the yielding between DataPath and other organizations that I found the control separate. In DataPath, I did not found any contrast between any senior and junior. Everybody is taking the same offices it does not matter approximately the rank. While on the other organization culture of each point change person office. And a few of organization does not keep up the 8hours working plan where I found that DataPath is emphatically taken after this formal hour.

Product Portfolio

July Business service and on their behalf, DataPath Limited is providing the following services to its US

business clients:

1. Retirement Plan Design
2. Retirement Plan Setup
3. Retirement Plan Administration
4. Participant Services
5. Trust summary
6. Plan Valuation
7. SF-5500

I worked in ANEW department; our client's name is "Elizabeth Mam" we work as her TPA. In my department we have more than 203+ client and we need to complete whole plan valuation process from the beginning task to ending task.

Plan Valuation Process:

Firstly, in the ANEW server client provides us necessary files and information to complete the process, they basically provide

- Payroll files for whole year, month wise
- RK Statement of participant
- Prior year plan information
- Employee's census and data.
- Employee personal data listing

Our work starts from DRP project, this work needs to be done by December, so that we can start our work once the DRP answered comes from client in January, beginning of the year.

2021 Data Request Packets:

Data Request pack is kind of forum, where clients provide necessary information. They provide following information in DRP forum

- Ownership information
- List all Company Owners and their applicable ownership percentage
- Plan year beginning and ending time period

- Eligibility requirements to become a Participant
- Completion and returning the attached Excel file time period mentioned
- Compensation definition provide, if anything excludes from gross compensation it is mentioned here; like fringe benefits, allowance benefit is excluded.
- Provides the name and amount of the Plan's Fidelity Bond. Fidelity bond is a insurance to give an extra protection to participants total balance. It is required to keep fidelity bond at least 10% of plan total asset.
- ER match, Profit sharing formula is given, if owner issues.

2nd Step

After completing the DRP project we sent it to client, they take their time and gave answered to all the questions and saved necessary files at server to complete plan process.

Most of the files they provide in PDF format, we need to pull this information to excel sheet, so that we can analysis data and complete our further task.
We create plan or update existing plan time period to new year at ASC software.

In the ASC systems is like a leader in 401k industry for completing whole retirement plan process, printing, and reporting all necessary documents and 5500 forms. This software needs to handle carefully, otherwise it could delete entire data from the database, my instructor gave me training about ASC and gave me manual.

For updating to new period of time, we need to export 3pdf first from the prior year information of plan.

- Plan specification
- Plan deposit summary
- Employee census export of prior year.

Trust Summary

Trust has 4 parts.

- Contribution mismatch
- Contribution Receivable (If in the Prior year plan has receivable contribution)
- Overfund and underfund finding and calculation.
- Investment instruction is given to owner for overfund and underfund issue.

Trust accounting is a very complex process, we need to adjust following factors in this process

- Loan adjustments
- Prior year receivable contribution
- Current year contributions fund
- Distribution adjustment
- Calculation of total ending balance. .

Plan Documents:

Plan documents offers a details information of plan, plan documents are very important information for processing a 401k plan. Plan documents have 11 sections. Each section provides necessary information for processing a 401k plan.

- Section- 01
    - Employer Information is given
        - Type of business
        - Employers tax year end
        - Employers contract information, address, EIN number.
- Section- 02
    - Plan Information is given in this section
        - Plan name
        - Plan number
        - Type of plan (only profit sharing, PS and 401k plan or PS and Safe Harbor 401k Plan)
        - Plan year
            - Short year
            - Calendar year
            - Odd year plan

- Section – 03
  - Employee eligibility requirement is given
    - Suppose if part time employees is excluded from plan it is mentioned here.
- Section – 04
  - Minimum age and service requirement needed for entering into the plan is mentioned here.
    - Service Requirement: A participant need to complete the following minimum service requirements to participate in the 401k plan. It is decided by the employer. Example: one year or service requirement or 6 month of service requirement.
    - Minimum age: An eligible employee must have to to attained the minimum following age with respect to contribution sources identified in the plan documents. Example: 21 years or 18 years required to be a participate.
- Section – 5
  - **COMPENSATION DEFINITIONS**
    - **Total compensation full year payments, this information is pulled from W-2 Wages**
    - **If any fringe benefit or allowance is excluded from the total compensation it is mentioned here.**
- Section – 6
  - EMPLOYER CONTRIBUTIONS
    - Employees provide extra benefit to employees as profit sharing features, profit sharing percentage and formula is mentioned in this section if plan allowed profit sharing.

- Section- 7
  - Retirement Ages
    - At what age a participate can take retirement from 401k plan it is mentioned in this section. Normal retirement age of 401k plan is 59.5 years old.

- Section- 8
  - VESTING AND FORFEITURES
    - Vesting schedule is applicable for only employer contributions, minimum years of service is required to take full provident fund which is funded by the owner. Such as 3years cliff vesting schedule. If an employee wants to leave the company, if he works 3years after participating in 401k plan he/she can take full money which is contributed by owner, if

leave the company before 3years he/she can take the money which is deducted from his/her salary portion as provident fund.

- Section- 9
  - DISTRIBUTION PROVISIONS – TERMINATION OF EMPLOYMENT
    - When a participant terminated from the company, what amount and in which procedure he/she can take his money is known as distribution provisions.
- Section- 10
  - IN-SERVICE DISTRIBUTIONS AND REQUIRED MINIMUM DISTRIBUTIONS
- SECTION 11
  - MISCELLANEOUS PROVISIONS

Compliance Testing:

Recordkeeper maintain all transaction history and complete compliance testing services to maintain the integrity of the client's plan. Compliance testing shows us the discrimination between HCE and NHCE. Its testing services include the following

- Top Heavy Testing
- ADP & ACP Testing
- Coverage Testing
- Safe Harbor match recheck calculation by DP
- Non-discrimination testing
- ADP ACP refund
- Getway testing
- Ratio Average Testing

Tax Compliance:

Data-Path consultants deliver signature-ready pdf for tax returns to fulfill all tax filing requirements. Its service includes the following

- Form 5500 SF copy
- Form 5330 (Needed for lost earning on late deposit payroll)
- Form 5310 (for plan termination)
- Form 5888 (Needed for extension deadline)

Product Capacity:

DataPath handles over 4646 clients with a total asset of $5163698658 with 80299 participants, where DataPath provides TPA service to different private and public organizations for the USA.

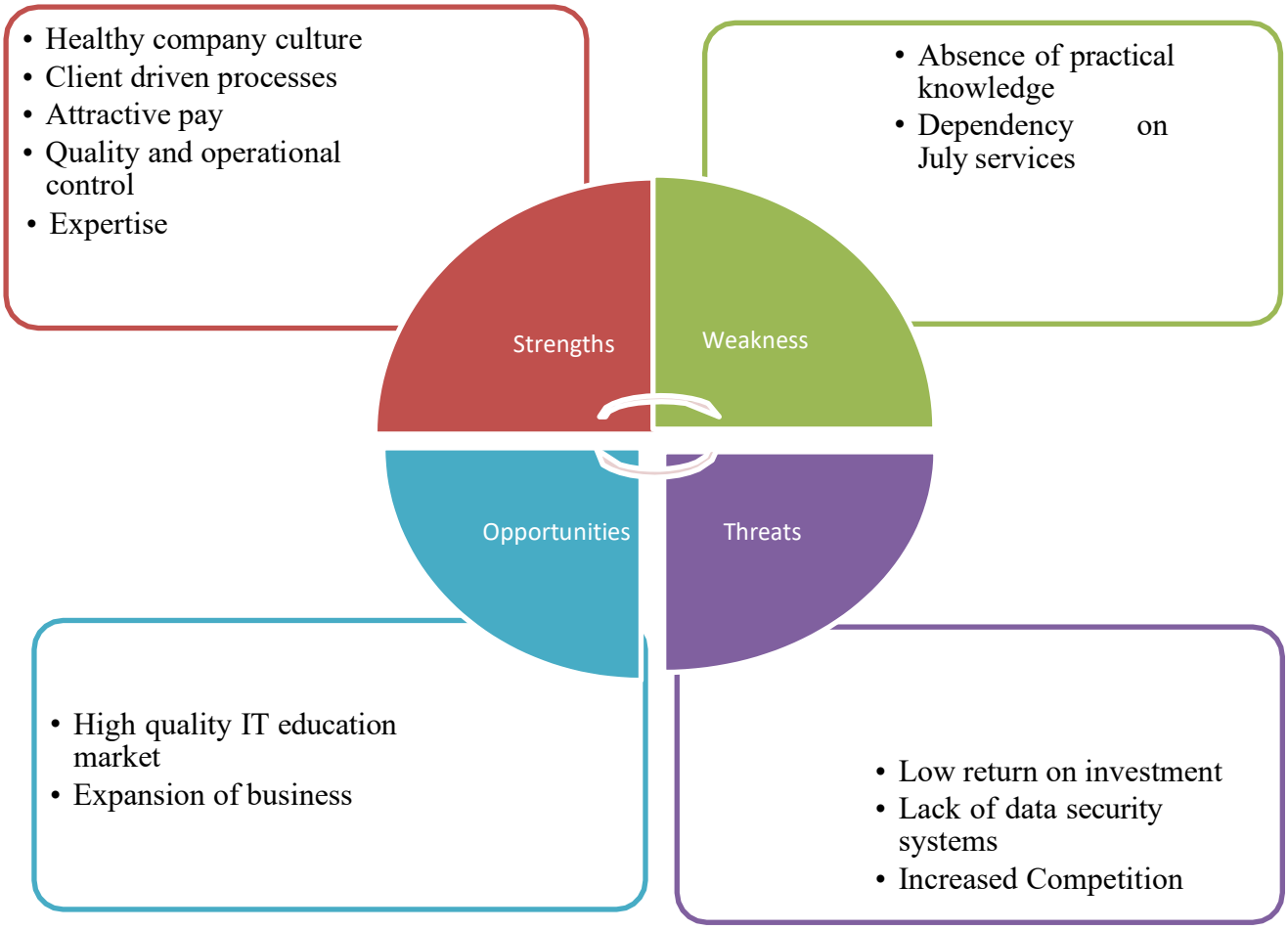
Key Competitors

In Bangladesh, one competitor is working with the same industry same FINSO but also made by few employees of DataPath.

Distribution System

Any task or any plans were assigned through unifying, mail, and relies on, and at the same time team leader assisted us in doing the assigned task or plan.

SWOT Analysis of Data-Path



Strength:

Data-Path ltd gives a solid organizational culture. They develop a culture of help and cooperation where everybody helps each other to master and develop abilities. It has its petition corridor for ladies and men where everybody prays, which establishes a pleasant climate between partners. Data-Path has its kitchen region where staffs make their lunch. Data-Path additionally arranged distinctive social programs for staff. Thus, data- Path has healthy company culture.

Data-path gives attractive pay and leaves the system to the employee. Data-Path gives multiple times rewards in a year with attractive compensation to employees. They keep USA rules for leave and holidays. Data-Path offers two off days in a week, and representatives can likewise

appreciate short leave. They likewise pay extra as indicated by Bangladeshi occasions as they offer occasions as per USA rules.

Data-Path has solid hierarchical construction. Administrators appoint tasks with a commentator and supervisor, although each assignment is finished with point-by-point fixation and under the consultancy of the manager. There is an analyst who checks the total undertaking again and gives a survey. So, the probability of a mistake is .0000001%. Information way follows an incredible technique to control the nature of their work.

Weakness

Individuals who work in the outsourcing industry cannot develop practical knowledge on fieldwork since outsourcing is PC-based work. Therefore, this experience of outsourcing position will just put an incentive for the next outsourcing position.

Data-Path measures operational records for July business service. Representative of July business transfer data to Data-Path employees. Data-path depends on July business service.

opportunities

Expanding utilization of innovation in Businesses has opened a broad market for IT staff. Individuals are more similar to investigate technology innovations in their business than following old practices of business measures. Thus, there will be a tremendous demand for IT masters. This era needs a bunch of skilled staff, which can outsource any work using technology. Data-Path will acquire greater dependability in the future as the organization can offer quality assistance in this area when the demand is simply emerging.

Threats:

BPO companies' important part is the IT domain; as a result, data security is the main concern for BPO businesses because hackers can get access through phish email. In the BPO sector, competitions are now increasing both internationally and nationally.

Activities Undertaken as an Intern

Work-Related Activities

BPO Department

I work in Business process outsourcing department we have approximately 89 members in this department and this department is rapidly growing.

As an intern first I was given to ERISA department for converting cycle 3 restatement of plan documents, later I was shifted to BPO department at ANEW team, where I had to learn the full plan valuation process.

Work Related Activities

During my internship period, I have worked into two different team. Some of the work activities are listed below:

- restatement of plan documents
- Plan Amendments
- Plan creation in ASC
- Converting RK statement into Excel sheet
- Prepared trust accounting, balance sheet.

Organization Wide Activities

After my joining at Data Path, I have been given training on the 401k industry so that I can understand the industry that I would be working. The first two weeks, I had training covering the book "RPF 1 & 2"and given training on Excel.

During the internship, I worked with the ANEW team. There are five positions in the ANEW team:

- Team leaders
- Assistant of team leader
- Sr. Executive
- Executive
- Intern

Other Relevant Activates

During my internship program, I was assigned to few other related activities. In the free time of my work and training, I have been asked for draft emails. I have learnt email etiquette, also i have learnt advance excel fucntions;

1. Vlookup function
2. Pivot Table
4. Goal Seek
5. IF function

After the two months of my joining, they shift me to **the BPO department**, where I have received advanced training on plan process.

In the BPO department, I had to work on various mix subjects; AS it is a USA-based company, they provide me training about the law, terms, the process of designing 401k plan, and "Retirement Plan Policy."

There I have Practice:

- Software Generated Client Census
- I need to calculate the Match, Deferral, and compensation of the employee.
- I need to run a test of ADP/ACP, top-heavy test, coverage testing.
- I needed to calculated client "entry eligibility."
- Account summary of various recordkeeping.
- I got training in operating relius and DataAir; this software generates an auto retirement plan.
- I need to work with form 5500.

Problems that I face and suggesting some improvements

Existing Problem/Weak Areas of the Organization as identified in the AR	Actions to be Taken/Proposed Solution to the Problem	Strategy (Mode of implementation or ways of addressing the problem)	Office/Personnel Involved (Who will implement and who will benefit/affected by the Action/Solution)	Resource Requirements (Manpower and Financial)	Expected Concrete Result me
1.Pc Hardware Problem	They should develop them Pc hardware.	Use Corei3 Processor and Use 8gb Ram.	HR Department, IT Department	Can implement Core i7	Employees can work faster.

2.Lift Space problem	They should give the opportunity to use 2nd lift of the office.	One lift is not enough to for theemployees. so they identify the problem and come up with a solution.	HR Department And building manager	Lift manager can implement even and odd number for different lift	Employees can reach office at time.
3.Transportation problem	They can sign a contract with any bus company to take two buses for transportation	By using common rout employee's ca have but facilities.	HR Department	Two buses required	Employees can reach office at time and go home safely in the pediment situation.

Findings

MISMATCH BETWEEN ACADEMIC LEARNING & ORGANIZATION ACTIVITY

I have observed the whole department during my internship period; I did not identify any major mismatches between academic preparation and practical experience. Still, there were minor differences which are listed below:

- In my academic period, I did all the documentation and calculation in pen & paper. But there was very little paperwork; all the data were in the system and automated.
- During my academic life, I have learned that seniors should be addressed as "Sir" or "Madam." But in Datapath, everybody is addressed as "Bhaiya" or "Apu." Which is a very good thing?

Relevance to academic preparation

• On the very first day at my company, there was an orientation program held by the HRM department. In the course, Human resource management, I have learned that an orientation program is arranged by the organization when there is recruitment. The welcoming speech of the CEO, presentation on the organization's culture, all the dos and don'ts – CEO discussed every organizational matter in that program which matched with my academic knowledge.

• In the course legal environment, I have learned about an agreement. Whenever there is a legal understanding between two parties, there is an agreement. When I started the internship program, I was given an agreement paper to sign and give a copy of that agreement paper.

• While doing the course Management Information System, I have learned that big organizations use their software for their operation nowadays. Data-path has its software named TPA manager. They keep all the records in that software.

• While doing the course Managerial accounting, I have learned about "reconciliation," which means comparing the actual report with the estimated one. Here in the Recordkeeping section, the responsible persons have reconciled every single report. This reconciliation was a match with my academic knowledge.

- The new business team had to make a separate report for the audit department. While studying audit, I learned that all the departments have to make reports for the auditors. Again, in the audit book, I learned that before any submit the responsible person must approve. Here, in that before any submit the responsible person must approve. Here, in Datapath, it happened; if there is no approval, there will be no disbursement. It was a match for my academic preparation.
- While studying HRM, I have learned that employers should not be scolded employees in front of everyone. Because sometimes this humiliation affects the work. In Data-path, I observed small meeting rooms or silent rooms where the employees called and conversed.
- However, in Datapath, every month, there is a meeting called "In the conference room" where the supervisor or the team leader remains present. I attended some of those meetings, and they were the same as I read in my HRM course. The Team Leader or supervisor started the meeting with an inspiring speech. Then there was performance feedback, setting up goals and targets, distributing awards for a splendid performance during the period, and also question & answer.
- I have prepared a Statement of Invested money; it's almost like a Balance Sheet and income statement.

By this statement, I could see the total asset invested money after adding gaining on invested.

Difference of retirement policy between USA and Bangladesh.

The USA is very much concerned about its economic growth and its citizen retirement policy. USA companies offer 401k plans to their employees to secure their future and hold employees in the company. To sustaining in a comparative industry of USA, they adopt 401k plan to give employees' extra benefits. 401k plan is a retirement plan, where employees invest and also company gives incentives them on the employees contribution money as "Match" or "Profit Sharing" to grow their money more. This employer contributed money further goes for investment. This money could be invested individually or can be invested in various mutual funds. By this USA economic grows more, as money is more invested on the market. Both employee and employer money also gain or lose some more money, as invested in the market. It's far better than idle money because over time, idle money, the future value could be decreased due to inflation. IRS (internal revenue service) they monitor and set rules for 401k plan. By adopting the 401k plan, USA companies get some benefits.

- Tax advantage
- Hold a better position in the market to attract highly qualified employees.
- The easy payroll deduction system
- Retain top talented employees
- 401k plan omits discrimination between Highly compensated paid and non- Highly compensation paid employees.
- An employee can take a loan from their 401k amount.
- Employees can take this plan (rollover) to a new company plan at any time.

In Bangladesh, a retirement plan is offered mainly in government companies, and some reputed private companies also provide this facility to the employee, which is known as a pension fund. A pension is a retirement plan deducted from an employee's salary every month for the employee's future benefit; after that, it is deposited in a Fund or bank account. But like the USA, we don't have that many facilities, the standard of law about a retirement plan. So, this pension fund is mostly like idle money. There is no standard pension system in Bangladesh except for civil and government employees, which is only 5% of our total population. In Bangladesh, saving tendency is very low, and lots of idle money has. As a result, we have less money to invest in mutual funds, stocks. Over the year, these idle money values decreased because of inflation. As a result, our economy does not grow, and at the age of retirement, older adults suffer when they quit the job.

Conclusion

In Bangladesh, there are many outsourcing organizations. However, very few are alike like Data-Path Ltd, its quality and sustainability is high compared to others outsourcing company. Data-Path is an organization settled in the Bangladesh but managed by USA. Naturally, therefore, it impacts the corporate culture and qualities of this company compared with other companies' operations. Jim Hudson and John Humphrey, two USA citizen, build this Data-Path limited company and still leading this organization. This company began with only six workers and has since developed to lots of employees and clients. The entirety of this was just conceivable because the two Americans favored upper chiefs who were exceptionally energetic, rousing, and all-around drove.

I found that the American retirement advantage plan encourages Americans to set aside cash for their retirement during an examination of the IRS rules and guidelines. Regardless, we have a lot of issues in Bangladesh with regards to laborers retirement holds. The American retirement protection conspires to its capital market and provokes individual's curiosity in exchanging stocks and adding to the economy. This investigation can further develop Bangladesh's retirement benefits.

In our country, the workspace is not especially ideal. Among the workers of our nation's organizations, hierarchical governmental issues keep on assuming a part. Be that as it may, I was elated to perceive how steady the Data-path ltd representatives are. Datapath does not work financing for Bangladeshi organization.

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