

Report On

**“Impact of Financial Content Management Department in
LankaBangla Securities Limited”**

By

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An internship report submitted to the BRAC Business School in partial fulfillment of the
requirements for the degree of
Bachelor of Business Administration (BBA)

BRAC Business School
BRAC University
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Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

Student's Full Name & Signature:

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Dr. Suman Paul Chowdhury

Assistant Professor, BRAC Business School

BRAC University

Letter of Transmittal

Dr. Suman Paul Chowdhury

Assistant Professor,

BRAC Business School,

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report for the Semester- Summer'19

Dear Sir,

This is my pleasure to inform you that, for my internship program I have been selected as an intern in “LankaBangla Securities Limited” at Financial Content Management Department, Alternative Business Development. The topic for my internship report is “Impact of Financial Content Management Department in LankaBangla Securities Limited”. I have tried to follow the instructions while preparing this report and I hope it meets all the requirements. I have collected data from both primary and secondary sources.

I would like to show my gratitude towards you, for the consistent guidance and for being helpful. I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible. However, this report might have some omissions and errors and I hope that you would consider that and accept my report.

Sincerely yours,

NUZHAT ALAM

ID: 15304048

BRAC Business School

BRAC University

Date: August 25, 2019

Acknowledgement

First and Foremost, I express my deepest gratitude to Almighty Allah for giving me the opportunity, determination and strength to complete my report.

I would like to thank my internship supervisor Dr. Suman Paul Chowdhury for all his guidance, support and advice throughout the internship period. I was able to complete my report for his continuous advice, supervision and tremendous help otherwise it would have been difficult for me to complete the report.

Now, I would like to show my heartfelt gratitude to all the people in Financial Content Management Department, Alternative Business Development at LankaBangla Securities Limited who have supported and helped me throughout my internship period. It has been an amazing experience to be able to work for LankaBangla Securities Limited and it has been possible because of their continuous encouragement, support and assessment. I would like to thank Mr. Istiak Ahmed, Deputy Manager, Financial Content Management Department for giving me the opportunity to work here as an intern and support me with all the necessities which I required during my internship period. I would like to express my sincere gratitude to Mr. A S M Moniruzzaman (Sr. Executive at Financial Content Management Department) and Mr. Junaed Ahmed (Officer at Financial Content Management Department) for helping me to learn different functions and techniques of how Financial Content Management Department works. They have been given me the guidance, full support and patience throughout the internship period. Without these people I would not be able to complete my internship program in LankaBangla Securities Limited.

Executive Summary

The job of stock representatives have developed in a major manner throughout the most recent couple of years. Presently brokerage houses are not only here to purchase or sell stocks for the benefit of their customers. They now plays a greater role in helping a speculator with entire venture process; giving them research based overview and advice on stocks to helping client to invest in assets. Being an intern in LBSL at Financial Content Management Department the report which I have written is to give a partial picture of how Financial Content Management Department helping LBSL. First of all I have discussed about LankaBangla Finance Limited and its subsidiaries. Then, I elaborately discussed my 3-months experience as an intern at Financial Content Management Department. Moreover, I have also done comparison between LBSL's financial portal with other financial portals. Lastly, I have analyzed how LBSL is being helpful to LBFL and how Financial Content Management Department helping LBSL to achieve that target to increase revenue of LBFL. The outcome of the research is remarkable. I identified that all data of LBSL's financial portal are better organized because of its arrangement of the information and representation. In addition, it is easier to see and observe all information about financial news & data at a glance. Furthermore, LBSL contributed more than its subsidiaries for its parent company.

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List of Acronyms

LBSL	LankaBangla Securities Limited
LBFL	LankaBangla Finance Limited
ABD	Alternative Business Development
DSE	Dhaka Stock Exchange
CSE	Chittagong Stock Exchange
BB	Bangladesh Bank

Chapter 1

Introduction

1.1 Origin of the Report

As a student of BBA graduate from BRAC University, our four years education system is designed in such a way which includes both theoretical part and practical knowledge. The theoretical part covers all the courses which are relevant to be graduated as a BBA student. The practical knowledge part is just a reflection and implication of the theoretical part. This helps us to learn how this theories actually work in real world organization so that we can relate with what we have studied in the courses so far. As a part of practical knowledge, we need to work in an organization for three months as an intern to see how organization works. After completing the internship, based on our experience we need to prepare a report.

To fulfill this requirement, I have done my internship in LBSL. I worked in the Financial Content Management Department. I have gathered knowledge about how Financial Content Management Department has become a one of the greatest platform for general public to observe and evaluate a company on daily basis where they can find anything such as AGM date, Board Meetings, Financial statements, dividend declaration and many more features all together. Since, I have worked in this department so I want to prepare the report on this.

1.2 Objective of the Report

The primary objective of the report is to find out what actually Financial Content Management Department does. The study of the report also analyzes how Financial Content Management Department benefits LBSL and how LBSL eventually creates revenue for LBFL.

1.3 Methodology

The report is based on both primary and secondary sources. All the primary data used in the report are collected based on the information and knowledge which is given by the employees of Financial Content Management Department. In addition, the secondary data are collected from company websites and financial statements of LBFL and LBSL.

1.4 Limitations

There are a few constraints I have experienced while composing this report. According to the organization policy I could not include some data about LankaBangla Securities Limited which I have encountered during my internship period. Another constraint was not having the option to learn and know everything within this three months' time frame. The secondary data has been taken from various sources. All the information was not in the website so it was difficult to write those concepts just only based on primary data.

Chapter 2

LankaBangla Finance Limited at a glance

2.1 Background of the organization

LankaBangla Finance Limited started its journey long back in 1997 as a joint-venture financial institution with multinational collaboration having license from Bangladesh Bank under Financial Institution Act-1993. Now LankaBangla is the country's leading provider of integrated financial services including corporate financial services, retail financial services, SME financial services, stock broking, corporate advisory and wealth management services. Under the broadest umbrella of products and service offerings, they are the lone financial institution to operate credit card (MasterCard and VISA), corporate loan, personal loan, credit card and also provide third party card processing services to different banks in Bangladesh. LankaBangla is a primary dealer of government securities since November 2009. Since 2006 LankaBangla has been listed in both DSE & CSE in Bangladesh. LankaBangla has implemented business process re-engineering to build capacity for its clients' superior service experience. The company now operates from a centralized administrative framework through cutting edge technological environment.

LankaBangla Finance is the recipient of National Award for Best Published Accounts and Reports for the past few years announced by the Institute of Chartered Accountants of Bangladesh (ICAB). It also received "Best Presented Annual Report" for consecutive four years (2014-2017) from South Asian Federation of Accountants (SAFA) (an Apex body of SAARC). This is undoubtedly an igniting accomplishment and it is a reflection of ethical practices, right compliance and a great team work. Moreover, by embracing high ethical standards, governance, and transparency, LankaBangla dreams to go further and grow bigger. LankaBangla is committed to empowering lives and inspire changes in community.

Mission:

- Be a growth partner for our customers, ensuring financing and superior experience
- Maintain a culture of meritocracy in the DNA of the company
- Be sustainable and ensure quality returns to our valued shareholders
- Uphold efforts to develop our community.

Core Values:

- Cherish a sense of ownership
- Be customer centric
- Grow as a team
- Act with integrity & professionalism
- Deal with respect

2.2 Subsidiaries of LankaBangla Finance Limited

LankaBangla has three subsidiaries. First one is **LankaBangla Investments Limited**, it is a premier investment bank in the country providing corporate advisory, issue management, and portfolio management services. The second one is **LankaBangla Asset Management Company Limited** is providing professional wealth management services to some of its customers.

Lastly, **LankaBangla Securities Limited** under which I have done my internship. It is providing top-notch brokerage services and leading the industry with cutting edge trading, top rated research information, and customer service.

LBSL started its journey as Vanik Bangladesh Securities Ltd in 1997 with the activities confined only within the Chittagong Stock Exchange (CSE) Ltd. A year later, they made a step ahead and introduced themselves to the Dhaka Stock Exchange (DSE) and rebranded themselves as LankaBangla Securities Ltd. in 2005 following a restructuring of the company. LBSL is a 90.91% owned subsidiary of LankaBangla Finance Limited (LBFL) which is one of the leading listed non-banking financial institutions in Bangladesh engaged in Leasing, Credit Card Services, Merchant Banking, Corporate Financing, and Financial Consultancy. It has ten branches spread in the leading cities and towns countrywide.

The Company extends brokerage services as its core business. Basically the company performs margin loan facilities, research & analysis and provides advisory services to the clients. LankaBangla Securities Limited offers various kinds of services all over the country, which includes Brokerage Services, trading Facility through NITA (Non Resident Investor's Taka Account), Internet Trading, CDBL Services and Research Services.

In addition, the company's capital structure is mainly equity based financing. The portion of credit from different financial institution will repay after getting money from IPO. The management of LBSL is aware of interest rate in the market to reduce the cost of the firm. LBSL procure Long term loan with minimum fixed interest rate and short term fund with reasonable competitive rate. So the change of market interest would not have a great impact on LBSL's profitability. LBSL's main income source is revenue through commission which is not directly related to foreign exchange transaction. So volatility in the exchange rate would not directly affect LBSL's profitability. Moreover, Top Management of the Company constantly monitors the market situation and makes appropriate adjustments as required. In addition, LBSL has strong Research & Analysis Department to monitor and analyze micro and macro level issues of the country to minimize and take opposite position against any unexpected circumstances. Moreover, LBSL's clients' base consists of a combination of Institutions, foreign investors and retail investors. Hence, the impact of any volatility of the Capital Market on LBSL's activities will be minimum. Furthermore, LankaBangla Securities has well defined processes for all the products and services a pool of experienced and motivated people and state of the art international standard IT platform to minimize its day to day operational risk. Moreover there are dedicated branch operational team members at each branch of LBSL to ensure regular output checking and compliance issues. LBSL has retained its key personnel in most of its divisions. LBSL is strengthening its HR practices to attract, retain and motivate its personnel. Reorganization of internal audit and internal control and compliance will help in

identifying and managing operational risk in more focused way. LBSL is doing its own grading of risks for its different level of clients for monitoring and controlling credit exposure. It has also introduced Loan Administration Department for controlling credit risk and credit exposure base of security and exchange rules and regulation. There is a credit committee of LBSL to formalize the credit policies, procedure the identification of target market. This committee is authorized to supervise the margin loan facility and control credit risk of LBSL. Several tools are used to control the Credit Risk of LBSL. These are 1. Evaluation of daily Client Exposure List 2. Margin Call and 3. Approved Securities. The Management of LankaBangla Securities is very much alive to need of auto motion of the stock broking transaction with the updated version of technology. LBSL has introduced back office integrated software leads for integrating not only back office but also connecting all of its branch offices around Bangladesh. LBSL preserves its entire databank in one of the leading commercial banks in Bangladesh and maintain high tech server system for flawless business operation in all parts of the Country. At LankaBangla Securities Ltd., they are specialize in developing the country's most efficient stock brokerage workforce with unmatched skills and consummate perfectionism.

Moreover, The Company has the distinction of being the largest broking house in terms of transaction value in the Dhaka Stock Exchange and the Chittagong Stock Exchange. In 2007, LankaBangla Securities registered a steady and satisfactory market share in terms of turnover in both the bourses. It secured top position in terms of turnover in Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd. for both the years 2007 & 2006. The Company's success is underpinned by its strong network of key clients and its unparalleled standard of service quality, offering clients the highest level of convenience and reliability in transacting business. That's why LBSL were crowned as the largest brokerage house in terms of transaction value for the 13th consecutive time in DSE and 14th in CSE.

LBSL involves certain key values that are Quality, convenience, and reliability that they provide at the highest level that anyone can expect from broker and that is the key to such a strong network of key clients all over the world. Furthermore, the local and international recognitions from financial institutions, custodian banks, corporations, international fund managers, and other fellow brokers of their professionalism has laid the foundation of their future growth and further success. In addition, their ability to meet the demands considering every client's time horizon, goals, and risk tolerance have made them settle relations with thousands of retail and institutional clients all over the globe.

LBSL has several departments which makes the company one strong entity. The departments are;

- Accounts
- Foreign trade
- Research
- Compliance
- Loan Admin
- Finance

- HR
- Fund Management
- Trade Execution
- IT
- Alternative Business Development
- Publications
- Settlement

LBSL has certain different and important features which makes the company more convenient to the customers. They are given below;

Trade Express: According to Daily Star, “LankaBangla Securities has soft-launched trading software with Chittagong Stock Exchange to provide direct market access to dealers and investors. The software known as Order Management System, launched for the first time in Bangladesh, is different from the exchange-provided application. The system is an open platform to integrate with other stock exchange trading engines. Moreover, the system offers multi-channel e-trading to its customers (web, mobile and client server)”.

i-broker: It is an app which is available for download on Google play store, Apple store for mobile operation. iBroker mobile application will assist the clients to get online IPO application services, online deposit and withdrawal requests and online transaction ledger details at their fingertips with advanced security features like Multi Factor Authentication (MFA), Secured Socket Layer (SSL) and encrypted credentials. Statement was taken by Daily Star.

Market Pulse: It is a magazine where all the financial condition of the market has been published including quantitative data. It gets published as monthly and yearly basis.

Stock Paathshala: It is virtual trading simulator where a new investor can gain knowledge about stock market. It helps investors to practice real time trading experience without financial risk which will create well informed investors and enhance market participation.

Chapter 3

Internship Experience

3.1 Contribution of University

University is the new phase of someone's life where we learn about different things from different concepts of an individual course based on our department. It is all the theoretical part that we encounter mostly but in real world organization these theories came to sense to us when we tried to relate our knowledge with the courses that we have done in our university life. It is a kind of connecting the dot. As we have finished studying lots of different courses so it is impossible to remember all of it at once so whenever we learn about new thing after our graduation at work that supposed to related to the theoretical part that we have been taught in the university. Therefore, same for me as well. In this internship program I have learned new things practically but its theories I had already studied before which helped me to enhance my concept more clearly and gives me in-depth knowledge. Among 45 courses 6 courses have helped me directly in my internship program. As my one of the major is Finance so there are several FIN courses that helped a lot; these courses are Corporate Finance 1, Financial Management, Management of Financial Institutions, International Financial Management, Visual Programming for Business, Financial Accounting. These course helped me to have clear concept about finance and its mechanism. Without the basic knowledge of these courses it would have been very tough for me to learn new things practically from the scratch as I would not have any idea about what actually finance does. Moreover, University also taught me how to work under pressure as we did lots of assignments, term paper which has due date & time. It also taught me how to be time oriented, organized and polite in term of our behavior. These values helped me in my internship period and always will be.

3.2 Learnings

It has been an amazing opportunity to be able to work for LBSL, as an intern in the Financial Content Management Department, ABD under the supervision of Mr. Istiak Ahmed, Deputy Manager, Financial Content Management Department. Every day is a learning opportunity at LBSL which has been helping me to grow. It is not just an organization which allowed me to capitalize on my learnings but also enhanced my skills & professionalism in a sophisticated corporate culture. Therefore, it has been an honour to be a part of such a revolutionary organization.

I was taught many different things here. The list is given below;

Upload News & Announcement: The first thing that I was taught there was upload news and announcement on daily basis in the Financial portal System which has been uploaded by Dhaka Stock Exchange's News section every day except national holiday. News & Announcement plays a vital role in the market so it's very crucial thing to do by going through the admin panel of financial portal. As once you uploaded the news in the admin panel of portal it would be

open to public immediately they can see and note their necessary query. So this work need full concentration but mistakes can be redo. The announcements were very important for the investors as it disclosed important information such as AGM date, Record Date, Board Meetings, Address change, Quarterly EPS & NAV information, buy/sell confirmation by the sponsor, appointment of new chairman, dividend declaration, trading of new security, market category change and credit rating result. Sometimes there were so many announcements which takes time and effort to make the changes.

Prepare Excel Sheets: The task which I have done for longest period of time is to prepare financial statements of 19th sectors which contains total 352 companies. The financial statements includes balance sheet, income statement & cashflow statement for annually basis. First of all, I have to download the reports from each company's website then I have to watermark them as "lankabangla" then I have to upload them in the financial portal as well. After that, I have to prepare the excel sheet of these companies which includes balance sheet, income statement & cashflow statement. Lastly, I have to upload the financial statements in the financial portal for each company so that it can be seen clearly for 4/5 years side by side to see the performance of that particular company. Moreover, I have also uploaded quarterly report of these companies as well.

DSE & CSE Price Data: In the admin panel there is a segment called block data where I have organized and uploaded all the price file of DSE & CSE from 2015 to 2019. It helped to locate the information easily if someone wants any information of price file of DSE or CSE.

Currency Statistics: I have also uploaded currency of ten countries on daily basis in the admin panel. This information was taken from Bangladesh Bank's website.

Market Announcement: In the admin panel, Market Announcement is a segment where one can search any information about the company by the given date. Thus, I have found out the NAV of mutual funds which has total 37 companies for 2 years for a specific date.

Commodity Statistics & Money Market Statistics: I have also uploaded the commodity's price and its change in the admin panel; there are 9 commodities which changes every day. Furthermore, there are also change in money market repo with BB and many more which has to be changed depending on the BB's website information.

Buy/ Sell Information: During my internship period, I was transferred to Foreign Trade department for one week to complete an assignment. I just uploaded buy and sell information in their software from 2018's September to 2019's June.

These are the basic things that I have learned from my internship period which help me to understand the theoretical knowledge that I learned in university. Moreover, I have learned all of this because of the employees of financial portal. They helped me whenever I faced any difficulties. I think I was able to complete all the task accordingly because of their help and patience. I am quite sure of the learnings that I got in the internship program, will help in my future growth. I also learned about what actually financial portal does and how it effects overall activities of the company as a whole. It is an overall great learning experience for me.

3.3 Challenges

It was a new phase for me as we do not have to work in an organization before so I was nervous and excited at the same time. The first challenge that I faced was the adaptability with the new environment. However, the behavior and welcoming nature of the employees made me comfortable within a few days. Next, as I had not work anywhere else before so it was a bit challenging to work accordingly. At first it was not easy for me to adapt with work on daily basis for 8 hours I feel the pressure and anxiety because of I thought I might make some mistakes but over the time it became easy and interesting to do. During the internship period, I had made mistake while updating the turnover and net growth information of the company. But they explained to me what I did and why it should not be this. So it was easy for me to understand what mistake I had made and eventually I learned from my mistake. Moreover, there was a problem, as financial portal is a system where all the information is being updated through admin panel which is directly connected to IT. Thus, sometimes it became so slow that takes huge time to complete a task.

Chapter 4

Impact of Financial Content Management Department in LankaBangla Securities

Limited.

4.1 Financial Content Management's Contribution:

Financial Content Management started its journey back in 2013. It falls under Alternative business development Department. There are another wings called customer experience center and internet trading. Financial Content Management department designed in such a way that will give a person an overview of a particular company's profile altogether. It is the first to launch a full-fledged financial portal in Bangladesh where there is information about company's price, volume, gainers & losers, market map sector wise and as full also to give a glimpse which sector is doing better and many more things. So it's basically has the faster access to information which helps to take right decision at right time. All the information collected from DSE, BB, CSE and other websites. Moreover, the portal is updated on a real-time basis so there is no chance to fall behind. The website of Financial Web Portal is "lankabd.com".

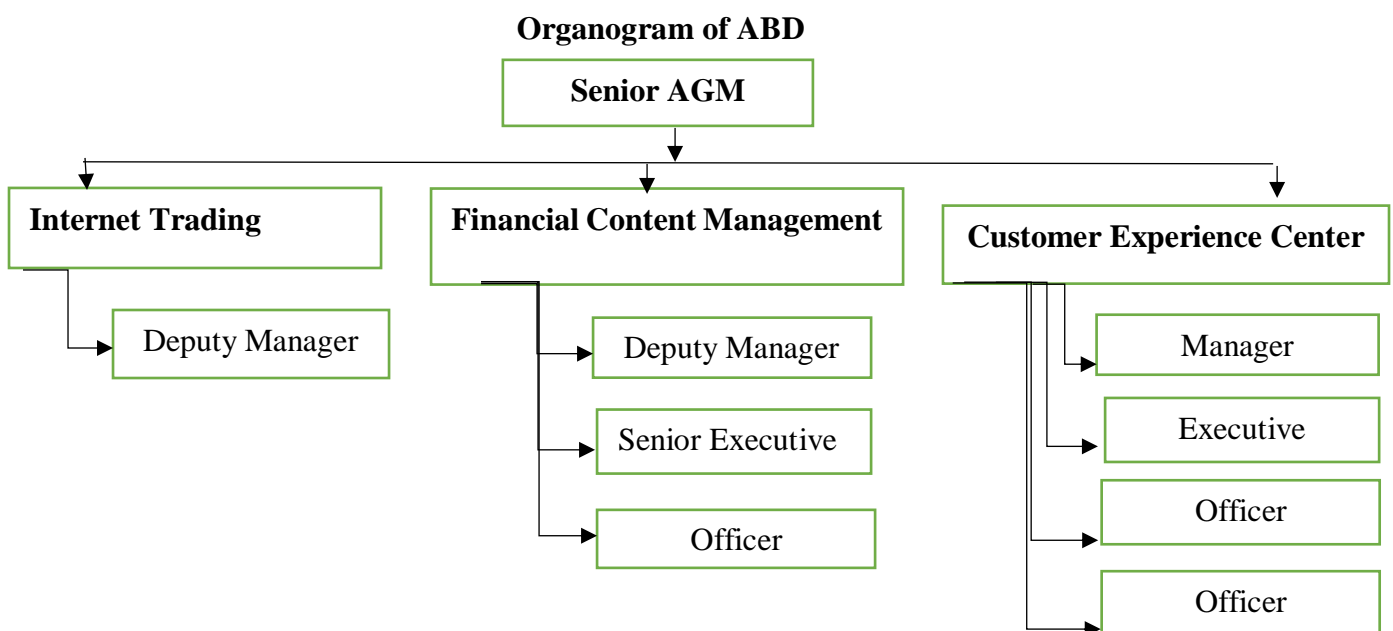


Figure 1: Organogram of ABD

Its contribution in LBSL is a lot not only in providing the financial information at one platform but it saved a huge amount by building its own system through which information is being updated. Before 2019, one Srilankan company worked as intermediary for its system which cost a fortune for LBSL but from January 2019 the financial content management department built its own system with the help of IT which saved huge amount for LBSL.

Moreover, Financial Web Portal of LBSL is the biggest platform for financial data and information which is open to all. Its act as information hub especially for investors but for general public also who requires up-to-date financial news and data to make their investment decisions. In Financial Portal of LBSL there is every news which is needed to take investment decision easily. There are news of upcoming events which includes Board Meetings, AGM, EGM, Record Date, IPO, block transactions and news of local economy, business & corporate, stock market and international economy. Furthermore, there is currency, commodity, money market & economic indicator information as well. They maintain total 356 company's profile which covers 19 sectors. They did not include treasury bond & debenture sectors. If one search a company by its DSE trading code in LBSL's financial portal they can get an overview of a company in one place. To maintain this company's profile, they update information about the company's description, stock statistics, shareholding pattern, interim financial performance, dividend history, upcoming events, right issue, technical indicator, board of directors, director buy & sell, auditors, subsidiaries, market announcement and financial statements which includes both quarterly and annually reports for 4 years. Moreover, there is a term called "IFRAME" where company pays LBSL to upload their company profile as financial content management does for its website. The financial content management upload the company's information who takes this service of IFRAME through financial portal system which will be automatically uploaded into their company's website under investor relationship segment. In total there are 13 companies which pay LBSL for this work. Some of the companies are The City Bank Limited, MJLBD, ACTIVEFINE and many more. For a better understanding I took a screenshot of The City Bank Limited which the financial content management done for them.

Stock Statistics				
Market Capitalization (BDT)	:	26,135,657,019.000		
Market Category	:	A		
Market Lot	:	1		
Credit Rating	:	"AA2" & "ST-2"		
Last Divident Declaration Date	:	18-Apr-19		
AGM Date	:	26-Jun-19		
Total Shares	:	967,987,297		
Paid Up Capital (BDT)	:	9,679,872,970.00		
P/E (Interim) as on 11-Jul-2019	:	8.73		
P/E (Audited) as on 11-Jul-2019	:	7.08		

Interim Financial Performance				
2019	1st Quarter	Half yearly	Nine Months	Annual
Turnover (BDT mn)	2518.71	-	-	-
Net Profit (BDT mn)	765.09	-	-	-
EPS	0.79	-	-	-
NAV	26.20	-	-	-



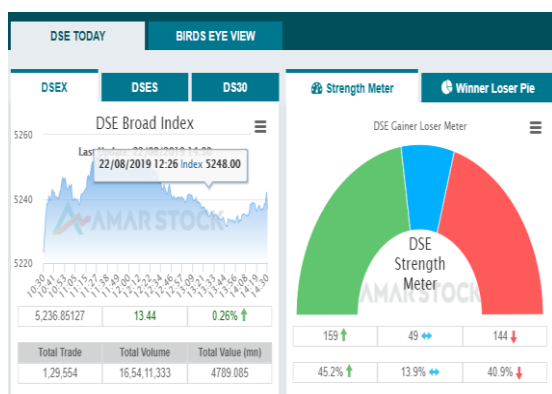
Figure 2: The City Bank Limited Investor Relationship Page

The difference is the design they use their company's logo color combination but the format is same just like the LBSL's financial portal.

As a whole it can be said that this financial portal is helping the investors to be updated on real time information which is creating demand for this altogether information in the market and it is making LBSL well known to all as well. In addition, more investors will be more willingly to invest which eventually increases revenue for LBSL.

4.2 Comparison with “Amar-Stock” Financial Portal

The other financial portal who provides same type of information as LBSL’s financial portal does; which is “Amar-Stock”. It also provides information regarding financial news and data. However, financial portal of LBSL’s is the one who provides everything about the company, market in a way that is required by an investor to know to take right decision. I have done some research and found out the dissimilarities between other financial portal and LBSL’s financial portal which I described below with the screenshots for better understanding to relate. First, I am going to illustrate the differences of their homepage.



Amar-stock

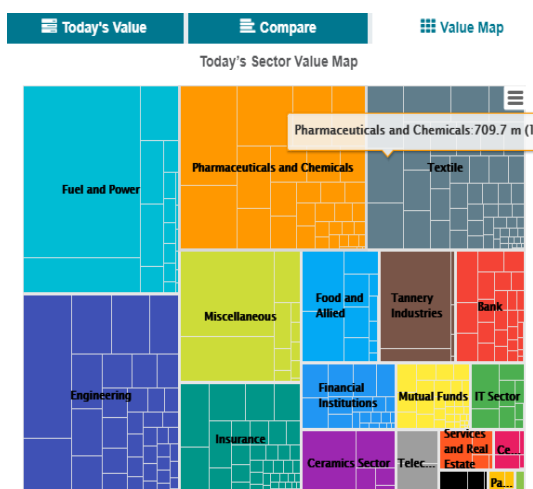


LBSL's financial portal

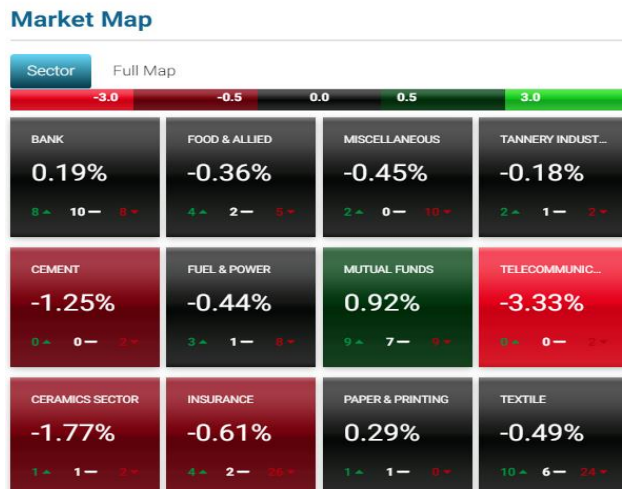
Figure 3: Amar-stock and LBSL's Financial Portal Homepage

Description:

It is clearly evident from the above screenshot that, the homepage of Amar-stock shows different points related to financial news and data. At first, they display DSE index where they present the charts of DSEX, DSES and DSE30 under one segment. Whereas, in LBSL’s Financial Portal they provide separate charts for each one (DSEX, DSES and DSE30).



Amar-stock



LBSL's financial portal

Figure 4: Amar-stock and LBSL's Financial Portal Homepage

Moreover, the next difference is the market map. From the screenshot it can be said that LBSL's Financial Portal map includes sector wise and full map as well. In sector wise map by looking the any sectors it can be easily identified how many companies are in up, down and flat price compared to its last day's close price. Here the screenshot of the sector Bank;



Here from the picture, it can be clearly seen that 3 (green one) companies are in up in the price, 10 (white one) companies are in same price and 17 (red one) companies are in down in price compared to last day's close price out of 30 companies of this sector.

On the other hand, Amar-stock only shows the sector wise map which does not includes the details which we can easily observe by seeing the LBSL's Financial Portal map.

Furthermore, there are some other segments which have not been mentioned by Amar-stock. These extra features are provided by LBSL's Financial Portal.

Upcoming Events

Today	This Week	Upcoming Week
2	1	0
Board Meetings	AGM	Right
0	0	0
Record Date	EGM	Right Subscription

IPO

IPO Archive	IPO Closed		IPOs Now Open		Forthcoming IPOs		
COMPANY	LISTING METHOD	SUBSCRIPTION OPEN	SUBSCRIPTION CLOSE	IPO SIZE (BDT MN)	OVER-SUBSCRIPTION (X)	OFFER PRICE	PROSPECTUS
SILCOPLH	Fixed Pricing	Thu Mar 07 2019	Tue Mar 19 2019	300	27.73	10	Download
NEWLINE	Fixed Pricing	Mon Feb 18 2019	Thu Feb 28 2019	300	27.74	10	Download

Research

Company Updates	Macro Reports
Daily News Recap	Sector Reports
Daily Stock Market Report	Weekly Stock Market Report
IPO Updates	

News

Stock Market	Local Economy	Business & Corporate	International Economy
Opinion			

Economic Indicator	Show All
Foreign Exchange Reserve (USD mn.) [US\$ mn]	26 Jun, 2019 32,337.69
Wage Earners'	May, 2019 M


Money Market			Show
			All
Inter-Bank Repo in BDT Crores	21 Aug 2019	20 Aug 2019	
	2,023	1,498	
Repo Bid acceptance in BDT Crore	20 Aug 2019	19 Aug 2019	
	3,061	5,042	
Reverse Repo Bid Acceptance in BDT Crore	15 Nov 2015	12 Nov 2015	
	2,047	2,105	
Assured Liquidity Support in BDT Crores	21 Aug 2019	20 Aug 2019	
	5,812	6,277	

Commodity			Show
			All
ICE Brent Crude Oil (\$ per barrel)	22 Aug 2019	21 Aug 2019	Change %
	60.43	60.53	0.22
CBOT Wheat (¢ per bushel)	22 Aug 2019	21 Aug 2019	Change %
	469	466.75	0.21
Spot Gold (\$ per troy ounce)	22 Aug 2019	21 Aug 2019	Change %
	1499.4	1498.29	-0.22
	22 Aug 2019	21 Aug 2019	Change %

News

[Stock Market](#)
[Local Economy](#)
[Business & Corporate](#)
[International Economy](#)


[Opinion](#)



Stocks inch up as institutional

18 Jul 2019


Dhaka stocks inched up on Wednesday, adding to the previous day's gains, as some institutional investors continued to give support to the volatile market. DSEX, the key index of Dhaka Stock



Stock investors want BSEC chair

17 Jul 2019


Stock investors have demanded resignation of the chairman of Bangladesh Securities and Exchange Commission, as the market has lost 260.48 points or Tk 16,952 crore since



Bar on mutual funds to give

17 Jul 2019

The stockmarket regulator yesterday came up with the decision of barring the open-end and closed-end mutual funds from providing any return on unit (a form of stock dividend) to the unitholders



BSEC puts only 2-year lock-in

17 Jul 2019

The Bangladesh Securities and Exchange Commission on Tuesday finalised public issue rules, putting a two-year lock-in on placement shares despite a demand for 3-year lock-in

Figure 5: LBSL's Financial Portal Homepage

Therefore, one of the segments is upcoming events where it includes all the events such as Board Meeting, AGM, EGM, Record date all together it's been displayed in one place for today, weekly, monthly and upcoming month as well. There is also information about IPO. Furthermore, there are news of commodity, money market, economic indicator. Lastly, there is section of news where it provides different types of news such as stock market, local economy, business & corporate and international economy related news which have been collected from the daily Star and other newspapers on daily basis.

To recapitulate, the difference between Amar-stock and LBSL's Financial Portal Homepage is the representation of the website, arrangement of the information. In addition, some of the information has a different way of presenting. Lastly, some of the features are extra given by the LBSL's financial portal.

However, there are some similarities between these Financial Portal as well.

Circuit Breaker

Block Trades

Yesterday's Block Trades

Stocks	Max	Min	Trades	Volume	Value
ASIAINS	25.4	25.4	1	40000	1016000
POPULARLIF	101.7	101.7	1	200000	20340000
RENWICKJA	1500	1500	1	1000	1500000
SILCOPHL	29	29	1	100000	2900000
STANCERAM	365	365	1	10000	3650000

Block Transactions

Show All 22 Aug 2019

DSE

CSE

Symbol	Max_P	Min_P	Trades	Quantity
ASIAINS	25.4	25.4	1	40000
POPULARLIF	101.7	101.7	1	200000
RENWICKJA	1500	1500	1	1000
SILCOPHL	29	29	1	100000
STANCERAM	365	365	1	10000

Spot Trades

Economic

Exc. Rate

Currency	Buying	Selling
USD	84.5	84.5
EUR	93.6514	93.6852
GBP	102.4647	102.4985
AUD	57.291	57.3079
JPY	0.7924	0.7926
CAD	63.5673	63.5864
SEK	8.7783	8.781
SGD	61.0461	61.0549
CNH	11.9548	11.9582
INR	1.1826	1.183

Currency

Show All

	DATE	BUY
USD	7/11/2019	84.5
GBP	7/11/2019	106.2419
EUR	7/11/2019	95.2231
INR	7/11/2019	1.2323
CNH	7/11/2019	12.2832

Today's DSE News

Today's All DSE News

Trading Code: EXCH

News Title: Reviewing performance of listed Companies for closure of operation

Reviewing performance of few listed Companies by DSE for closure of operation: The performance of the following listed securities is under process of reviewing by DSE in line with regulation 51(1)(c) of the Dhaka Stock Exchange (Listing) Regulations, 2015 as the commercial operation/production/exploration of the issuers has been stopped for a period of consecutive three years: 1. Meghna PET Industries Ltd., 2. Beach Hatchery Ltd. and 3. United Airways (BD) Ltd.

Trading Code: EXCH

News Title: Awareness Message for Investors

(Continuation of DSE News): If anyone spreads information based on rumor, using patent of DSE, he/she will be held liable under Copyright Act, 2000 and it shall be treated as punishable offence under Section-17 of the Securities and Exchange Ordinance, 1969. (end)

Today's News

Last Seven Days' News

News Archive

Market Announcement

Show All

22 Aug 2019

AL-HAJT...

With reference to their earlier news disseminated by DSE on

22 Aug 2019

DOREEN...

As per Regulation 19(1) of the Dhaka Stock Exchange (Listing)

22 Aug 2019

EXCH

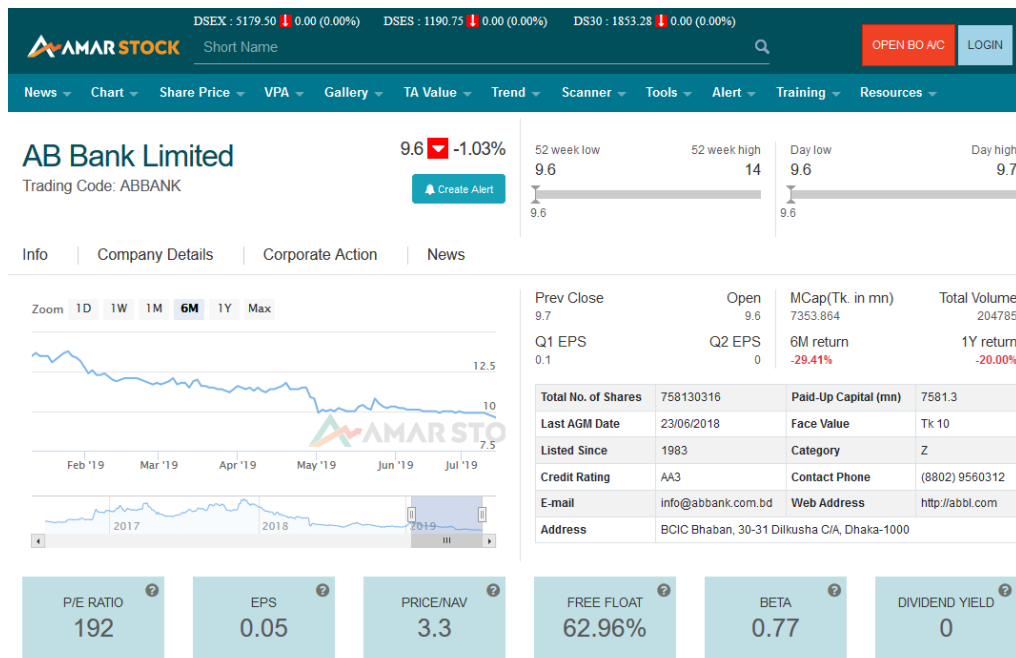
DSENEWS: Commencement of electronic subscription of Ring

Figure 6: Amar-stock and LBSL's Financial Portal Homepage

The financial portals have block trade, gainer & loser, currency and Market Announcement in common.

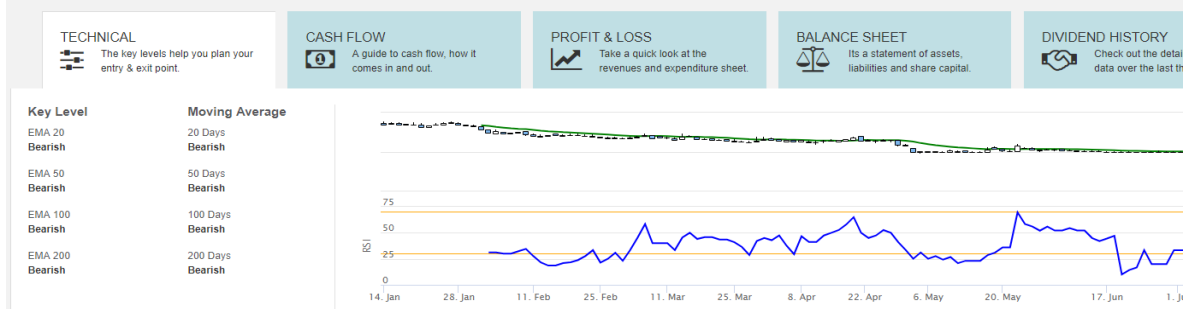
Lastly, we will see how Amar-stock and LBSL's financial portal maintains the company profile and I chose "ABBANK" as an example;

Amar-stock's ABBANK Company Profile



Company Details

Check out the key parameters of the company to understand the financial health and stock performance



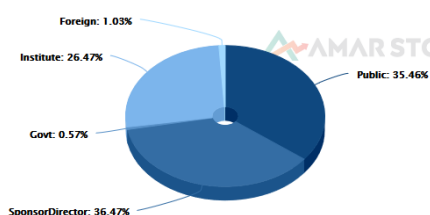
Corporate Action

Find out the historical dividend payout and other corporate actions including bonus, stock split and rights issue etc.



Shareholding Pattern

Jun 30, 2019



News

Stay tuned to the latest developments and happenings in the company.

Appointment of President and Managing Director

The Company has informed that Mr. Tarique Afzal has been appointed as the President and Managing Director of the Company with effect from July 08, 2019.

Monday, July 8, 2019

Resumption after record date

Trading of the shares of the Company will resume on 30.05.2019 after record date.
Wednesday, May 29, 2019

Suspension for Record Date

Trading of the shares of the Company will remain suspended on record date i.e., 29.05.2019.

Tuesday, May 28, 2019

Director Buy & Sell					Corporate Performance at a glance	
Date	SPONSOR / DIRECTOR NAME	TYPE	QUANTITY	CLOSE PRICE	Present Operational Status	Active
04 Sep 2016	Mr. Aish Baran Sarkar	Buy	1000	16	Present Loan Status as on	December 31, 2017
09 Aug 2016	Mr. Syed Golam Kibria	Buy	1000	15.3	Short-term loan (mn)	21677.2
					Long-term loan (mn)	6195.29
					Latest Dividend Status (%)	

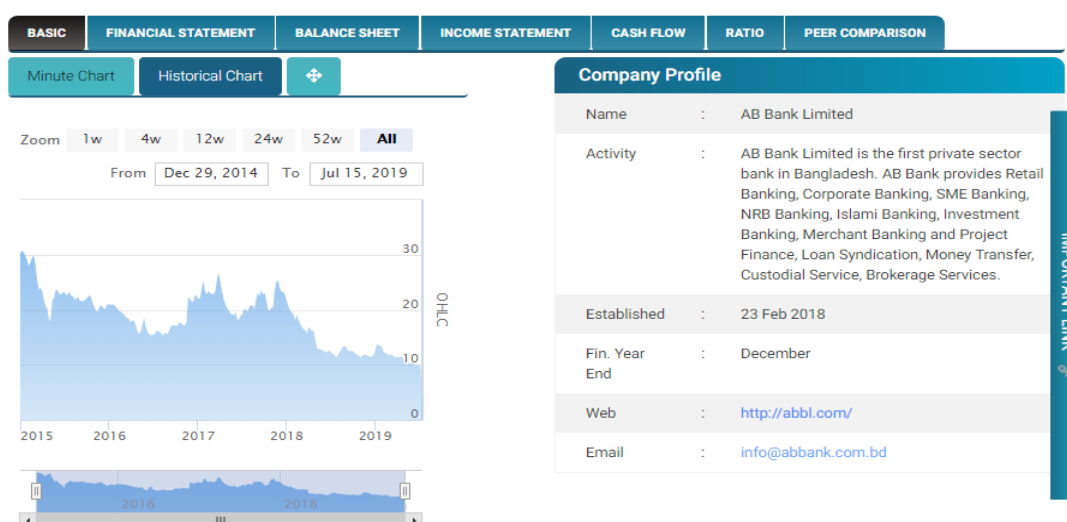
Quarterly Report		Annual Report
Title	Download	
abbank-2017-q1	download	
abbank-2017-q2	download	
abbank-2017-q3	download	
abbank-2018-q1	download	
abbank-2018-q2	download	
abbank-2018-q3	download	

Quarterly Report		Annual Report
Title	Download	
abbank-2016-annual	download	
abbank-2017-annual	download	

Figure 7: Amar-stock's ABBANK Page

In the company profile, Amar-stock covers the ABBANK's trade value chart, information relating total no of shares, AGM date, paid up capital, face value, category, credit rating and contact information. In addition, there are P/E ratio, EPS, NAV, BETA. They also have include financial statements summary and report as well and dividend history. Moreover, shareholding pattern information, director buy & sell and corporate performance at a glance is also given.

LBSL's financial Portal ABBANK Company Profile



Company Profile

Name

:

AB Bank Limited

Activity

:

AB Bank Limited is the first private sector bank in Bangladesh. AB Bank provides Retail Banking, Corporate Banking, SME Banking, NRB Banking, Islami Banking, Investment Banking, Merchant Banking and Project Finance, Loan Syndication, Money Transfer, Custodial Service, Brokerage Services.

Established

:

23 Feb 2018

Fin. Year End

:

December

Web

:

<http://abbl.com/>

Email

:

info@abbank.com.bd

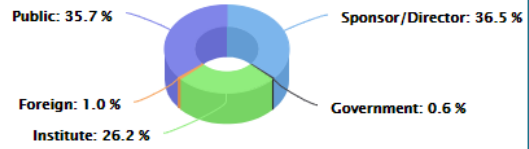
IMPORTANT LINK

Stock Statistics

Market Capitalization (BDT)	:	7,278,051,033.600
Market Category	:	Z
Market Lot	:	1
Credit Rating	:	LT:A2, ST:ST-2
Last Divident Declaration Date	:	02-May-19
AGM Date	:	26-Jun-19
Total Shares	:	758,130,316
Paid Up Capital (BDT)	:	7,581,303,160.00
P/E (Interim) as on 11-Jul-2019	:	24.25
P/E (Audited) as on 11-Jul-2019	:	194

Shareholding Pattern

31 May 2019



[VIEW MORE](#)

Interim Financial Performance

Chart

Data Set

2019	1ST QUARTER	HALF YEARLY	NINE MONTHS	ANNUAL
Turnover (BDT mn)	1603.08	-	-	-
Net Profit (BDT mn)	185.94	-	-	-
EPS	0.48	-	-	-
NAV	18.42	-	-	-

Dividend History

Chart

Data Set

YEAR	CASH DIVIDEND	STOCK DIVIDEND	EPS	NAV	RECORD DATE
2018	10	10	2.29	17.97	28 Feb 2019
2017	10	10	2.88	18.25	19 Feb 2018
2016	20	5	2.72	18.14	14 Feb 2017
2015	25	0	3.25	17.93	28 Feb 2016

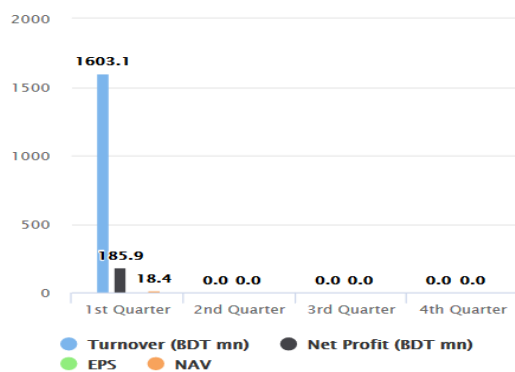
[VIEW MORE](#)

Interim Financial Performance

Chart

Data Set

2019

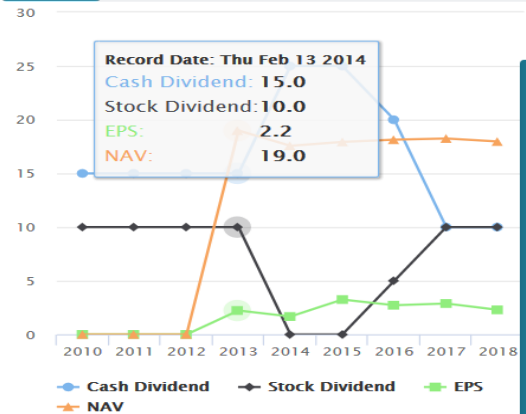


Dividend History

Chart

Data Set

≡ MENU



Events	
26 Jun 2019	ABBANK AGM
29 May 2019	ABBANK Record Date
30 Apr 2019	ABBANK Annual Board Meeting
30 Apr 2019	ABBANKv Board Meeting Q1

Right Issue			
RIGHT OFFER	ISSUE PRICE (BDT)	RIGHT PREMIUM (BDT)	RECORD DATE

Technical Indicator		
NAME	VALUE	INTERPRETATION
RSI	9.09	Oversold
MFI	8.24	Oversold
Ultimate Oscillator	-434.09	Oversold
Stochastic Oscillator	-741.67	Oversold
William % R	-841.67	Oversold
MACD	-1.06	Bearish

NAME	VALUE
VaR Daily	-2.79
VaR Monthly	-13.08
VaR Annual	-44.10
Beta	1.05

IMPORTANT LINK

Board of Directors	
Chairman	Mr. Muhammad A. (Rumee) Ali
Vice Chairman	Feroz Ahmed
Director	Syed Golam Kibria
Director	Faheemul Huq
Director	Syed Afzal Hasan Uddin

[VIEW MORE](#)

Director Buy & Sell				
DATE	SPONSOR/DIRECTOR NAME	TRADE TYPE	QUANTITY	CLOSE PRICE
04 Sep 2016	Mr. Asish Baran Sarkar	Buy	1000	16
09 Aug 2016	Mr. Syed Golam Kibria	Buy	1000	15.3

Owners

Auditors
ACNABIN

IMPORTA

Subsidiaries	
AB Securities Ltd. (ABSL)	99.71
Cashlink Bangladesh Ltd. (CBL)	90
AB Exchange (UK) Ltd. (ABEL)	100
AB International Finance Ltd (ABIFL)	-
AB Investment Ltd. (ABIL)	-
Arab Bangladesh Bank Foundation (ABBF)	-

Contacts	
Corporate Office	Address: BCIC Bhaban, 30-31 Dilkusha C/A, Dhaka-1000, Bangladesh Fax: 88 - 02 - 9564122, 9564123 Phone: 88 - 02 - 9560312

LINK

Market Announcement		Show More
8 Jul 2019	The Company has informed that Mr. Tarique Afzal has been appointed as the President and Managing Director of the Company with effect from July 08, 2019.	

Financial Statement Summary				
Particulars	2018	2017	2016	2015
Balance Sheet				
Total assets	325,153,823,671.00	317,098,409,878.00	317,168,770,207.00	286,938,829,970.00
Total liabilities	301,258,062,770.00	293,094,683,964.00	292,834,651,262.00	263,365,078,653.00
Total Equity	23,895,760,904.00	24,003,725,917.00	24,334,118,945.00	23,573,751,316.00
Total liabilities and shareholders' equity	325,153,823,674.00	317,098,409,881.00	317,168,770,207.00	286,938,829,969.00
Income Statement				
Interest income	19,810,850,595.00	18,095,388,527.00	19,450,005,916.00	21,228,897,178.00
Net interest income	2,230,445,428.00	3,158,006,462.00	3,310,848,438.00	4,620,049,436.00
Total operating income	9,153,387,741.00	11,056,758,225.00	11,441,411,205.00	11,094,155,221.00
Total provision	2,736,304,781.00	4,962,356,550.00	3,020,523,899.00	2,311,504,430.00
Profit for the year before taxation	703,056,934.00	73,493,125.00	2,395,378,399.00	3,070,092,061.00
Provision for tax	659,868,356.00	32,658,543.00	886,586,150.00	1,612,779,700.00
Net profit after tax for the year	43,188,578.00	40,834,582.00	1,508,792,249.00	1,457,312,361.00
EPS	0.06	0.05	2.00	2.1
Cash Flow Statement				
Net cash flow from operating activities (a)	(6,908,514,022.00)	(9,267,073,659.00)	20,553,969,995.00	578,859,256.00
Net cash used in investing activities (b)	2,141,451,455.00	1,925,619,347.00	(15,128,194,430.00)	(1,417,191,219.00)
Net cash (used in)/flow from financing	2,648,960,271.00	(616,115,021.00)	216,784,906.00	4,229,048,305.00

Figure 8: LBSL's Financial Portal ABBANK Page

In this financial portal, there is everything an investor would like to see in the company profile of a particular company. At first, there is given basic knowledge of the company's activity, contact details. Then, they mentioned about the stock statistics which includes market category, credit rating, AGM, dividend date and other important information. Shareholding pattern, events, technical indicator, board of indicators, director buy & sell, auditors, subsidiaries, and market announcement. Moreover, they also have displayed information about interim financial performance both in data set and chart and they also uploaded financial statements as well. Lastly, it also shows dividend history as well in both chart and data set.

Difference: The difference is in the segmentation of the features and arrangements of the information. LBSL's financial portal is more organized than Amar-stock. LBSL's financial portal has displayed all the information together which falls under related category to have a better view. For example, Amar-stock's they do not have any specific company details' segment, they just have information in a scatter way.

Total No. of Shares	758130316	Paid-Up Capital (mn)	7581.3
Last AGM Date	23/06/2018	Face Value	Tk 10
Listed Since	1983	Category	Z
Credit Rating	AA3	Contact Phone	(8802) 9560312
E-mail	info@abbank.com.bd	Web Address	http://abbl.com
Address	BCIC Bhaban, 30-31 Dilkusha C/A, Dhaka-1000		

Amar-stock

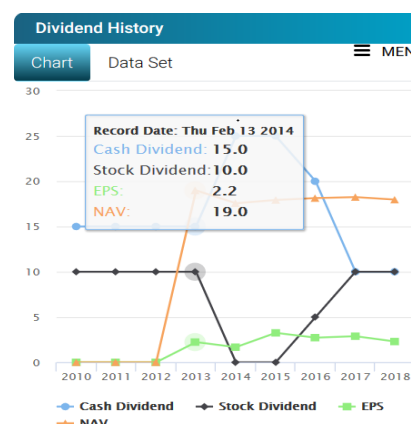
Company Profile	
Name	: AB Bank Limited
Activity	: AB Bank Limited is the first private sector bank in Bangladesh. AB Bank provides Retail Banking, Corporate Banking, SME Banking, NRB Banking, Islami Banking, Investment Banking, Merchant Banking and Project Finance, Loan Syndication, Money Transfer, Custodial Service, Brokerage Services.
Established	: 23 Feb 2018
Fin. Year End	: December
Web	: http://abbl.com/
Email	: info@abbank.com.bd

LBSL's financial portal

On the other hand, LBSL's financial portal has specific segment for company details.

Year	Cash dividend	Stock dividend	EPS	NAV	Record date
2018	0	0	0.06	31.51	29-May-2019
2017	0	0	0.05	31.65	31-May-2018
2016	0	12.5	2.25	36.1	12-Jun-2017
2015	0	12.5	2.42	39.36	31-May-2016

Amar-stock



LBSL's financial portal

Moreover, Amar-stock do have dividend history segment but in data set format, whereas LBSL's financial portal has chart also for observing the flow of the dividends.

Quarterly Report		Annual Report	
Title	Download		
abbank-2016-annual	download		
abbank-2017-annual	download		

Amar-stock

Financial Statement Summary				
Particulars	2018	2017	2016	2015
Balance Sheet				
Total assets	325,153,823,671.00	317,098,409,878.00	317,168,770,207.00	286,938,829,970.00
Total liabilities	301,258,062,770.00	293,094,683,964.00	292,834,651,262.00	263,365,078,653.00
Total Equity	23,895,760,904.00	24,003,725,917.00	24,334,118,945.00	23,573,751,316.00
Total liabilities and shareholders' equity	325,153,823,674.00	317,098,409,881.00	317,168,770,207.00	286,938,829,969.00
Income Statement				
Interest income	19,810,850,595.00	18,095,388,527.00	19,450,005,916.00	21,228,897,178.00
Net interest income	2,230,445,428.00	3,158,006,462.00	3,310,848,438.00	4,620,049,436.00
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Total provision	2,736,304,781.00	4,962,356,550.00	3,020,523,899.00	2,311,504,430.00
Profit for the year before taxation	703,056,934.00	73,493,125.00	2,395,378,399.00	3,070,092,061.00
Provision for tax	659,868,356.00	32,658,543.00	886,586,150.00	1,612,779,700.00
Net profit after tax for the year	43,188,578.00	40,834,582.00	1,508,792,249.00	1,457,312,361.00
EPS	0.06	0.05	2.00	2.1
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Net cash (used in)/flow from financing	2,648,960,271.00	(616,115,021.00)	216,784,906.00	4,229,048,305.00

LBSL's financial portal

In Amar-stock, they also upload the financial statements for downloading purpose but the difference is they do it only for 2 years whereas LBSL's financial portal does it for minimum 4 years sometimes for 5 years. Another difference is LBSL's financial portal also does peer comparison but Amar-stock does not have this segment. Next, LBSL's financial portal has an interim financial performance feature in both chart and data set where they mention about the full year's turnover, net profit, EPS and NAV which Amar-stock does not provide. Furthermore, LBSL's financial portal also has events segment where all events showed with date and purpose, they also have technical indicators, board of indicators and subsidiaries.

4.3 LBSL's Contribution in LBFL

LBFL is a parent company of the LBSL. LBSL is 90.91% owned subsidiary of LankaBangla Finance Limited (LBFL) which is one of the leading listed non-banking financial institutions in Bangladesh engaged in Leasing, Credit Card Services, Merchant Banking, Corporate Financing, and Financial Consultancy.

Therefore, the contribution of LBSL is significant as whatever they are earning it will be increased revenue for LBFL. So, I collected 5 years data (2014-2018) of paid up capital and net profit after tax of LBFL consolidated, LBSL, LBFL and LBAML to see which subsidiary contributes what percentage into parent company.

Year	2014	2015	2016	2017	2018	
Organization						
<u>LBFL Consolidated</u>						
Paid Up Capital	2,187,667,590	2,406,434,340	2,767,399,490	3,182,509,410	5,131,796,410	
Net Profit After tax	453,986,869	420,928,514	795,642,925	1,926,289,159	444,444,099	
percentage of net profit from paid up capital	21	17	29	61	9	27
<u>LBSL</u>						
Paid Up Capital	2,021,264,700	2,223,391,170	2,445,730,290	2,690,303,320	2,690,303,320	
Net Profit After tax	311,067,559	77,638,997	174,430,078	826,146,466	281,422,889	
percentage of net profit from paid up capital	15	3	7	31	10	13
<u>LBIL</u>						
Paid Up Capital	1,670,000,000	1,670,000,000	1,670,000,000	1,670,000,000	2,155,000,000	
Net Profit After tax	-337,885,092	-520,637,453	-427,921,221	4,360,848	-510,382,940	
percentage of net profit from paid up capital	-20	-31	-26	0	-24	-20
<u>LBAML</u>						
Paid Up Capital	50,000,000	100,000,000	500,000,000	500,000,000	500,000,000	
Net Profit After tax	8,891,437	42,773,924	2,663,418	6,905,534	-44,051,824	
percentage of net profit from paid up capital	18	43	1	1	-9	11

Table 1: Annual Report of LBFL

At first, I calculated percentage of net profit from paid up capital then I took the average of 5 years. Here, it is clearly seen that LBSL contributes more than other subsidiaries in LBFL which is 13%.

Formula of Percentage of Net Profit from Paid up Capital: Net Profit *100/ paid up capital.

Moreover, I also analyzed the reason what influenced net profit after tax to increase or decrease.

Year	2014	2015	2016	2017	2018
Organization					
<u>LBSL</u>					
Revenue	1,486,035,393	1,243,649,906	1,227,631,021	2,115,040,272	1,824,261,261
Other non-operational income	4,701,317	27,227,253	12,126,929	13,906,953	13,892,031
Expense	-438,769,947	-441,126,102	-457,944,630	-644,433,792	-642,453,546
Paid-up Capital	2,021,264,700	2,223,391,170	2,445,730,290	2,690,303,320	2,690,303,320
Net Profit After tax	311,067,559	77,638,997	174,430,078	826,146,466	281,422,889

Table 2: Annual Report of LBFL

In 2015, the revenue was significantly lower than 2014 and expense was also higher than 2014 which led to drop in the amount of net profit after tax. However, according to 2017 the revenue and expense were remarkably higher compared to 2016. In addition, the paid up capital was also higher in 2017 which led to increase in the amount of net profit after tax.

Chapter 5

Conclusion

Above all discussion, it can be said that LankaBangla is forming itself in a way that general public, clients, and investors can have better knowledge of the market and take the right decision so that it can become easy for them to invest. It has become possible only for the key divisions associated with setting up vital needs and maintaining the expectation daily. Some of them are solid IT infrastructure, supporting topnotch HR and dedicated employees. The report shows the mechanism of financial content management department and importance of it. So, basically in this financial portal there are variety of information about financial data and news to help the investors to take the right decision at the right time. Moreover, this report also identified differences between other financial portals. LBSL's financial portal is more organized and has all the information that an investor want to observe. Being 90.91% owned subsidiary of LBFL, LBSL is creating value toward its parent company as best way possible.

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- [3] Sun, T. D. (n.d.). Lankabangla Securities launches iBroker mobile app. Retrieved July 13, 2019, from <https://daily-sun.com/post/229965/Lankabangla-Securities-launches-iBroker-mobile-app>.
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