



**Internship report on Corporate Finance Department at
Bangladesh Securities & Exchange Commission**

Submitted to
ISLAMIC UNIVERSITY OF TECHNOLOGY (IUT)
ORGANIZATION OF ISLAMIC COOPERATION (OIC)
In partial fulfillment of the requirements for the degree of
BBA in Business and Technology Management (BTM)



Submitted by:

I understand that my final report will become part of the permanent collection of the Islamic University of Technology BBA in Technology Management Program. My signature below authorizes release of my final report to any reader upon request.

Riad

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This internship report is forwarded to the Department of Business and Technology Management (BTM) at the Islamic University of Technology (IUT) for the course **BTM 4800**.

Acronyms	
Bangladesh Securities and Exchange Commission	BSEC
Corporate Finance Department	CFD
Corporate Governance Guideline	CGG
Central Depository Bangladesh Limited	CDBL
Bangladesh Institution of Capital market	BICM
International Organization of Securities Commissions	IOSCO
International Accounting Standards	IAS
Dhaka Stock Exchange	DSE
Chittagong Stock Exchange	CSE
Annual Percentage Rate of Charge	APRC
Exchange of Letters	EoL
International Monetary Fund	IMF

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Letter of Transmittal

To

Dr. Muhammad Shamsu Uddin

Assistant Professor

Department of Business and Technology Management

Islamic University of Technology

Subject: Submission of “Internship report on Corporate Finance Department at Bangladesh Securities & Exchange Commission”

Dear Sir,

I am pleased to present the enclosed “**Internship report on Corporate Finance Department at Bangladesh Securities & Exchange Commission**” to you which is a part of the internship program. It was a great achievement on my part to work under your direct guidance.

At the timetime of making this report, I have tried my best to portray the condition of the institution and reflect on my personal experience at the organization. The opportunity to work at BSEC has opened a door of huge possibility of learning about the corporate field operations and growing personally. It was a great experience working there and preparing this report under your supervision.

In the circumstances stated above, I will be very obliged if you humbly grant this report and provide me with any kind of expert judgment or feedback you may have.

Sincerely yours,

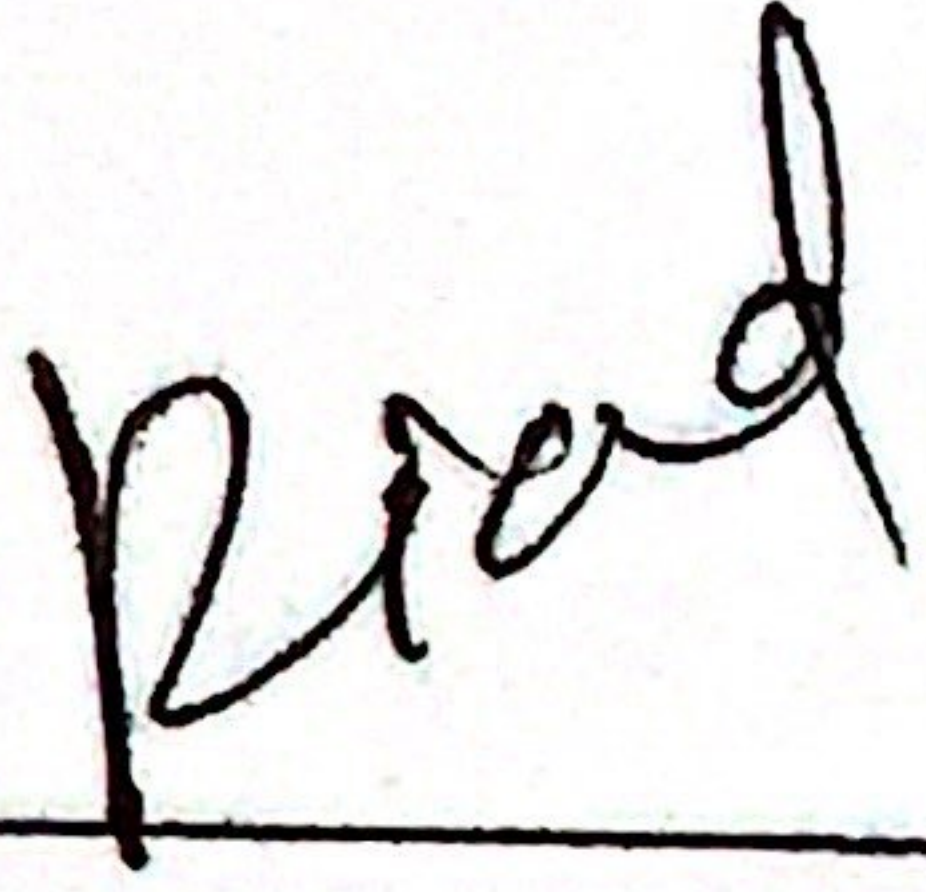
Md. Tawhedul Islam Riad

ID: 180061131

Declaration

I, Md. Tawhedul Islam Riad, a student of the Department of Business and Technology Management of Islamic University of Technology hereby declare that I have made this report on Bangladesh Securities and Exchange Commission by myself with the guidance given by my supervisor Dr. Muhammad Shamsu Uddin, Assistant Professor, BTM. I have not breached any copyright purposefully. The work is original to the best of my perception. I further declare that the report was not submitted to any other party or institution for any degree of certificate.

Student's Full Name & Signature:



Md. Tawhedul Islam Riad

ID: 180061131

Department of Business and Technology Management

Islamic University of Technology

Acknowledgement

The report is the result of many people's hard works, dedicated efforts and consultation. I am grateful to each and every one of them for helping me with their constant support and direction that enabled me to complete this internship report.

I would like to show my gratefulness to almighty Allah SubhanAllahtaala for granting me with the ability to do so, patience, and resilience to carry out my duties, responsibilities as an intern at Bangladesh Securities and Exchange Commission, which is the focus of this report.

I would like to show my gratitude to Mr. **Dr. Muhammad Shamsu Uddin**, *Assistant Professor at the Business and Technology Management department, Islamic University of Technology* for his unwavering support and advice throughout my internship. Sir has managed to assist me in drafting my report despite his hectic schedule and has been really patient throughout.

I express my heartfill gratitude to Mr. **Mohammad Shamsur Rahman**, *Additional Director, Corporate Finance Department, Bangladesh Securities and Exchange Commission* for his utmost effort to help me learn and broaden my knowledge.

I appreciate Mr. **Mawdud Momen**, *Deputy Director, Corporate Finance Department, Bangladesh Securities and Exchange Commission* for his friendly attitude and support.

I value the help of Ms. **Marzia Jahan**, *Assistant Director, Corporate Finance Department, Bangladesh Securities and Exchange Commission* while making report.

I am grateful to the entire BTM department for working tirelessly to make the internship program a success for myself and my classmates. They were the ones who ensured that theoretical knowledge and first-hand corporate experience could be combined.

Finally, I want to thank my family for assisting me in remaining strong and healthy throughout the entire period. I would also like to thank my colleagues for guiding me with insightful recommendations and guidance, as well as for motivating me. I must emphasize the welcoming and supportive environment, which assisted me in overcoming numerous challenges.

Executive Summary

My experiences as an intern in the Corporate Finance department of BSEC are highlighted in this internship report. The goal of the report is to give a succinct and clear summary of the organization its various functional divisions, and its main duties, as well as my roles within this organization. The entire Corporate Finance department will be covered in this report.

- ❖ Both primary and secondary sources of data were used in the building process of this study. My ordinary perceptions and encounters with individuals were the primary sources of the majority of the data. The personnel handbook, website, and other appropriate materials of the Organization were used to gather additional data.
- ❖ The authority in charge of regulating Bangladesh's securities market is called BSEC. Its main goals are to keep investors' rights, guarantee fair procedures in the securities market, and promote market expansion.
- ❖ In order to accomplish these goals, the corporate finance division is essential. The issuing of securities, such as stocks, bonds, and other financial instruments, are subject to regulation by this body.
- ❖ I got the chance to pay close focus to the daily activities of the Corporate Finance department while I was an intern. To learn more about the many tasks performed by the department, I used both primary and secondary sources of information. My daily interactions with employees of the company provided the majority of my information. In order to obtain further details, I also looked at the company website, the employee handbook, and pertinent documents. Because of BSEC's excellent drive and dedication to its goals, working with the organization was a pleasure.
- ❖ I was able to acquire work etiquette from my internship, including how to conduct myself professionally in the office, engage with clients, and operate within an organization. I will carry these vital experiences with me throughout my career. This internship required analyzing and resolving given cases, keeping accurate records, gathering data, and creating excel files.
- ❖ I acquired a number of new abilities through this, including data collection, report writing, and updated information.
- ❖ In summary, my internship with the Corporate Finance department at BSEC broadened my horizons, honed my skills, and taught me new things. I am appreciative of the chance to work for such a committed organization, and I'm looking forward to using the knowledge I gained there in the future of my career.

Chapter 1:
INTRODUCTION

1 Introduction

An important part of my Internship BTM 4800 course for the eighth semester is this report. As a final semester student of the Business and Technology Management Department, this 9-credit internship course is compulsory and plays a significant role in my successful graduation. During my internship at the Corporate Finance department of Bangladesh Securities and Exchange Commission, which is the regulatory authority responsible for overseeing and regulating the securities market in Bangladesh, I gained invaluable experience and skills that I will carry with me throughout my career. I will be discussing my experiences in this report, analyzing and evaluating how my organization operates, and delving into its management and financial practices to the extent that is feasible based on the information I have gathered. Internships have become increasingly essential as a means of supplementing our learning while also ensuring our future employment. They give us with an opportunity to gain useful insights into what it's like to employee for a livelihood, provide views into how our chosen sector works and what it takes to gain, and can demonstrate to a potential employer that we are serious about wanting to be a potential, successful employee. Through this internship, I was able to explore behind the scenes to obtain a sense of the unique idea and regular practices that each position requires. I had the opportunity to try out the tasks myself and see qualified professionals perform tasks that I would have otherwise only read about. In this report, I will discuss the purpose of this study and the scope of the work completed during the internship period. I will be analyzing and evaluating how my organization operates, focusing on its management and financial practices to the extent that is feasible based on the information I have gathered. I will also provide an overview of the Corporate Finance department at Bangladesh Securities and Exchange Commission, including its different functional divisions and primary responsibilities. To gather information for this report, I used both types of sources of information. My primary sources included my daily perceptions and interactions with people within the organization, while my secondary sources included the organization's employee handbook, website, and relevant materials. I maintained accurate records of my activities and observations throughout the internship, which I will draw on to give a comprehensive and detailed report.

1.1 Background

The regulatory body in head of observing and controlling the Bangladeshi securities market is called the **Bangladesh Securities and Exchange Commission (BSEC)**. Under the **Securities and Exchange Commission Act of 1993**, it was founded in 1993, and it started its operations in 1994. The primary goals of BSEC are to safeguard the interests of security holders and advance the growth of Bangladesh's capital market.

I will attempt to provide insight into my internship experience at BSEC in this report on my internship. My three-month internship at the **Corporate Finance department of BSEC** is already over. I'll make an effort to condense what I've learnt from my internship experience and how it will help me in the future.

1.2 Origin

The Islamic University of Technology's internship program is a requirement for students of Business and Technology Management to complete their undergraduate degree. The primary goal of this program is to introduce the first batch of BTM department graduates to the job market and the corporate world. BTM department's goal is to expose its students to the practical and working world. Because the students are already familiar with the theoretical concepts of the business world, the internship program was designed to allow them to apply the theory to the reality of the world and gain professional experience.

1.3 Main Purpose

Here, I shall try to describe the purpose of this internship. Below I identify the main purposes:

- Gain experience in a real-world corporate setting
- Students should be introduced to the job market
- Connect theory to experience.
- Organize detailed information about the job description.
- Completion of BBA program requirements.
- It is the outcome of a three month internship at BSEC
- It was made in accordance with the University's requirements.

1.4 Objective

Generic Objectives: During the three months internship, the main goal was to gain knowledge of the CFD of the organization's department and how they work to achieve their objectives. The program can be described as an undergraduate student's understudy of the corporate world. This report describes the activities I took part in during my internship. The purpose of this report is to demonstrate my comprehension of the work done as well as the experience gained in the internship program. It is a comparison of activities and learning with the goal of identifying my learning yield in the organization.

Specific Objectives:

- Outline my duties and responsibilities as an intern.
- To depict the organization's overall condition and status in the domestic markets.
- Obtaining information about the overall operational processes.

1.5 Methodology Used and Data Source

I gathered information and insights from both primary and secondary sources while preparing this internship report.

Primary Sources:

A large portion of the report is devoted to describing the data gathered through primary research. The majority of the major components and insights reported were obtained through face-to-face conversations with the organization's employees and workers.

Information Sources:

Official employees of the organization. The Diary and notes I maintained throughout the internship period.

Secondary Sources:

While primary research constitutes the majority of this report, a significant amount of the information presented in the report was gathered from secondary sources. Several sources were used as secondary sources of information for my report.

Main sources:

- Organization Website.
- Google search engine.
- Research papers.

1.6 Significance

This report gives an insightful and concise overview of the organization, the Corporate Finance department of BSEC, and the industry in which the organization operates. It primarily focuses on the employee perspective and provides specific statistics about the organization's performance in the local markets. This report will educate readers on the operational and analytical activities of E-commerce industry in Bangladesh. This report is very significant 6 part for the knowledge enhancement of students' of BTM department. It will help as a guide to understand the potentialities of industrial experience.

1.7 Limitations

Despite few limitations, I have done my best to make the most of this experience. Limitations include:

- Three months was comparatively short for achieving all of the organization's knowledge and insight.
- Since this report is on a regulatory body (BSEC), marketing strategies, marketing mix, target market, target customers, Products etc some other company related variables are not properly applicable.
- Analysis like Porter's five force, customer based targeting strategies etc are not applicable in terms of the commission.

Chapter 2: INSTITUTION OVERVIEW

2.1 Introduction to BSEC

According to the provisions of the Act 1993, the Bangladesh Securities and Exchange Commission (BSEC) was founded on June 8th, 1993 as the country's capital market regulator. The Commission's goals are to safeguard investors' interests, enlarge the securities market, and establish regulations for everything related or incidental to these goals. The Commission is built up of the Chairman and four Commissioners, all of whom are full-time government appointments. The Commission's chief executive officer is the Chairman. The Commission is a governmental body that reports to the Ministry of Finance. Since December 22, 2013, BSEC has been an 'A' category member of the IOSCO

Simply put, by giving authentic information and clear rules for honest dealing, as well as staying true to their foundational reason-as noted in the Securities Act of 1993 by ensuring that A company that publicly offers securities will show all their honest dealings. This is how BSEC protect the investors.

2.2 Mission and Vision of BSEC

Mision: The BSEC was founded with the goals of safeguarding the interests of securities of the people who invest, expanding the securities market, and issuing regulations on these topics or subjects relevant thereto. Consequently, the Commission's mission is

- safeguarding the fascination of securities investors; expanding the securities market;
- creating regulations on subjects relating to securities or those covered by them.

Vision: Building an automated, sustainable and developed capital market.

Goal: Bangladesh capital market will continue to grow to fulfill the financing needs of the industries and infrastructures, and thus contribute more and more in the economy in the years to come ensuring all good governance policies.

2.3 Values of BSEC

Capital market plays major role to the nation's economy through giving ongoing funding to businesses and infrastructures which is good for their development. Such finance promotes reconstruction or development of industries, boosts output, expands employment opportunities, and allows for the generation of foreign exchange. Bangladesh's capital market is no different from those across the world in that it entails risk. Investors in this market must understand how to generate returns that are risk minimized.

Integrity: government employees' integrity plays an important role while enquiry of any audited financial statements, any kind of assigned task.

Commitment: Committed to the betterment and keeping the interests of investors.

Teamwork: Strategizing with team create plans, meetings and making important decisions of any financial institutions or banks etc.

Adaptability: According to the circumstances, adaptability to change and evolve for the sake of the welfare of general people.

Responsibility: Sincere fulfillment of one's responsibility contributes to the accomplishment goal of the organization.



2.4 Management

Management practices of BSEC is discussed below

2.4.1 Organizational Structure of BSEC

The Commission is made of the Chairman and four Commissioners. They are appointed for full time by the Government. The Chairman acts as the Chief Executive of the Commission. The regulatory organization that reports to the department of the Ministry of Finance is the Commission. Since December 22, 2013, BSEC has been a 'A' category membership in the International Organization of Securities Commissions (IOSCO).

Weblink: www.sec.gov.bd

Email: info@secgov.org

2.4.2 Organizational Divisions of BSEC

Depending on the size and nature of the task, each department of the BSEC is vital. The following departments are:

- Administration & Finance (A&F) Department
- Capital Issue Department (Initial Public Offering is renamed)
- Capital Market Regulatory Reforms & Compliance (CMRRC) Department
- Central Depository System (CDS) Department

- Commission Secretariat
- Corporate Finance Department (CFD)
- Enforcement Department
- Financial Literacy Department
- Legal Service Department
- Management Information Systems (MIS) Department
- Mutual Fund & Special Purpose Vehicle
- Registration & Licensing Department 1
- Research & Development (R&D) Department
- Supervision & Regulation of Markets and Issuer Companies (SRMIC)
- Supervision & Regulation of Intermediaries (SRI) Department
- Market Surveillance and Intelligence Department
- Internal Audit Department
- AML and CFT wing
- Derivatives Department
- Inquiry and Investigation Department

2.4.3 HR Management Practice

Almost in every institution HR department exists and plays an avoidable major role in terms of managing the human resources they have or intellectual minds they explore. At present, till 2023 there are total 268 employees who are dedicatedly working in the organization.

Rules and policies: BSEC follows a strict schedule of daily basis tasks accomplishment, precisely the office hour is from 9am to 5pm.

Recruitment Process: after every 7 years, BSEC publish their circular on their respective website under the section-‘careers’

The Commission has formed an Advisory Committee with the following persons until further orders:

- Chairman (Senior Secretary), Bangladesh Securities and Exchange Commission.
- All Members of Bangladesh Securities and Exchange Commission.
- A single representative of the Ministry of Finance's Bank and Financial Institution Division.
- One Deputy Governor will be proposed by the Bangladesh Bank.
- The Federation of Bangladesh Chambers of Commerce and Industry's president.
- The director of the Institute of Chartered Accountants of Bangladesh.
- Bangladesh Association of Publicly Listed Companies' Director General.
- The head of the Institute of Cost and Management Accountants in Bangladesh.
- The Dhaka Stock Exchange's director general.
- The Chittagong Stock Exchange's president.
- Center for Policy Dialogue; founder and CEO of Central Depository Bangladesh Ltd.

- Managing Director, Bangladesh Investment Corporation.
- The head of the Banks Association of Bangladesh.
- The Bangladesh Insurance Association's president.

2.4.4 Rules for Credentials

- Providing guidance on programs and policies to protect investors' interests in securities; recommending suitable policy choices for the growth of the nation's capital market; and providing guidance on any other issues that the BSEC may bring up.
- The Commission may summon meetings of the Committee whenever it considers them essential.
- The Committee may invite any institution or person with extraordinary expertise of the matter to a meeting.

2.4.5 The Commission Leadership Style

There are one chairman and four commissioners in the Commission. They are the ones who lead basically. All departments are headed by executive directors. There are directors, additional directors, deputy directors and assistant directors who do their respective duties in their particular departments.

According to Section 8 of the Securities Act of 1993, the Commission's duties are as follows:

- Without prejudice to the aforementioned provisions, the Commission's responsibilities and functions shall be to ensure proper disclosure of securities, maintain investors' interests in securities, and develop and regulate the capital market.
- The following are some examples of the functions, which are not limited to the aforementioned clauses. Controlling the operations of any securities market or stock exchange;
 - Strict regulations against insider trading in securities
 - Controlling the significant purchase of stocks or shares, as well as the takeover or control of businesses;
 - making queries to, and performing assessments, enquiries, and investigations of, the security issuer, exchanges for stocks and self-regulatory bodies of the stocks market;
 - sign agreements relating to transactions involving securities, data exchange, and cooperation with local and foreign authorities or organizations;
 - compile, analyze, and publish information regarding the financial condition of the issuer of securities;
 - levy charges or other expenses to fulfill the objectives of this subsection;
 - carry out to achieve the aforementioned goals, do study and disseminate knowledge and data; Regulations on the operation of a clearing house established to settle securities transactions, including derivatives;

- Carry out any additional tasks and obligations that the Code of Conduct might establish in order to fulfill the objectives of this Act etc

2.5 Innovation Activities

In light of the directives of the Commission formed an Innovation Team on 05 January 2015 to develop innovative concepts in the capital market, which was later restructured on 15 November 2016.

- Collection of innovative ideas from officers and scrutinization;
- Organization of regular innovation related meetings, trainings and workshops;
- Preparation of the Commission's Annual Innovation Action Plan;
- Implementation of government guidelines in this concern and submission of report to the government

2.6 Operations management and Information System

Planning, running, managing, and supporting the SEC's IT infrastructure are among the responsibilities of the Management Information System (MIS) Department. Other responsibilities include developing automation to support the operations of various departments, creating a computerized data analysis-based capital market monitoring system, educating the public on securities laws and associated issues through its website, www.secbd.org and aiding the Commission in relevant matters to deliver the data to the Ministry as required.

2.7 SWOT Analysis

SWOT analysis of BSEC is shown below:

<u>Strength:</u>	<u>Weakness</u>
<ul style="list-style-type: none"> • BSEC Website • Securities and Exchange rules, regulations, Ordinance, Act • Investor Education Program • Small Business Capital raising • Dhaka Stock Exchange • Chittagong Stock Exchange • BSEC Seminars • BSEC Roadshows • Listing in Stock Exchanges • Innovation • Collection of information through 	<ul style="list-style-type: none"> • Manual tasks • Time Consuming Data Collection, Data Entries, Data Analysis • Less AI use • Less adoption of advanced technology use • Less technology Transfer • Extension of time for submitting reports by listed companies

letters	
<p style="text-align: center;"><u>Opportunities</u></p> <ul style="list-style-type: none"> • More Investment • Trade & Investment Opportunities between Bangladesh and Other Countries • Annual performance Agreement • IOSCO Meetings 	<p style="text-align: center;"><u>Threats</u></p> <ul style="list-style-type: none"> • Corruption by the board of Directors of the quoted companies • Securities rules, Act breaking • Down of the Official website • Negligence in employees' Works • Indiscipline

2.8 Financial Performance

The following concerns of publicly traded corporations is the focus of the Corporate Finance Department's work:

- Observing and monitoring compliance with the CGG;
- Monitoring and ensuring the compliant preparation and presentation of financial statements with Bangladesh's application of International Accounting Standards (IAS) and the applicable securities regulations;
- Observing and evaluating the audit process in compliance with Bangladesh's relevant International Standard of Auditing (ISA)
- Reviewing the financial statements that have been presented, monitoring the timely filing of monthly reviewed/unaudited financial statements and yearly audited financial statements, and taking appropriate action when finance reports and CGG are not adhered to;
- The appointment of mandated auditors in accordance with the Securities Laws' oversight and control.

With the active participation of investors, the Financial Literacy Department of the Commission holds various sorts of seminars, workshops, and conferences to educate investors before they make an investment decision. The department also conducts training programs for Authorized Representative of the Stock Exchanges in addition to approving training programs to be conducted by the various capital market intermediaries. The following tasks were carried out by the financial literacy department during that time.

- Daily investing education program for training
- Investment education program training provided by market intermediaries
- Education for persons involved in market intermediary operations
- Training through World Investors Week celebration
- Training of authorized representatives
- Trade Investment Summit

2.9 Worldwide Affairs

International Affairs Department, besides its regular activities, performed the following activities:

- Like past two years, Bangladesh Securities and Exchange Commission (BSEC) observed World Investor Week-2019 from 30 September to 06 October 2019. This is basically an initiative of the (IOSCO) and observed by other jurisdictions as well. BSEC and capital market related organizations organized seminar, workshop etc. on this occasion. International Affairs Department maintained continuous liaison with IOSCO and finally sent a report to IOSCO upon completion of the week.
- A 10 members delegation from Nepal consists of parliament members and officials of Securities Board of Nepal (SEBON) visited BSEC and DSE on 13 February 2020 in order to have a comprehensive idea on capital market of Bangladesh.
- The International Affairs Department has answered to numerous correspondences from foreign agencies about inquiries on various problems, and has maintained ongoing communication in this respect throughout the year, in addition to surveys from several international organizations.
- USA roadshows have made the share market of the nation very appealing to investors from nations and Bangladeshis residing abroad in the USA. With the promotional events, the share market in Bangladesh receives favorable feedback. It undoubtedly enhances the nation's good reputation abroad.
- In those roadshows that are investors are assured an elevated rate of return by putting money in the Bangladesh stock market with a sound investment setting because Bangladesh is currently experiencing stability in politics, a rapidly developing economy as a whole and particularly a moving stock market that is hitting the reserve data day by day.

Figure 1: BSEC Roadshows

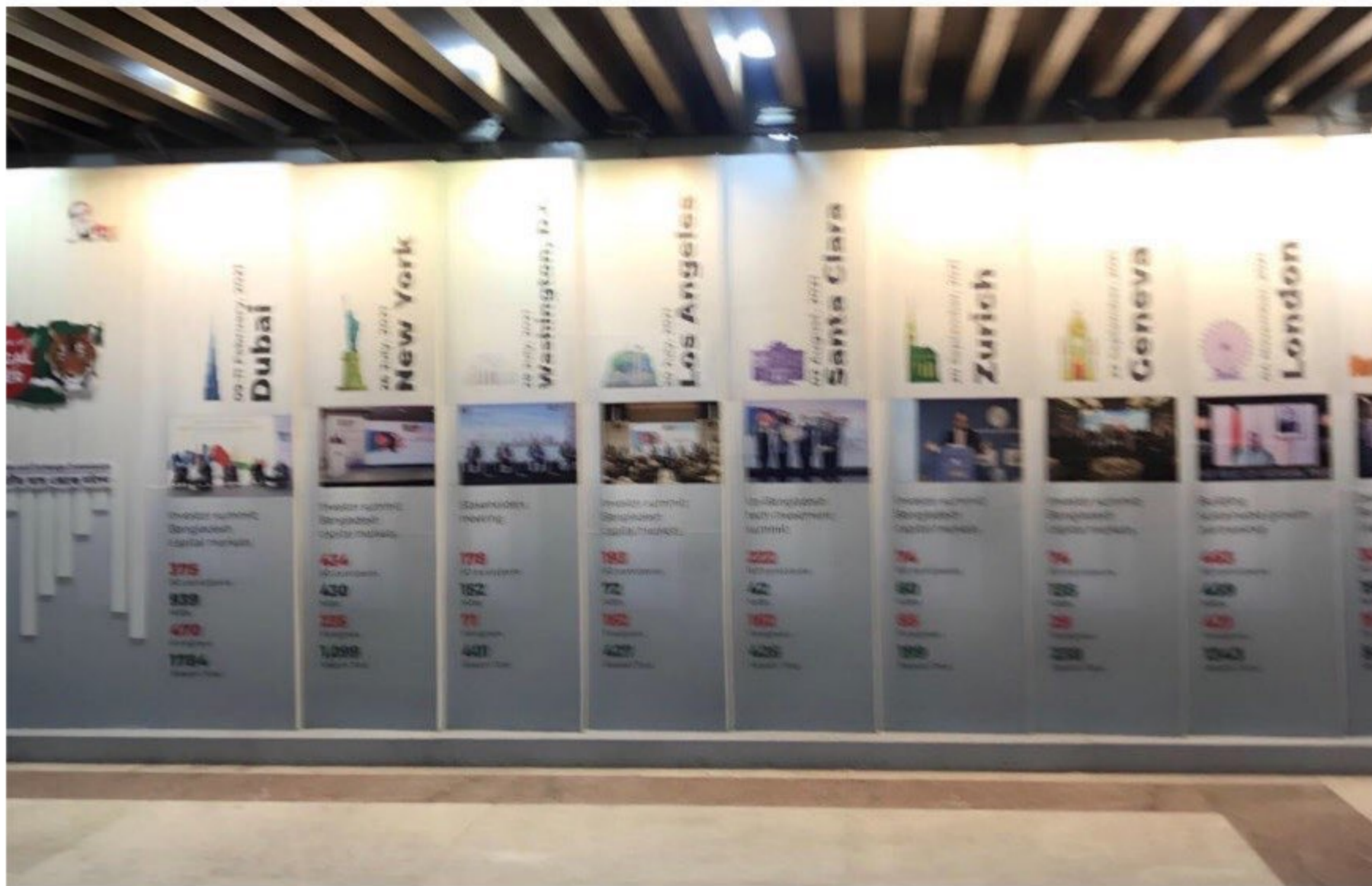


Figure 2 BSEC Roadshow in Los Angeles



Figure 3: BSEC Roadshow in Zurich



Figure 4: BSEC Roadshow in Manchester



Chapter 3: INDUSTRY ANALYSIS

3.1 Industry Size

The Bangladesh Securities and Exchange Commission has experienced full growth (100%) during the years from 1993-2023, according to there are several reasons for this full growth. Some of them are:

- Adoption of internet technology is increasing
- Improvement in communication and logistics
- Continuous improvement, information updates, press release in website
- A significant rise in the tech-adaptable young population

3.2 Maturity of the Commission

To regulate the stock market, the commission was established on June 8, 1993, in compliance with the BSEC Act, 1993. The main objectives of this institution are to safeguard the interests of securities investors, develop the securities market, and set regulations on matters that are unrelated to or concerning securities. To help with the execution of the perspective plan and meet the goals of the Government Vision, a 10-year action plan for the capital market is now being implemented. The Commission directed both the stock exchanges to start immediately the process for integrated collection, submission and distribution of information over the online platform through implementation of Digital Bangladesh philosophy, which will ensure all compliances related to the listing of the issuer organization such as application, shareholding report, declaration, corporate action, financial disclosure, publication, dissemination of price sensitive information, redressal of complaints and others. The Commission is working to take the capital market, towards a global competitive level by improving the quality of services provided by the Commission, stock exchanges and various stakeholders in the market through the best use of information and communication technology. To this end, the Commission has started the process of hiring an experienced Digital Strategy and Transformation Consultant.

Considering the situation of the Covid-19, the Commission kept continuation of necessary reforms with a view to provide facility in upholding the activities of capital market stakeholders through using digital platform and improve the quality of different services through the best use of information and communication technology, improve investors' confidence, uphold the market stability and increase its depth. I believe that Bangladesh capital market will keep strong contribution in the economy through long term financing in industrialization, infrastructure development, increase of employment etc.

3.3 Economic Indicator of Bangladesh

Bangladesh is a rapidly growing economic force. Bangladesh is one of the top 11 rising economies, according to Goldman Sachs. According to Price Waterhouse Coopers (PwC), Bangladesh is one of the three nations that will see consistent growth of more than 5% over the course of the next 35 years, growing to have the 23rd-largest economy in the world by 2050. Below are a few key economic indicators of Bangladesh's economy:

- GDP at Current Market price
- GDP Growth Rate
- Annual Per Capita GDP (US\$)
- Annual Per Capita GNI (US\$)
- Tax to GDP ratio %
- Investment Rate (% of GDP)
- Foreign Direct Investment (US\$)
- Investment portfolio (in millions of dollars)
- Domestic Credit (in Taka crores)
- Revenue Acquired (in Taka crores)
- Monetary Aggregates
- Reserve Money (Taka in crore)
- Growth of Money Supply (%)
- Monetary Base to Money Supply ratio (%)
- Reserve Money Multiplier
- Bank Rate (%)
- The weighted average deposit rate
- The weighted average of the commercial lending rate.
- Balance of Lending & Deposit Rate
- Call Money Rate (monthly average)
- Inflation Rate (weighted average)
- Dollar Conversion Rate (1US\$=Tk. at the end of month)
- Value of Import (US\$ in million)
- Value of Export (US\$ in million)
- Trade surplus (Deficit) (US \$ million)
- Foreign Exchange Reserve (US\$ in million)
- Remittances (US\$ in million)

3.4 Competitive Environment

If US Securities and Exchange Commission is taken as example, comparatively Bangladesh Securities and Exchange Commission needs more improvement. They need to use more advanced technology based approach, Lessening human performances errors, To make the time consuming manually tasks properly and accurately replaced by the use of Artificial Intelligence. Avoiding technical errors, cope up with the trends. Keeping in mind the diversity, equity and inclusion. Historically BSEC has improved a lot more than previous years. Global Capital Markets is a significant term to highlight

Table 1: Changes in the economy and capital markets of many nations throughout the world

Country	2020-21	2015-16	2010-11	Index change in 2020-21 compared to 2010-11 (%)	GDP at current prices (%) compared to last year	Inflation (%) compared to last year	Annual Interest Rate (Short Term) (%)
1	2	3	4	5	6	7	8
Bangladesh (DSEX)	6,150.48	4,507.58	6,117.23	0.54	9.99	3.10	8.47
India (BSE 30)	52,482.71	26,765.70	18,693.90	180.75	3.10	7.60	5.80
Pakistan (Karachi 100)	47,356.02	38,149.30	12,423.30	281.19	3.30	5.80	8.60
Indonesia (Jakarta Composite)	5,985.49	4,896.80	3,830.00	56.28	3.00	2.20	7.00
Malaysia (KLSE Composite)	1,532.63	1,637.70	1,575.00	(2.76)	7.00	(2.90)	3.00
Thailand (SET)	1,587.79	1,424.70	1,033.30	53.66	(180.00)	(3.00)	1.10
Taiwan (Taiwana Weighted)	17,755.46	8,716.30	8,573.40	107.10	1.60	(1.00)	0.05
Japan (Nikkei 225)	28,791.53	16,065.70	9,797.30	173.46	(2.00)	1.00	--
Hang Seng	28,827.95	20,795.10	22,061.20	30.67	(8.90)	1.80	0.60
Singapore (Straits Times)	3,130.46	2,786.10	3,079.70	1.65	(7.00)	(7.00)	0.90
Germany (DAX)	15,531.30	10,071.10	7,294.10	112.93	(2.30)	0.60	(0.40)
UK (FTSE 100)	7,037.47	6,261.20	5,856.00	20.18	(1.60)	0.80	0.30
USA (DJIA)	34,502.51	17,780.80	12,261.40	81.39	0.30	0.30	0.80

Source: The website of the respective stock exchanges.

In order to advance the society and economy of Bangladesh, one of the N-11 economies in the world, there is still a tremendous chance to take advantage of the quality of the capital market. Changes in the economy and capital markets of many nations throughout the world. Because at present the ratio of market capital to GDP only 15.76%, which is more than a hundred percent in many developed countries. A comparative data on the ratio of GDP to the market capitalization of some Asia Pacific countries are given below.

Table 2: Information on the domestic market capitalization compared to the GDP of a few Asia Pacific countries

Sl. No.	Exchanges	Market Cap. to GDP Ratio	Market Cap. to GDP Ratio	Market Cap. to GDP Ratio	Market Cap. To GDP Ratio (June-20 & June-21)
		June-19	June-20	June-21	Change (%)
	1	2	3	4	5
1	Bangladesh (DSE)	15.80	12.30	18.40	49.59
2	India (BSE)	74.29	62.75	81.39	29.71
3	Sri Lanka (CSE)	17.00	14.92	21.44	43.70
4	Indonesia (IDX)	46.61	35.83	45.02	25.65
5	Malaysia (BURSA MALAYSIA)	109.81	97.19	120.77	24.26
6	Thailand (SET)	113.81	89.29	113.83	27.48
7	Taiwan (TWSE)	173.98	205.15	306.13	49.22
8	Philippines (PSE)	80.42	61.95	74.38	20.06
9	Japan (JPX)	108.46	109.89	136.15	23.90
10	Hong Kong (HKEX)	1,097.47	1,311.14	1,993.98	52.08
11	Singapore (SGX)	194.71	161.49	198.69	23.04

Source: DSE,FWFE, Bangladesh Economic Review and the IMF World Economy Outlook

3.5 Growth Trend:

The Bangladesh Securities and Exchange Commission is developing over the years. They have successfully build up strong official website and having projects to use further Artificial Intelligence in order to eradicate personal errors.

- The establishment of separate small-cap platforms on stock exchanges.
- Development of a legislative framework for the introduction of the derivatives market.
- Making foreign investment more attractive.
- Nationwide Financial Literacy program has been promulgated.
- Formulation of nationwide Financial Literacy Program.
- Increase efficiency in the capital market

- Over the time BSEC is developing their internal activities

3.6 Market Capitalization

Figure 5: trend of market capitalization



Figure 6: market capitalization to GDP ratio



Source: DSE

Chapter 4: DESCRIPTION OF MAIN DUTIES

4.1 Internship Information

My three months internship information is given below

4.1.1 Position and Department

I was appointed to CFD department at BSEC as an Intern for three months. I had to undergo this three months internship for my course BTM 4800 containing 9 credits.

4.1.2 Working Conditions and Functions

I got an opportunity to do my internship in the BSEC's Corporate Finance Department. Details about the working conditions and time period are:

- The period of my internship is three months that started from the month of January 22, 2023 and conclude on April 22, 2023.
- My working hours were 8 hours, starting from 9 a.m. in the morning to 5 p.m. in the evening.
- I worked for 5 days in a week and only Fridays and Saturdays were day offs.
- My internship workplace is situated in the Agargaon, Sher-e-Bangla Nagar Administrative Area, Dhaka-1207, Bangladesh

4.1.3 Interaction with BSEC's Employee:

Interacting among employees is a very important part of my internship. In details, I try to explain the mode of communication, frequency of interaction and my relationship with employees at BSEC.

- My internship is under the supervision of Mr Mowdud Momen, Deputy Director, Corporate Finance Department, BSEC. His role is focused on the Corporate Governance Guidelines, information of Board of Directors' of the Banks and Financial Institutions, duly submitted financial statements.
- However, I was mainly supervised by Mr. Mohammad Shamsur Rahman, Additional Director, Corporate Finance Department, BSEC. His role is to work based on securities act, checking the appointment letters of Independent directors according to the corporate governance code etc
- My main interaction was with my two supervisors. I also had three colleagues who actively supported me during my internship period. We contacted on a regular basis to brainstorm ways to improve the assigned tasks.

- Our main mode of interaction was based on physical communication but we also engaged in social media which is to communicate with the employees at BSEC

4.1.4 Job roles and Assigned tasks

I have been appointed as an intern with BSEC's Corporate Finance Department. I've been employed there for some months and have been given specific responsibilities. Despite the fact that I was accountable for certain errands, my experience was not to them. I learned about more in my area, the relevance of each of these responsibilities.

In the CFD department, I am responsible for following roles:

- In order to accomplish the challenging tasks I had to learn
 - Securities and Exchange Ordinance 1969
 - Securities and Exchange Act 1993
 - Corporate Governance Code
- Updated information of Board of Directions of the listed banks including their name, designation, in which committees they worked, their remuneration, other related entities during the year 2012-2021.
- Updated information of Board of Directions of the listed financial institutions including their name, designation, in which committees they worked, their remuneration, other related entities during the year 2012-2021.
- Updated information of Annual audited key financials through manual chartered accountants files
- Updated information of IPO Database of listed companies available during the years 2012-2021

4.2. Internship Outcomes

This chapter focuses on the internship outcomes at BSEC. Here I tried to discuss my contribution to the organization, the experiences I have gained and the difficulties I have faced during the internship.

4.2.1 My Contribution to the Commission

My internship is with the Corporate Finance department, which is one of the departments of the BSEC. My main responsibility is to enquire Corporate Governance, to be more precise enquire of banks and financial institutions. The updated information of board of Directors I provided to BSEC, will be easier to find if the listed companies meet the condition of Corporate Governance Code. Through the excel files of listed banks, financial institutions and energy companies it will be easier to find the data including prolongation of the deadline for submitting quarterly audited and unaudited financial accounts, Reports on the use of IPOs,

Rights Issues, Rights Issues, Convertible Preference Shares, hiring of a special auditor, yearly financial statements that have been audited, Auditors' panel, (Consent Awarded/Not Awarded) Independent Director Appointment

4.2.2 What experiences I gained

Below I try to summarize the most important experiences that I have gained during my internship at BSEC. These are:

- As an intern Bangladesh Securities and Exchange Commission I got some must needed experience which will be a great treasure for my future life in the corporate life.
- In BSEC I got some technical skill, people skill as well as some personal growths. In order to work under the Corporate Finance Department, it is a pre-requisite to have many technical skills. For instance, during my internship I had to use MS Excel which gave me so many exposures to other data analytical software.
- It's another experience to procure each one of those character measurements and method of talking. As The Commission has high profile people, I got to learn from their personal experiences.
- I could learn to work more to communicate more in the corporate world.
- From a personal experience in corporate life of zero to a great experience, BSEC gave me the most important development of my life. Here I got to know about the corporate culture, lifestyle, problems etc.

4.3 Difficulties Faced

During this internship at some points I faced difficulties related to new environment, nature of work, and so on. Some of them are listed below:

- Since I was newly appointed, it took me some time to adapt to the environment of BSEC's workplace.
- The BSEC office maintains a busy and stressful work schedule, especially since I actively worked during the times. As a result, I am occasionally required to work beyond than the stated work hours or even working days in order to support teams and departments.
- From BSEC, I wasn't provided with official computers or laptops in order to accomplish tasks. I had to carry my own personal computer to the office. Time Consuming to find data of some listed companies since they didn't respond to the letters sent to them during the limited time frame.
- There's possibility of technical error and personal error while entries.
- the companies do not wish to provide much information and most importantly their financial statements. Due to which a thorough analysis of the financial conditions of the quoted companies at BSEC couldn't be included in the report. This put me in a

bind when it came to drafting my internship report, since I was forced to work with the scant information they provided about the organization.

Chapter 5: ANALYSIS

5.1 Organization Level Analysis

Based on my internship experience, there were a few internal processes that were both exceptionally efficient and inefficient. Below I discuss it elaborately:

Efficient Processes: In the CFD of BSEC, the process of data entry, data analysis and the decision-matrix are excellent and efficient. They are curated very nicely and solve higher number of cases.

Inefficient Processes: In BSEC's Corporate Finance Department, despite being heavily software based, there was a massive inefficient process of final reporting. The department relied on traditional reporting style instead of digitally visualizing the facts. Such traditional reporting took a lot of time to prepare and sometimes were difficult to interpret what will happen next. As an intern, I propose the department to digitize this reporting process. Therefore, we can see the efficient and inefficient internal processes at the Corporate Finance department at BSEC.

5.2 Market Level Analysis

Policymakers in the share market could have an important part in fostering investor trust in this area since an effective market for capital aids in allocating money to firms. In order to gain investors' trust, we must first maintain pace with the growth of the economy as a whole. Capital market supports societal advancement, employment creation, and GDP growth. The numerous organizations that have been assisting in the growth of this nation's capital market include BSEC,DSE,CSE, CDBL,BICM etc

- the country of Bangladesh's oldest stock market- **DSE**. Despite being founded on April 28, 1954, DSE didn't begin operating for profit until 1956. On November 21st, 2013, DSE demutualization became official. The DSE's activities are managed by a 13-member Board of Directors, which is made up of 1 managing director, 7 independent directors, 5 shareholder directors chosen by exchange shareholders, 5 strategic investment directors, and 5 shareholders directors. On May 14, 2018, the joint venture of Shenzhen Stock Exchange and DSE and China's Shanghai Stock Exchange signed an agreement as a strategic investor. 241 of the 250 persons who now possess primary shares on the DSE are traders who have registered with the Commission. The amount of online trading by DSE across the division cities has risen.
- **CSE** was founded in 1995 as the second stock exchange in Bangladesh's capital market. The CSE Demutualization took effect on November 21, 2013. The CSE's operations are managed by its 12 member Board of Directors, of which 8 are independent Directors, 4 are chosen by the company's shareholders, and 1 serves as the Managing Director. There are now 148 TREC holders registered with Chittagong Stock Exchange Ltd. Currently, the CSE has increased the reach of its internet trading operations to a number of district cities, including major divisional cities across the nation, including Chattogram, Dhaka, Narayanganj, Feni, Noakhali, Sylhet, Cox's Bazar, and other districts. Additionally, CSE has introduced an internet trading system that is functional from any location in the world.

- By enhancing the standard of services offered by the Commission, stock exchanges, and different market participants via the most effective use of technological innovations, the Commission aims to bring the capital market to a level of worldwide competitiveness. In order to do this, the Commission has begun the procedure of appointing a qualified consultant for digital planning and transition.

5.3 Professional Level Analysis

From a professional point of view, my internship experience has helped me better shape my career plans. Below I discuss it elaborately:

- By getting first-hand experience on working with software and enhancing technical skills and data analysis skills, I believe I should opt for a career as a Finance Analyst.
- I have worked MS Office learning tools in order to help BSEC to reduce excessive workloads pressure regarding financial reports, audit reports, IPO, etc. This experience has definitely helped me plan my future by enhancing my industry knowledge.
- In addition, I believe the courses that I have learnt from the BTM department helped me to easily learn these new technical skills during the internship period. Courses like Corporate Finance, management information systems, and computer science and technology II (database management) helped me to develop my data visualization and technical skills, project management and operations research courses helped me to work in pressure in an effective and efficient manner and develop skills. Therefore, I think all these university knowledge were deeply correlated with my internship activities and helped me a big deal.

Despite all these, there are a few challenges that I faced during my internship period. The CFD department at BSEC is heavily software Microsoft Excel based and requires a great deal of knowledge on Corporate Finance and all the securities laws, rules, regulations, ordinance and act. I struggled here a little to enhance my existing amateur skills of excel. Thus I think if I had the opportunity to learn more, I would struggle a bit less during the internship times at the beginning.

Chapter 6: CONCLUSION

6.1 Recommendations

Working at such large moreover government organization is usually difficult. There are always opportunities to develop new skills and face new problems. During my tenure in BSEC, I got a wealth of expertise and knowledge. I was able to make some critical observations and will therefore be able to make some critical recommendations.

- The organization's time management needs to be improved in terms of event and work scheduling.
- Additionally, the organization's operations should use more upgraded technology. The department in which I work is currently understaffed, which, if filled, would enable them to execute operations and make decisions more efficiently and effectively. Additionally, it would assist them in dividing and appropriately assigning duties to personnel, thereby ensuring productivity and discipline.
- Even though BSEC has consistently performed well, there are several areas where it falls short. As a corporate finance department intern, I have seen opportunities for the firm to succeed in a few areas.
- The most critical suggestion is that its CFD department adopt quicker internet access, since this would allow multiple departments' activities to be better integrated. It would make data analysis and complex software operations more efficient for them.
- BSEC also must strengthen their service offerings and build a strong base if they want to remain competitive. BSEC's base should progressively move forward not compete large organization like US Securities and Exchange Commission.
- Since BSEC started its movement in Bangladesh, they are improving each second. Regardless, it can wind up being essentially more unmistakable and better than now.
- BSEC should try to more cautious on the malpractice performed by some fraud companies.
- It is necessary for BSEC to increase the size of its fleet to give genuine service to keep the rights of general people

Moreover, BSEC must employ more workers to support the weight of existing situation and create appropriate methods for workers that make it easier to work.

Therefore, by following above stated recommendations, BSEC can improve looking after the capital market and continue keeping the interest of investors.

6.2 Conclusion

Finally, I may state that BSEC is now experiencing many challenging situation in terms of enquiry and Investigation since there are many scope for corruption practiced by the Board of Directors' of the quoted companies. So they are continuously working on improvement to keep the interest of Investors and regulate the capital market of Bangladesh. There are extremely few and negligible causes for less operation of Bangladesh Securities and Exchange Commission. As a result, BSEC has to increase its service and establish a devoted

regulatory body. Therefore, BSEC always needs to prepare for the long term goals and establish a dependable, strong image. From this internship report, one can get an overview on BSEC, the government organization to look after the capital market in Bangladesh. This report will work as a guideline for those who seek to unravel how the regulatory body works in Bangladesh premises.

References

1. Annual report for the year ended 2021-22| <http://sec.gov.bd>
2. Certain information from Dhaka Stock Exchange website| <http://dsebd.org>
3. Valuable insights| <http://secbd.org>
4. Rules, Act, Regulations|<https://sec.gov.bd/home/lbook>
5. Special report | <https://sec.gov.bd/home/spreport/2023>
6. Article published on Capital market needs foreign direct investment on the news portal| <http://thefinancialexpressbd.com>

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APPENDICES

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WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 1st week

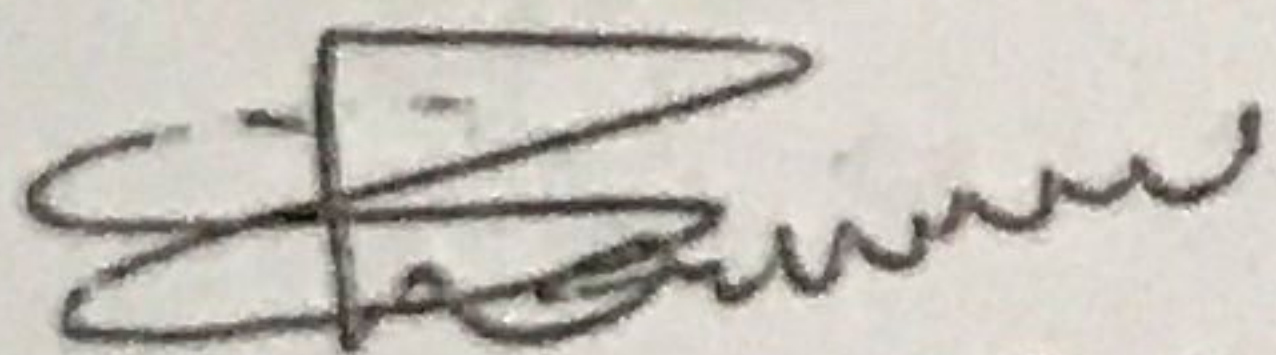
Date: 22/01/23 to 26/01/23

Md. Tawhedul Islam Riad

Id: 180061131

List of activities with brief description:

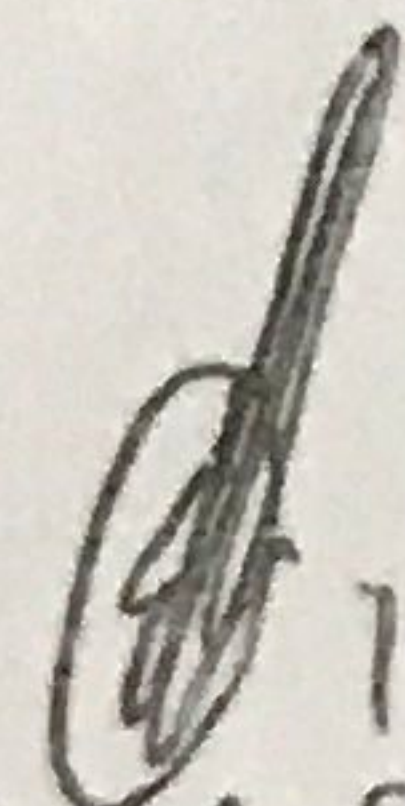
- Introduction to the office environment of BSEC.
- Assigned to the Corporate Finance Department.
- Met with Executive Director Sir and Additional Director Sir. .
- Updated information of Board of Directors of two listed banks including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.


26, 01, 2023

Supervisor শামসুর রহমান

সিনিয়র পরিচালক

স্বাধীনতা সড়ক, ঢাকা-১০০০


17.02.23
Academic Supervisor



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 2nd week

Date: 29/01/ 2023 to 02/02/2023

Md. Tawhedul Islam Riad

Id: 180061131

List of activities with brief description:

- Updated information of Board of Directors of two listed banks including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.

02.02.2023

Supervisor

মাহাম্মদ শামসুর রহমান
অতিরিক্ত পরিচালক
বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন

17.02.23
Academic Supervisor



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 3rd week

Date: From 5/2/2023 to 9/2/2023

Md. Tawhedul Islam Riad

Id: 180061131

List of activities with brief description:

- Updated information of Board of Directors of two listed banks including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012 - 2021.

09.02.2023

Supervisor

মোহাম্মদ শামসুর রহমান
হিতরিত্ত পরিচালক
বাংলাদেশ নির্বাহী পরিষদে অ্যান্ড এরসেজ কমিশন

17.02.23
Academic Supervisor



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 4th week

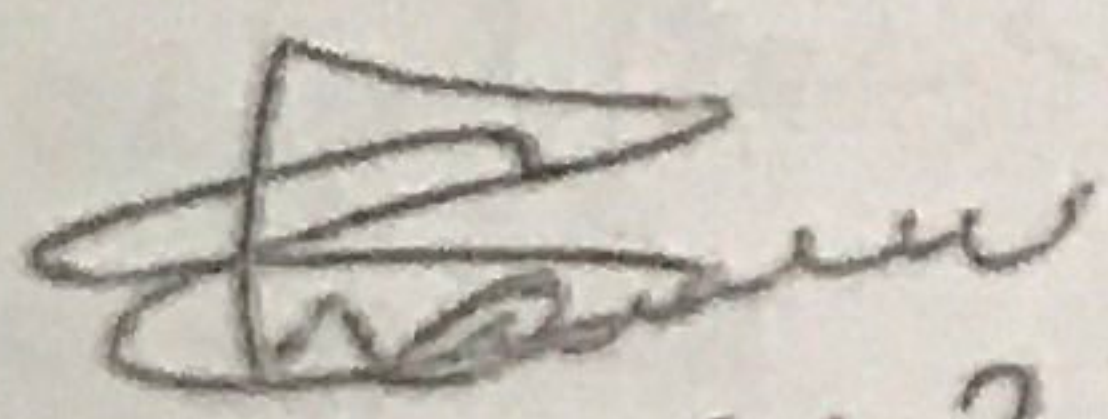
Date: 12/2/ 2023 to 16/2/ 2023

Md. Tawhedul Islam Riad

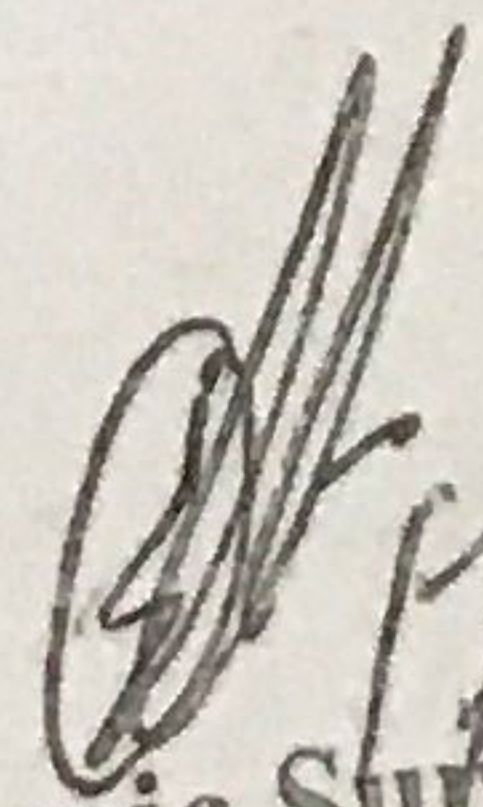
Id: 180061131

List of activities with brief description:

- Updated information of Board of Directors of a listed bank including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012 to 2021.
- Updated information from chartered accountants files, including the names of the audit firms, human capital, floor space, audit fees and key financial for the last year end.


16.02.2023
Supervisor

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অতিরিক্ত পরিচালক
বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন


17.02.23
Academic Supervisor



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 5th week

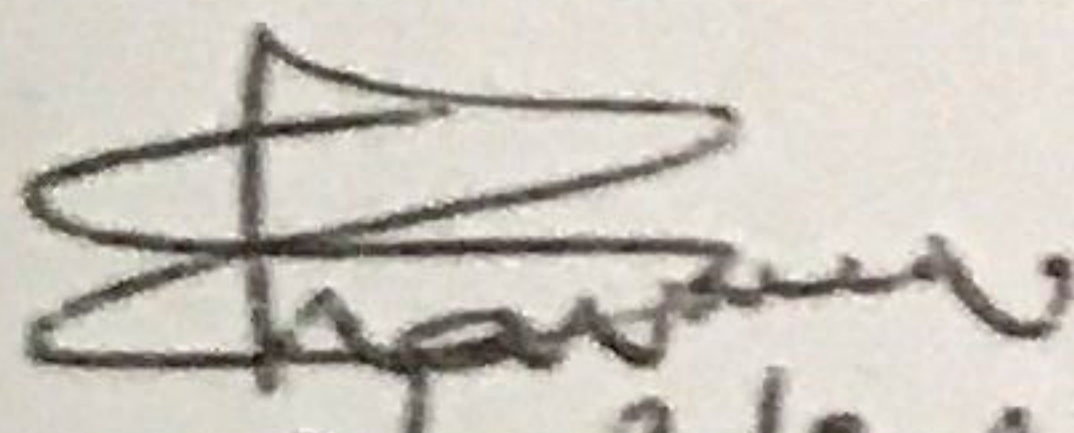
Date: 19/02/23 to 23/02/23

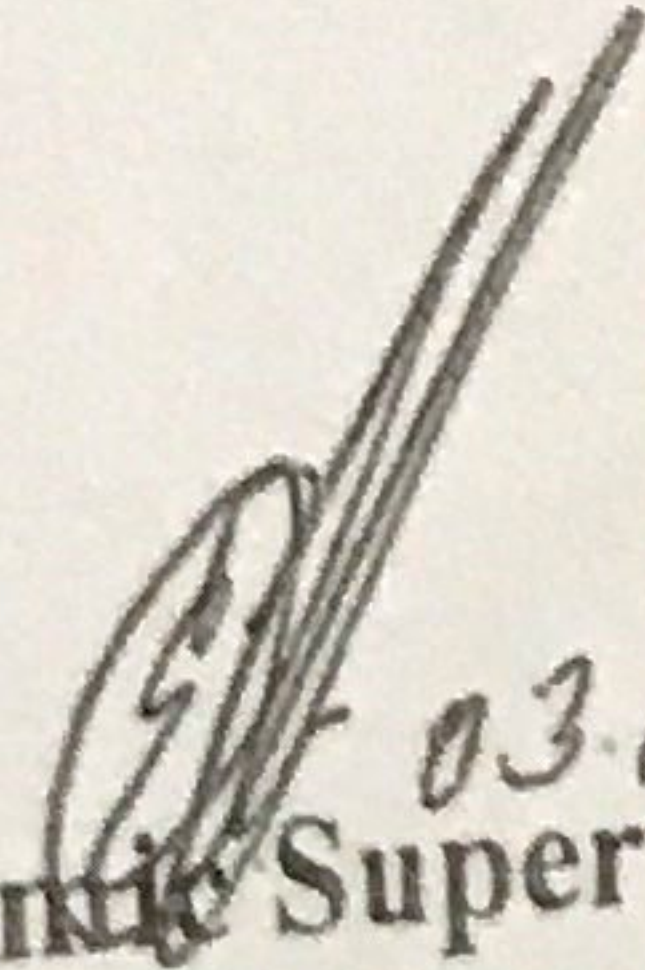
Md. Tawhedul Islam Riad

Id: 180061131

List of activities with brief description:

- Updated information of Board of Directors of four listed banks including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.


02/03/2023
Supervisor


03.03.2023
Academic Supervisor

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WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 6th week

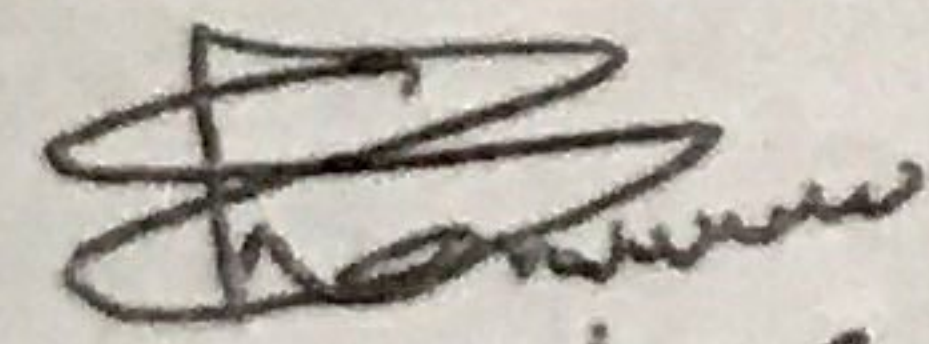
Date: 26/02/23 to 02/03/23

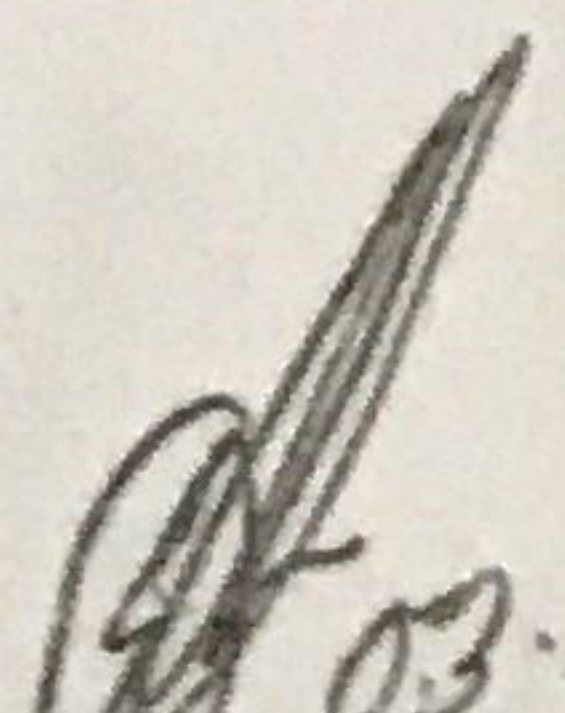
Md. Tawhedul Islam Riad

Id: 180061131

List of activities with brief description:

- Updated information of Board of Directors of four listed financial institutions including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.


02/03/2023
Supervisor


03.03.2023
Academic Supervisor

মোহাম্মদ শামসুর রহমান
অতিরিক্ত পরিচালক
বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 7th week

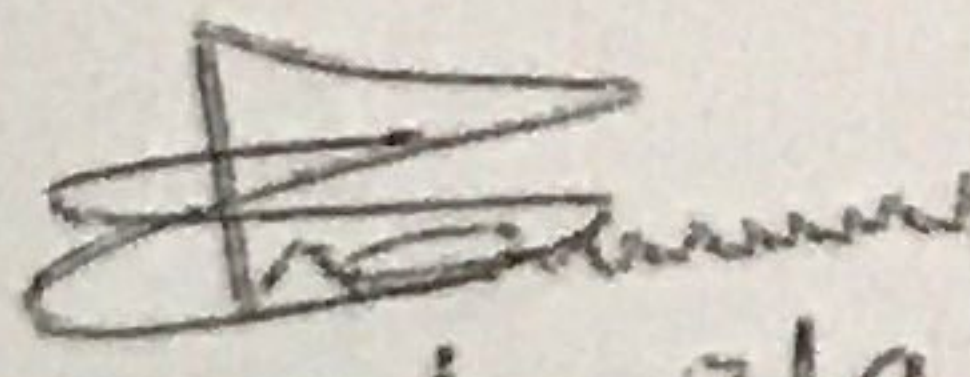
Date: 05/03/23 to 09/03/23

Md. Tawhedul Islam Riad

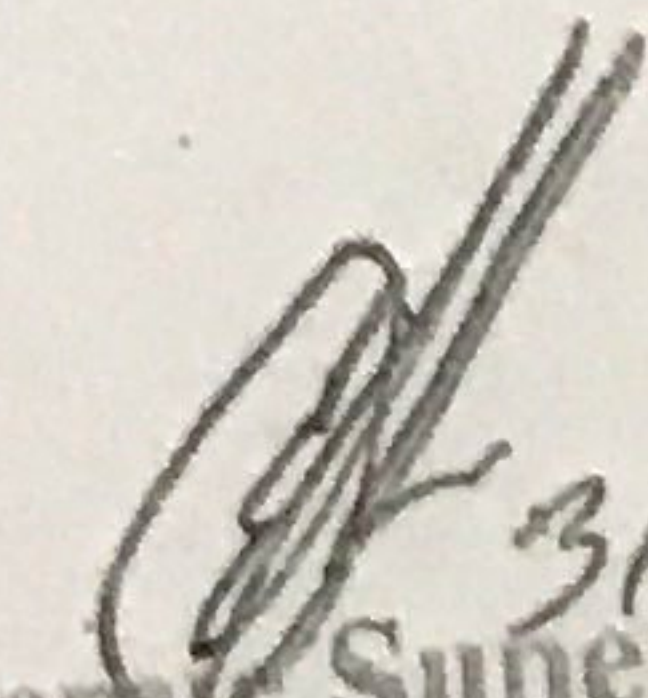
Id: 180061131

List of activities with brief description:

- Updated information of Board of Directors of a listed bank including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.
- Updated information of Board of Directors of a listed financial institution including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.


09/03/23
Supervisor

মোহাম্মদ শামসুর রহমান
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31.13.23
Academic Supervisor



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 8th week

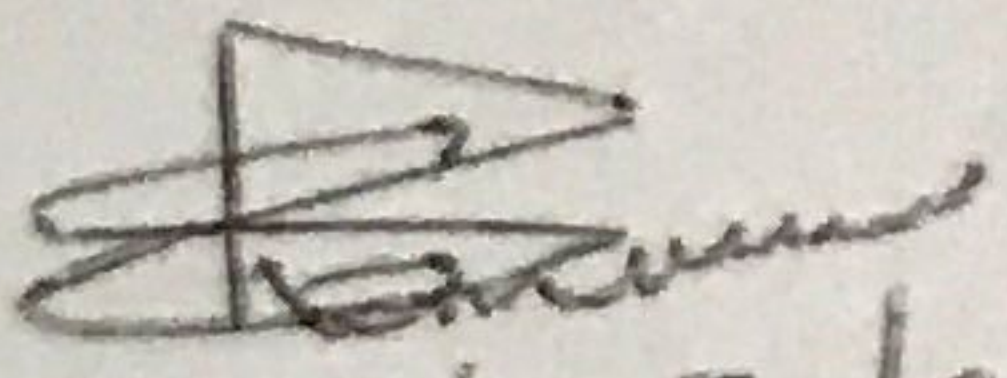
Date: 12/03/23 to 16/03/23

Md. Tawhedul Islam Riad

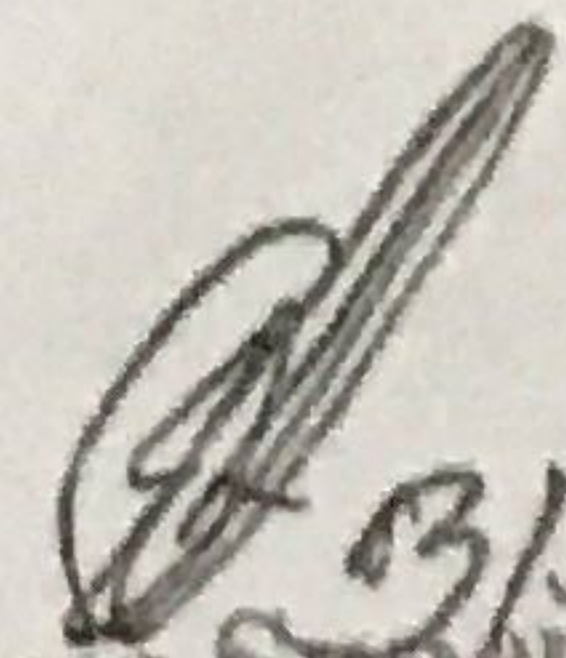
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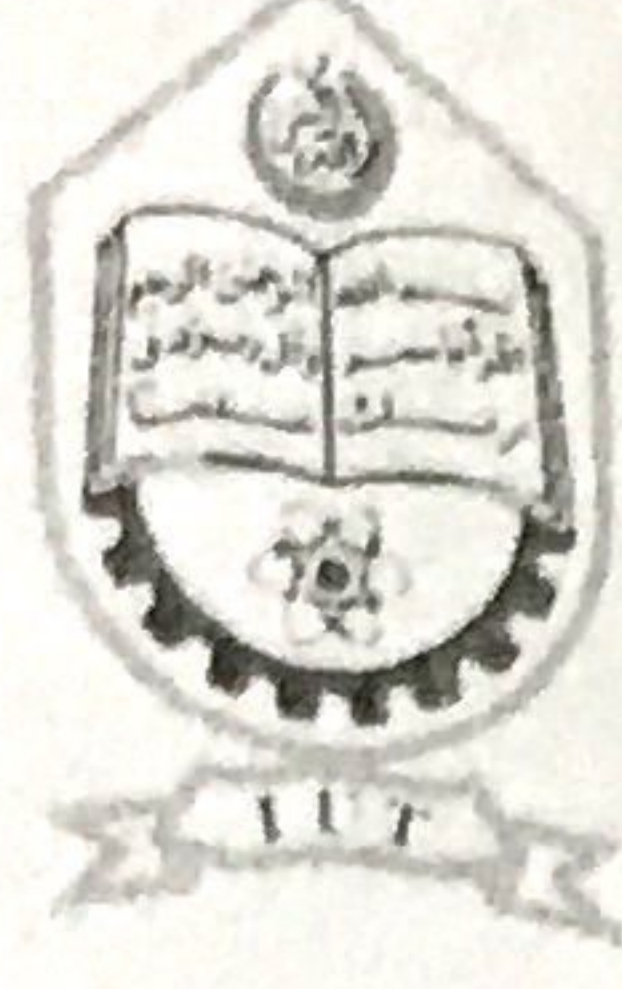
List of activities with brief description:

- Read Securities and Exchange Ordinance 1969
- Updated information of Board of Directors of a listed financial institution including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.


16/03/23
Supervisor

মোহাম্মদ শামসুর রহমান
অতিরিক্ত পরিচালক
বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন


31.03.23
Academic Supervisor



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 9th week

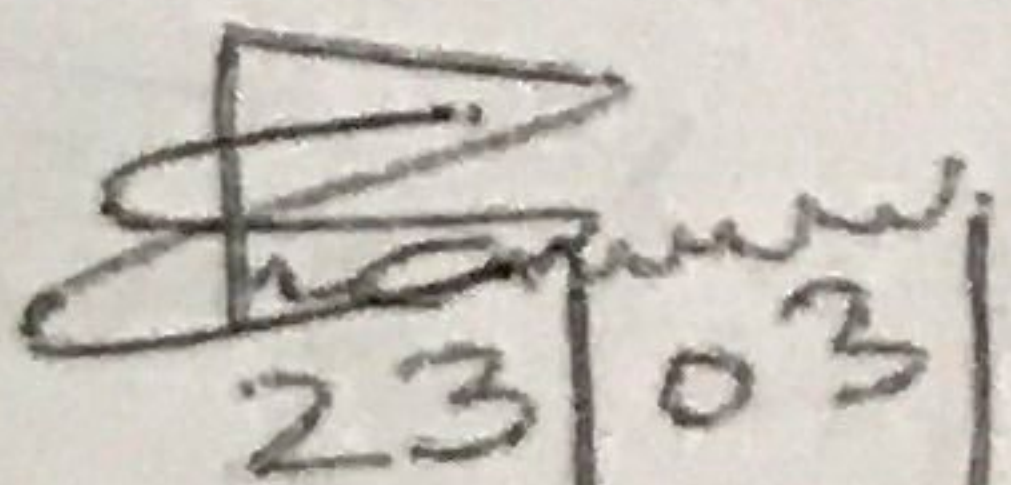
Date: 19/03/23 to 23/03/23

Md. Tawhedul Islam Riad

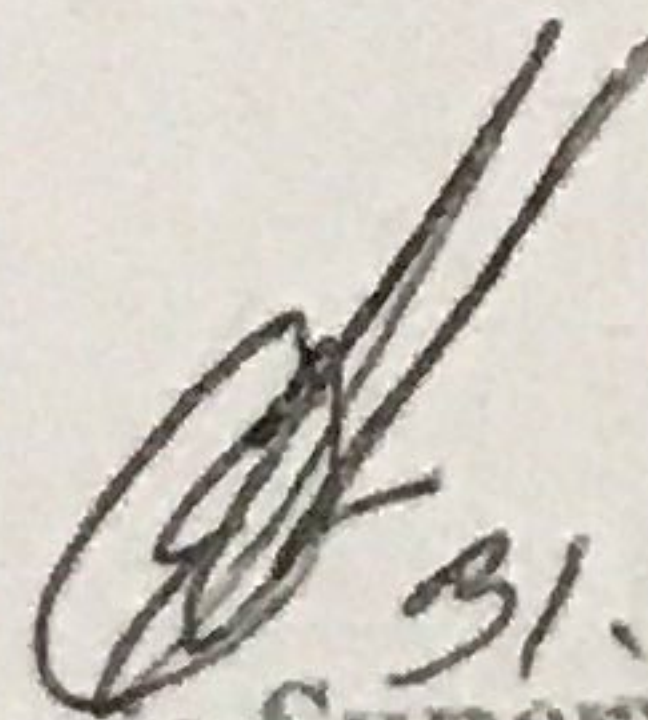
Id: 180061131

List of activities with brief description:

- Updated information of Board of Directors of seven listed banks including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.


23/03/23
Supervisor

মোহাম্মদ শামসুর রহমান
অতিরিক্ত পরিচালক
বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন


31.03.23
Academic Supervisor



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

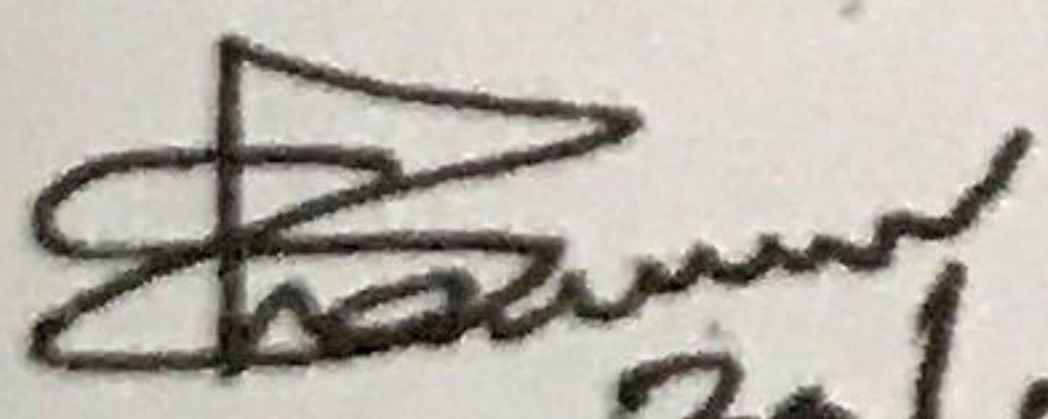
Week: 10th week

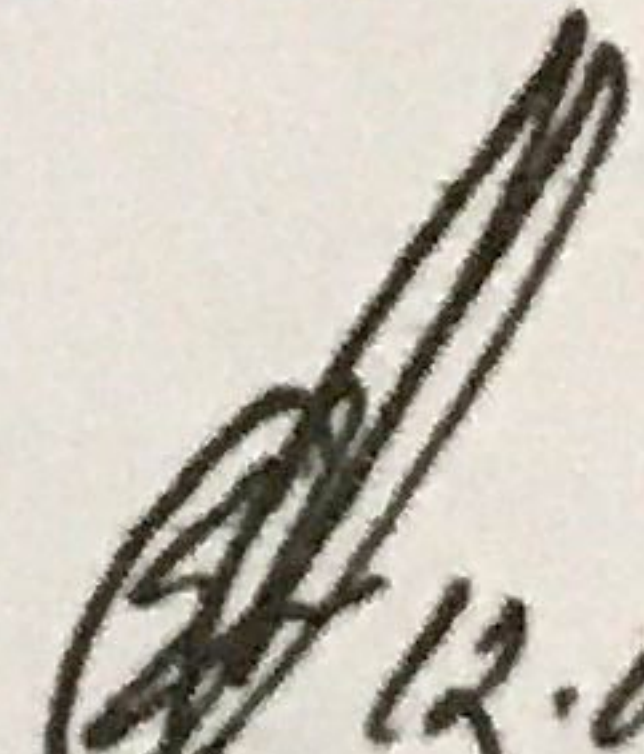
Date: 27/03/23 to 30/03/23

Md. Tawhedul Islam Riad
Id: 180061131

List of activities with brief

- Updated information of Board of Directors of four listed banks including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.


Supervisor 30/03/23


Academic Supervisor 12.05.2023



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 11th week

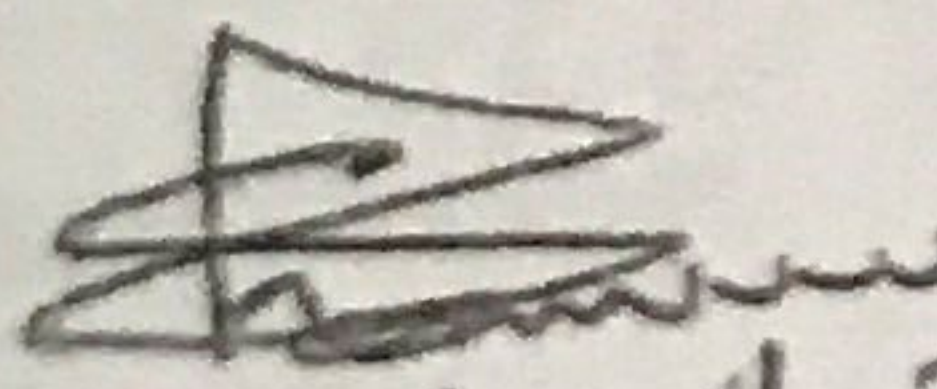
Date: 02/04//23 to 06/04/23

Md. Tawhedul Islam Riad

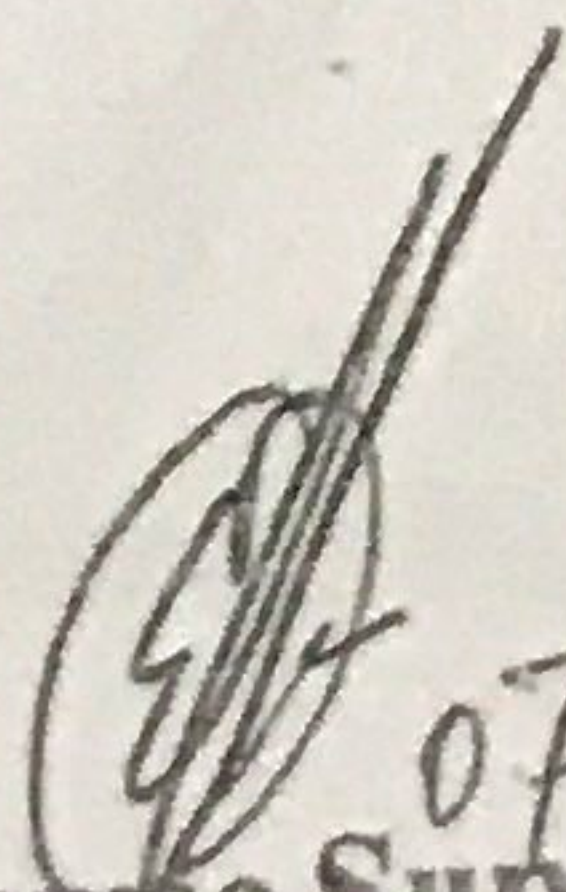
Id: 180061131

List of activities with brief description:

- Updated information of Board of Directors of four listed banks including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.
- Updated information of annual audited financial statements of banks and fuel companies including received date during 2021-2022.


06.04.23

Supervisor


07.04.23
Academic Supervisor

মোহাম্মদ শামসুর রহমান
অতিরিক্ত পরিচালক
বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কর্তৃক



WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 12th week

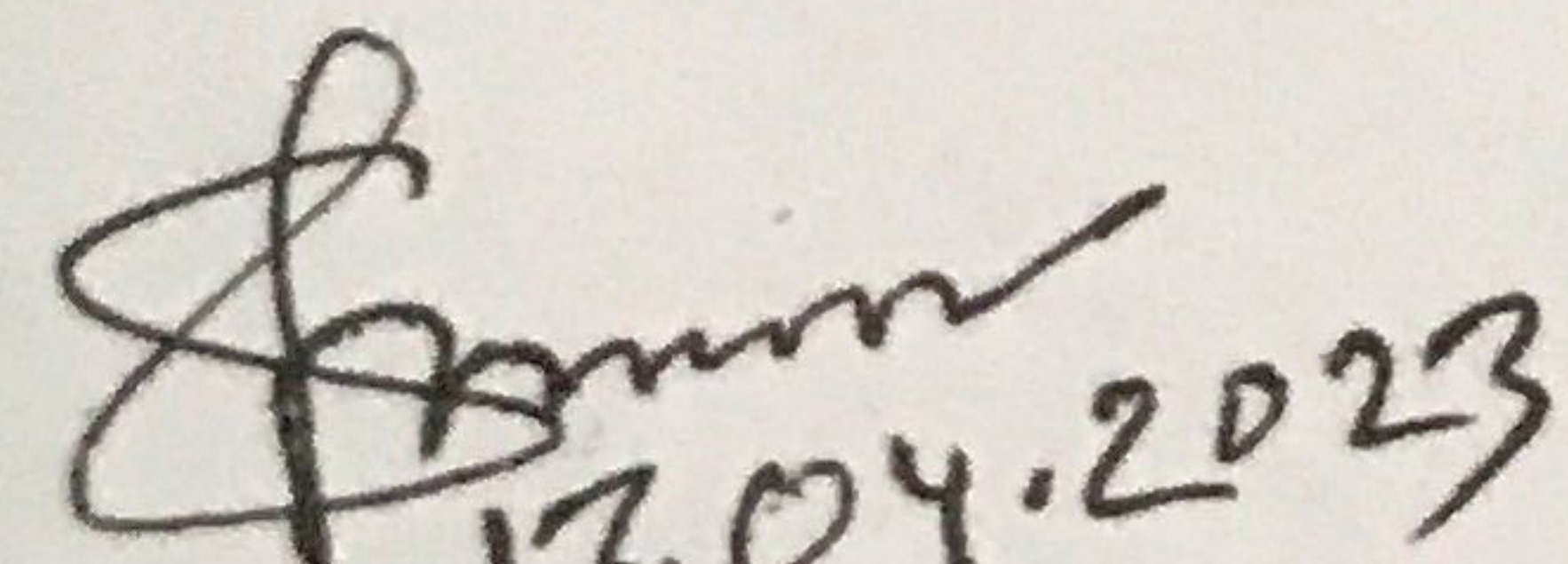
Date: 09/04/23 to 13/04/23

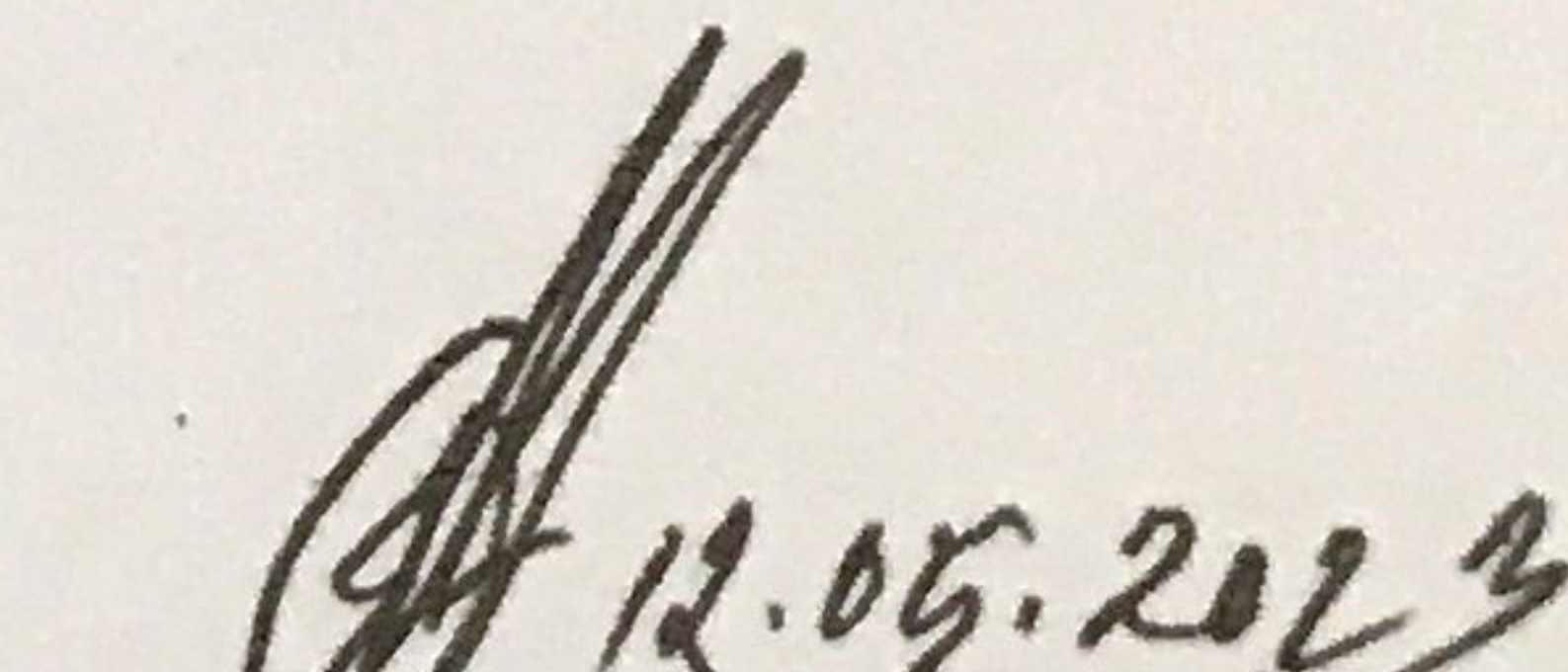
Md. Tawhedul Islam Riad

Id: 180061131

List of activities with brief description:

- Read Corporate Governance Code
- Updated information of Board of Directors of two listed banks including name, designation, committees they worked, remuneration, other related entities under their ownership/control etc during 2012- 2021.


13.04.2023
Supervisor


12.05.2023
Academic Supervisor