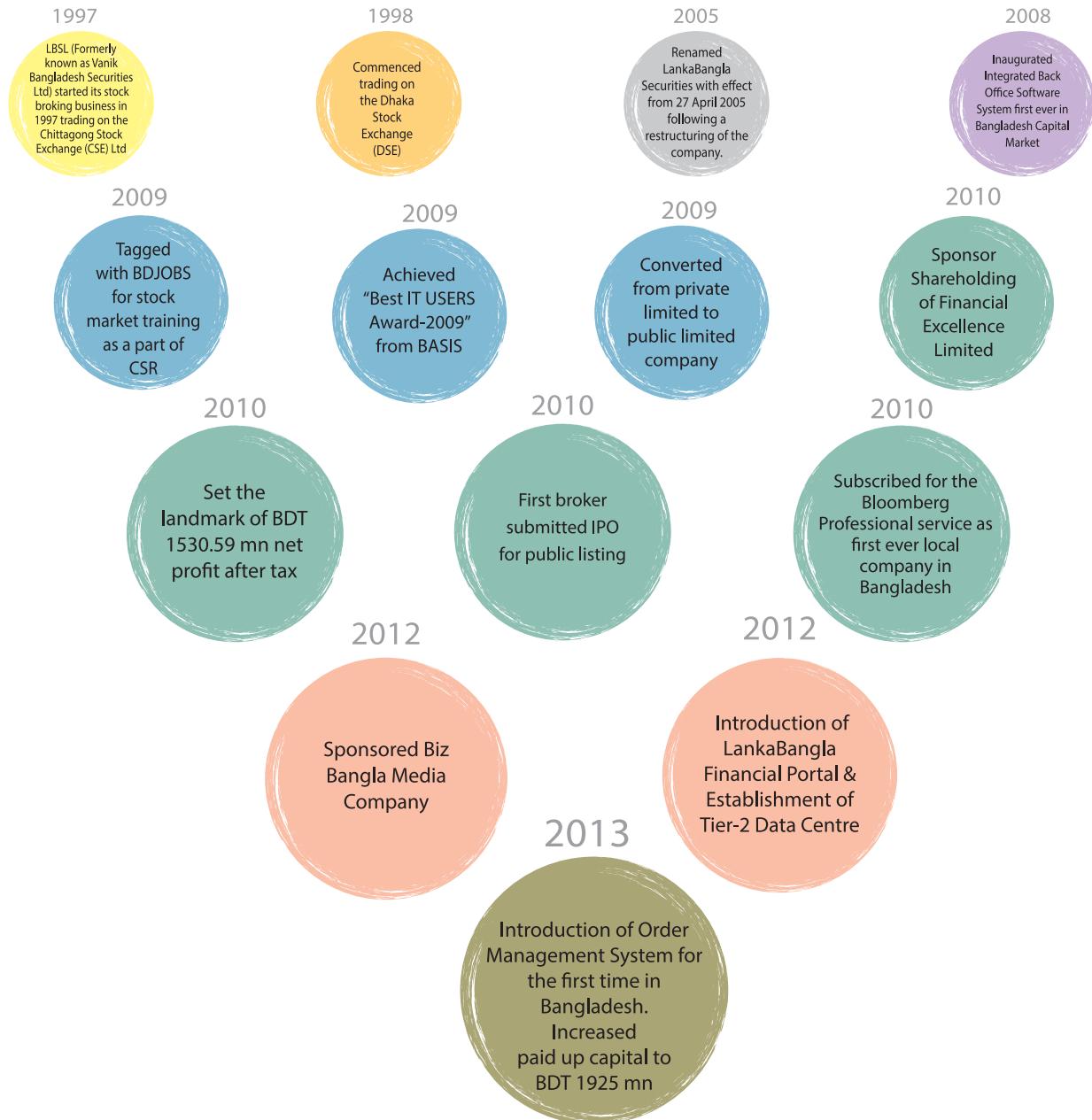


PRODUCT PROFILE



LankaBangla[®]
SECURITIES

Our Milestones



LankaBangla Securities

Our scrupulous investment in time and labor to create a better investment pathway for you in the Bangladesh Stock Market has made us become the leading equity brokerage house in the country. We began as Vanik Bangladesh Securities Ltd in 1997 with our activities confined only within the Chittagong Stock Exchange (CSE) Ltd. A year later, we made a step ahead and introduced ourselves to the Dhaka Stock Exchange (DSE). We rebranded ourselves as LankaBangla Securities Ltd. in 2005 following a restructuring of the company.

At LankaBangla Securities Ltd., we specialize in developing the country's most efficient stock brokerage workforce with unmatched skills and consummate perfectionism. Also, in whichever corner of the country you are, we have got you covered as you could find our 10 branches spread in the leading cities and townships countrywide. We are the leader in terms of customer transactions. That's why we were again crowned as the largest brokerage house in terms of transaction value for the 8th consecutive time in DSE and 9th in CSE.

Quality, efficient execution, and reliability things that we provide you at the highest level you can expect from your broker. Furthermore, the local and international recognitions from financial institutions, custodian banks, corporations, international fund managers, and other fellow brokers for our professionalism has laid the foundation of our future growth and further success.

Our Unique Selling Propositions

Fastest Fingers Never Let You Lose a Single Opportunity Even for a Split Second

"We know that commission is only a part of your total transaction cost. We do value your motivation. We do evaluate the market impact of your order. We do prioritize the urgency of your trade. We strive to make best execution for you."

Dexterous Settlement Lets You Sleep Sound after Trade

"We provide assurance of completion; trades settle without problems under all market conditions."

We Are Never Disconnected

"The 'time driven' and 'mission-critical' business process requires the information security in all aspects of organizational and stakeholders' needs.

We are 24X7 at your service ensuring continuous data streams from our end to serve you the authenticat information through State of the Art technology."

The Right Attitude

"Our Compliance Department ensures that all transactions are legal, ethical, and are in the best interests of the clients. We prioritize our clients before all!"

We Blend International Research Standards with Local Knowledge

"We firmly believe in the knowledge based investment in the capital market to keep pace with the advanced market and sophisticated clients. We are striving to create more information efficiency for local and international investors. We believe brokerage is more than commission."

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LBSL IPO



It is no longer an “Inept Process Offline” rather it has become “Instant Purchase Online”.



Investment in IPO was never as easy as it is now with LBSL. You don't need to stand in the line for hours with your application. Rather, with the online interface provided by LBSL, you can invest in IPO online irrespective of your position. For investing in IPO online, just select the IPO and your IPO will be processed automatically. In other words, once you submit your IPO application form, we will take care of the rest. Also you can come physically in our office and fill the IPO application form, we will do the rest for you.

Benefits of LBSL IPO



No paper work if applied online



Don't have to stand in long queue
under the sun and rain



Through BEFTN (Bangladesh
Electronic Fund Transfer Network),
you can instantly transfer and
withdraw fund.



Successful or unsuccessful
application will be notified via e-mail
and no hassle for collecting refund
warrant or share allotment letter

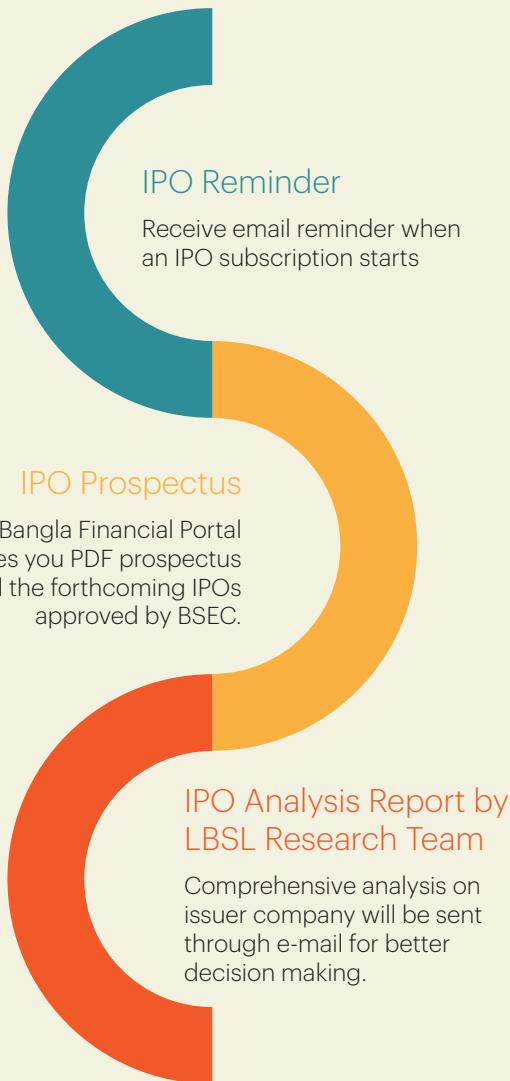


The whole process will be ended
within 21 days



No hidden charges
No processing fees

Other Value added Services



IPO application process

Open an account with LBSL (For new clients)

Open an B/O account and an i-broking account with LBSL

For opening i-broking account communicate with respective branch of LBSL

Clients will be provided user id and password for i-broking account

Apply for IPO online

LOGIN to LankaBangla financial portal as registered member (<http://lankabd.com>)

Go to the IPO application process and select the desired IPO

Fill in the IPO application form

No margin facility, advance or deferred payment is permissible for this purpose. The applicant must make the application money available in respective B/O account maintained with LBSL. Otherwise the client can't apply for IPO.

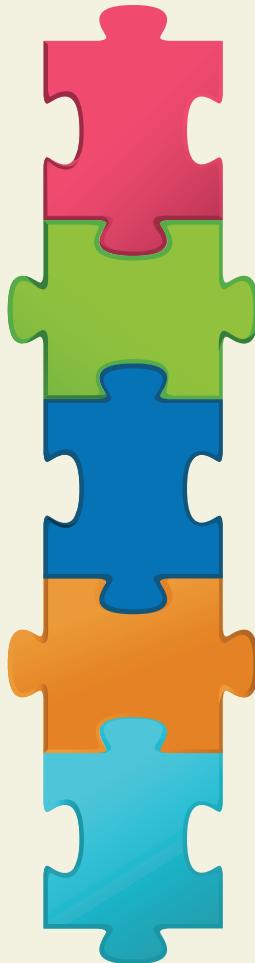
Verification and Confirmation by LBSL

LBSL will verify availability of funds in the client account

If funds are available LBSL will block the customer account for money equivalent to the application amount and notify the clients via e-mail/SMS and his status will be updated

Successful applicants will be notified about share allotment and unsuccessful applicants will be notified about releasing their blocked money Via e-mail

Those who want to apply for IPO “Offline”



STEP 1

The applicant must have a B/O account with LBSL or has to open a new one.

STEP 2

Visit LBSL branch office and ask for IPO application to customer care booth.

STEP 3

Required fund availability will be checked by LBSL officials before submitting IPO application.

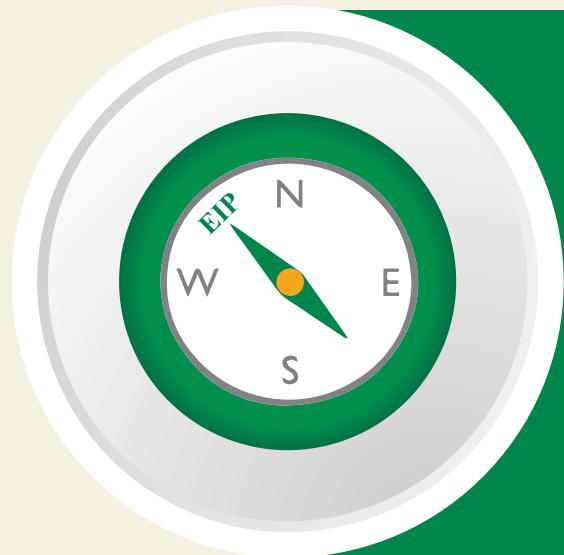
STEP 4

If required fund is not available deposit the amount for IPO application and receive the customer copy.

STEP 5

Share allotment news will be notified via e-mail/SMS. If no shares are allotted money will be unblocked and also notified via e-mail/SMS.

LBSL Easy Investment Plan (EIP)

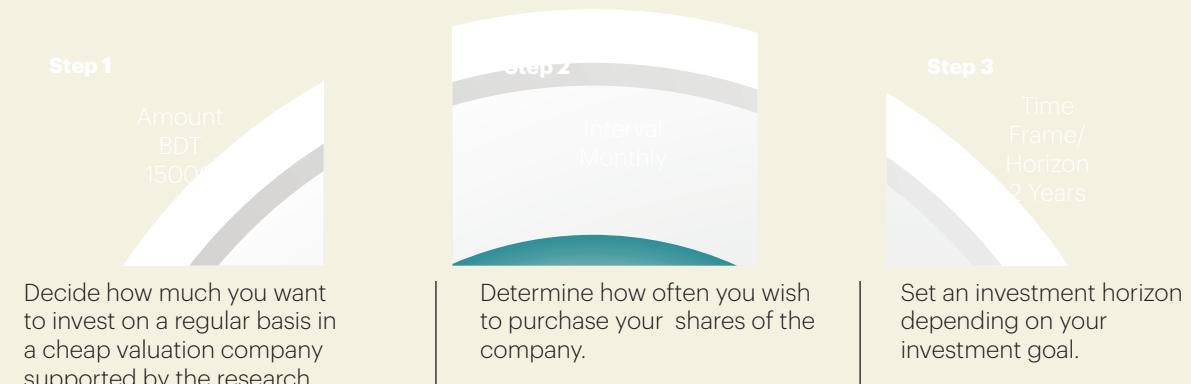


Regardless of age, income and experience, like a deposit pension scheme Easy Investment Plan (EIP) facilitates a simple and more convenient way of investing in the stock market.

What exactly is EIP?

- An EIP is a specific amount, invested at regular intervals for a certain horizon e.g. two/three/four/five years.
- It allows the investor to buy securities as per a pre-decided frequency; the investor has the complete discretion to decide the amount and also the stock to invest in.
- EIP utilizes the time-tested methodology of BDT cost-averaging method, which allows an investor to minimize risk and to maximize the return for investment as more number of shares is bought in a falling market and fewer shares are bought in a rising market.
- Automatically receive the reminder to deposit and buy your selected stock at your prescribed time through email/SMS.

How does an EIP work?



Benefits of EIP

EIP Reduces the risk of market timing

It is said that while an amateur goes broke by taking larger losses, a professional goes broke by taking small profit. It is the most prevalent behavioral bias of an investor to be swayed by market mania.

Though it is not impossible, market timing is very difficult task. But the beauty of cost averaging is an automatic market-timing mechanism that eliminates the need to time one's investments. By purchasing shares of stock in small amounts over time rather than one in larger lump sum, you reduce the volatile swings in the market price. Stocks are vulnerable to systematic risk but EIP minimizes the effects of investing in volatile markets.

Example of Easy Investment Plan- BDT Cost Averaging

Date of Purchase	Market Price	Lump Sum Investment	Shares Purchased at Lump Sum	Fixed amount to be invested regularly	Number of Shares Purchased	Average Cost Per Share
01-Apr-12	22.6	360,000	15,949	15,000	665	22.6
01-May-12	21.4			15,000	700	22.0
01-Jun-12	21.0			15,000	713	21.7
01-Jul-12	19.2			15,000	780	21.0
01-Aug-12	17.0			15,000	880	20.1
01-Sep-12	18.8			15,000	799	19.8
01-Oct-12	19.8			15,000	757	19.8
01-Nov-12	18.7			15,000	804	19.7
01-Dec-12	17.9			15,000	838	19.5
01-Jan-13	19.0			15,000	788	19.4
01-Feb-13	18.5			15,000	812	19.3
01-Mar-13	16.0			15,000	938	19.0
01-Apr-13	14.8			15,000	1016	18.6
01-May-13	13.8			15,000	1086	18.1
01-Jun-13	15.9			15,000	943	18.0
01-Jul-13	16.4			15,000	916	17.9
01-Aug-13	15.8			15,000	949	17.7
01-Sep-13	15.0			15,000	997	17.6
01-Oct-13	14.2			15,000	1057	17.3
01-Nov-13	15.5			15,000	966	17.2
01-Dec-13	16.7			15,000	900	17.2
01-Jan-14	17.5			15,000	856	17.2
01-Feb-14	21.6			15,000	694	17.4
01-Mar-14	20.0			15,000	750	17.5
				Total	20,602	
Value at Lump Sum	318,987					
Value at EIP	412,032					
Return (Lump Sum)	-11%					
Return (EIP)	14%					

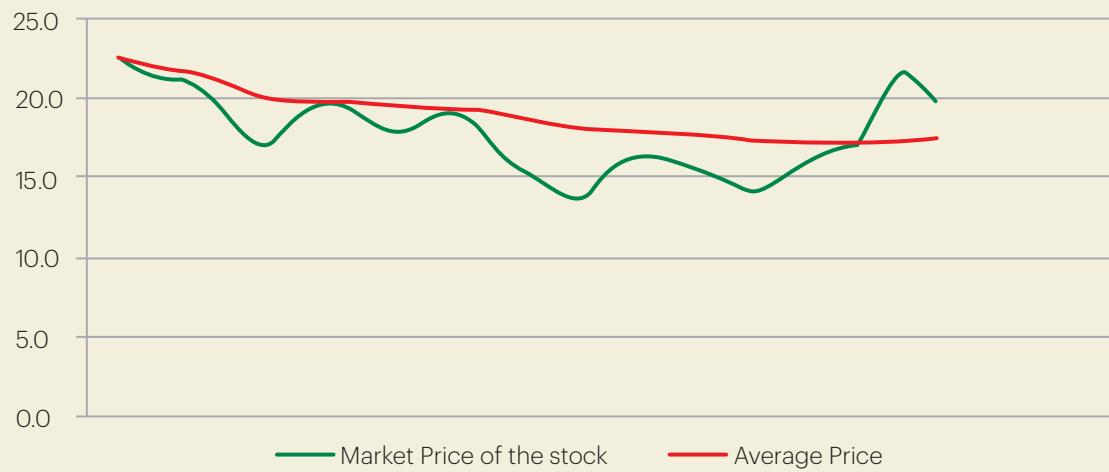
Note: this is an example of a bank stock listed in DSE for illustration purpose only. It is not a solicitation for investment. An illustration next page explains the benefit of an EIP over a lump sum.

An EIP means that one commits himself to invest a fixed amount every month. Let's say it is BDT 15000. When the market price of shares fall, the investor benefits by purchasing more units and is protected by purchasing less when the price rises. Thus the average cost of units is always closer to the lower end making the investment profitable.

Hence, at the end of the period total units purchased will be 15,949 & cost per unit will be BDT 22.6. Thus, the loss from the above investment will amount to BDT 41013/- (BDT 360000 – BDT 318987) or 11% loss.

Thus, EIP minimizes the effects of investing in volatile markets. It helps you average out the cost by generating superior returns in the long run. It reduces the risk associated with lump sum investments.

EIP averages out the cost and ensures the benefit at 'optimum point of pessimism'.



Benefits of EIP

- **EIP is very convenient:** Simple steps to invest in an EIP:
 - ✓ Open an BO with us.
 - ✓ Fill the required details.
 - ✓ Ensure availability of funds.
 - ✓ Access LBSL recommended stock picks based on comprehensive research reports.
 - ✓ Monitor you EIP position online.
 - ✓ Automatically know when it's time for you to purchase shares of EIP stock through an email or SMS reminder.
- **Disciplined Investing:** An ordinary investor is not like a rational computer like profit maximizing machine rather he has emotions, impulses, fears, feelings and information processing limitation that beget different types of bias. But a successful and smart investor always remains disciplined in any market situation. It's the key to investing success. Regular investment makes one disciplined in their savings and also leads to wealth accumulation. Systematic investing is a time-tested discipline that makes it easy to invest automatically.
- **Capital Gain:** Possibility to get capital gain in early surrender.

Benefits of EIP

Investment Tax Benefit from investing in shares

Investment in the shares of listed companies is subject to 15% tax rebate on the value of investment up to BDT1.5 crore or 30% of total income, whichever is lower. The rebate is applicable on the total value of the tax payable by any individual. For example, if the total taxable income of an individual is BDT 720,000; he is subject to paying BDT 60,000 taxes. If the individual invests BDT 216,000 in stocks, he will be entitled to enjoy BDT 30,000 tax rebates. The calculations are shown in the following table;

Taxable Income	BDT 720,000
Tax payable without investment	BDT 60,000
If 30% of total Income is invested	BDT 216,000
Tax rebate @ 15%	BDT 32,400
Actual tax payable if invested	BDT 27,600
Total Income after Tax if there is investment	BDT 692,400
Total Income after Tax if there is no investment	BDT 660,000
Total Income after tax is maximized if invested in shares	5%

Regular investment through EIP can provide investment tax benefit

Terms & Conditions



- EIP is a facility offered by LBSL on its trading platform whereby the client authorizes LBSL to place buy transactions in specific securities in predetermined quantities or amounts at periodic intervals over a fixed period of time.
- The client agrees that an EIP request can be placed for only one security at a time.
- Frequency shall mean the time intervals specified by the clients in the EIP request placed under this Facility.
- Minimum Period shall mean the period under the Facility for which the EIP request can be placed.
- Order Placement day shall mean the day on which EIP orders will be placed by LBSL as per the frequency and other order related parameters selected by the client.
- The no. of units to be purchased would be arrived at by dividing the net investible amount by the market price prevailing at the time order is entered by LBSL.
- Client can revoke the service by giving a 3 day prior notice to the specified date for execution of trade.
- The Client agrees not to hold LBSL liable for any loss or damage incurred or suffered by it due to any delay, error, defect, failure or interruption in the provision of Facility arising from or caused by any reason whatsoever.
- LBSL, at its sole discretion, reserves the right to either temporarily or permanently, withdraw or suspend the EIP Facility at any time without giving any notice or assigning any reason for the same, whether in respect of one or more Clients.
- The client agrees that LBSL reserves the right to decide the timing for placing the orders on the Order placement day as per the frequency under the Facility.
- EIP facility is available for first 15 days of a month. In case the chosen date turns out to be a non-working day for the scheme, the EIP will be processed on the immediate following working day.

Other value added services

- **Email Alert:** You will get instant email notification about any news for stock you pick.
- **Market Pulse:** Exclusive access to Market Pulse, the most preferred and enriched business publications of Bangladesh.
- **Corporate Events Calendar:** The Corporate Events Calendar will allow you to see past events and prepare yourself for the announced upcoming events. The events have been color coded on the calendar view so that different events have different colors to make it visually more differentiable. The event days are highlighted on the calendar view. When the cursor is taken on a particular highlighted day, a label will appear naming the occasion. The calendar is designed such that it categorizes the events and presents them in a user friendly format, so that they could be accessed anytime and anywhere.
- **LBSL Client Login:** This is the latest addition of LankaBangla financial portal where you can visit your investment account details and take decision.
- **LBSL Research Report:** You can get access to Research Reports published by LankaBangla Capital Market Research Team. Here you can get Daily, Weekly, Monthly, Sector and Macroeconomic reports which provide expert insights and ideas on Bangladesh stock market and macroeconomic environment.
- **Newsletter:** We provide day end market updates to you through our Newsletter.
- **Real Time Market Watch:** Incorporate all the stocks with their current price and change direction (up, down and unchanged).

LBSL Premium



As a Premium client, you will enjoy a suite of exclusive equity investment privileges and services not available elsewhere. With LBSL premium account an investor will always remain on top of his investments.

Features and Benefit

- **Comprehensive and Updated Research Reports:** We have blended international expertise with local knowledge. You have access to the LBSL recommended stock picks based on comprehensive research and updated reports.
 - Daily market updates
 - In-depth company reports
 - Up-to-date market strategy pieces
 - Timely technical analysis and market trend reports
- **Risk analytics:** We always encourage our clients to seriously mitigate the risk of capital erosion or downside risk and to consider the return is the logical consequences. In LBSL premium you have the access to LBSL experts' knowledge about company specific and market risk. Most of the investors are badly influenced by the behavioral biases such conservatism, anchoring, availability or illusion of control which not only limit the return of investment, but also pose significant risk to the portfolio composition. LBSL's diagnosis test for behavioral biases will exclusively help the Premium clients to modify or correct different biases.
- **Discounted commission:** Premium account holders will enjoy discounted commission fee on trade.
- **Comprehensive Transaction Reports:** Track the financials and portfolio efficiently through various reports like Ledger Statements, Account Summary, Net Portfolio Report and Daily Transaction Report etc.
- **Ease of Trading:** With Premium account one has the flexibility to place the orders either by logging on the website or calling at the branch or walking in the branch.
- **Dedicated Service Branch and Relationship Manager:** One can get in touch with his Relationship Manager and Service Branch for all his trading related requirements.
- **Online Payment Gateways:** Through BEFTN (Bangladesh Electronic Fund Transfer Network), you can instantly transfer and withdraw fund.
- **Margin Loan:** Though the downside risk is there, leverage is the proven way to multiply your portfolio. LBSL will provide 50% margin loan to premium account client.

Other value added services

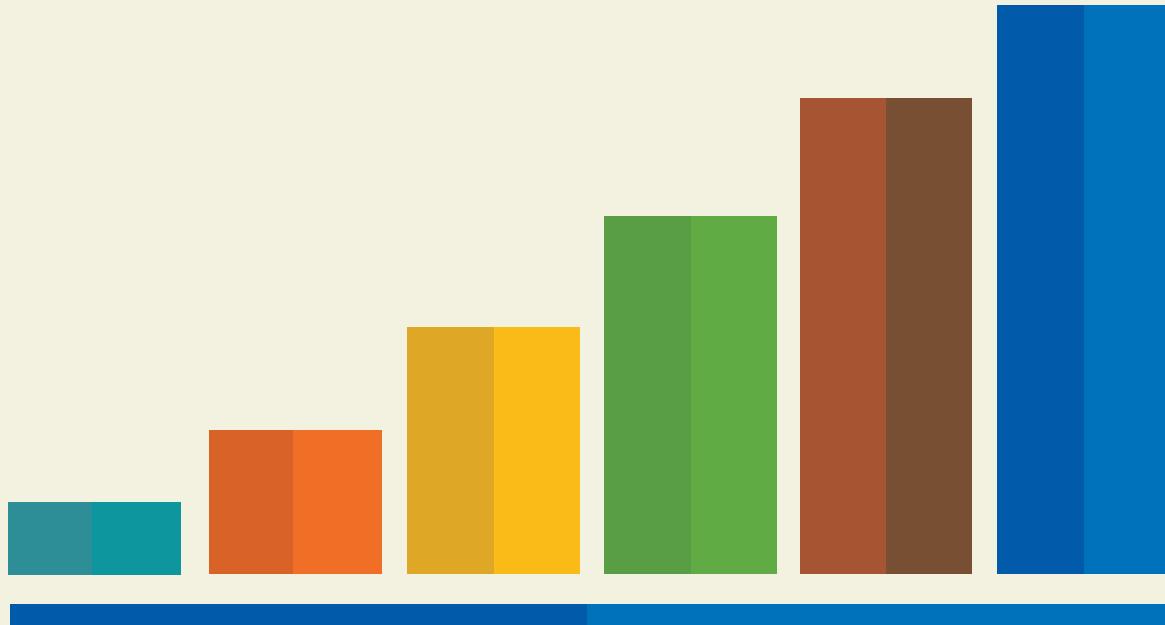
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- **Market Pulse:** Exclusive access to Market Pulse, the most preferred and enriched business publications of Bangladesh.
- **LBSL Research Report:** You can get access to thousands of Research Reports published by LankaBangla Capital Market Research Team. Here you can get Daily, Weekly, Monthly, Sector and Macroeconomic reports which provide expert insights and ideas on Bangladesh stock market and macroeconomic environment.
- **Money Market:** Investors can follow the money market and keep track of updated information by using LankaBangla Financial portal.
- **Economic Indicators:** Economic Indicators incorporate all the major indicators in one place which saves investors time and valuable effort.
- **Newsletter:** We provide day end market updates to you through our Newsletter.
- **Watch List:** To help investors successfully track down their preferred stock in the market, we provide this watch list option. It allows investors to keep real time track of their favorite list of chosen stocks. Any updates of the listed stock will send mail notification to the investor.
- **LBSL Client Login:** This is the latest addition of LankaBangla financial portal where clients can visit their investment account details and take decision.
- **Market Map:** This tool shows the composition top 150 stocks of a day's trade with their area owned by each stock. The parameters used for changing in the area composition of each stock depending on volume, turnover, and trades.
- **Market Cap:** Market cap provides visual composition of a company's assets classes within a single platform.
- **Real Time Market Watch:** Incorporate all the stocks with their current prices and change direction (up, down and unchanged).
- **Regulatory Updates:** All the latest updates released by BSEC and BB are available under Regulatory Updates section.
- **Corporate Events Calendar:** The Corporate Events Calendar will allow you to see past events and prepare yourself for the announced upcoming events. The events have been color coded on the calendar view so that different events have different colors to make it visually more differentiable. The event days are highlighted on the calendar view. When the cursor is taken on a particular highlighted day, a label will appear naming the occasion. The calendar is designed such that it categorizes the events and presents them in a user friendly format, so that they could be accessed anytime and anywhere.
- **Advanced Chart:** LankaBangla has the best html5 based technical chart on Portal, which incorporates all the basic and advanced indicators for technical analysis.
- **Market Depth:** Market depth shows the bid and ask price of each stock along with volume.
- **OMS Features:** Use our exclusive Order Management System for trading at the both exchanges from a single terminal. You will get access to a thick client application with advance analytical tools and content. Also browser based thin client web interface application is there. By using our DirectFN Touch and DirectFN Mobile you can trade from iPad, iPhone, Windows Mobile & Android.

LBSL Beginner



Equity is an important asset class to participate in the underlying growth story of the country, industry and company. But investment in equity requires in depth knowledge and analysis about different variables which an investor finds difficult to process.

Despite being a beginner with a small amount to invest, one will still be able to benefit from clear and simple information tools for the understanding, demonstrations to help when get started and research re-written in easier language. LBSL will hold regular seminars and in house knowledge sessions for the beginners.



Why invest in stocks?

- Proud ownership
- Higher return than other type of investments
- Return is directly connected to the growth of the economy as well as growth of the company whose share is purchased
- Investing in stock works as a better inflation hedge
- Stocks provide better liquidity
- Capital gain is tax free & tax rebate facility for stock investment

Other value added Services

- **Analyst Forum:** An online community where investors can ask questions to our analysts regarding the business, finance, capital market and economy.
- **Help me learn:** This section is intended to enrich stock market understanding which contains large array of questions and answers on capital market. In other words it can be described as pros and cons of capital market facts.
- **Pick of the week:** This section of LankaBangla financial portal provides resources for self-development of individual. It compiled different types of self-development advices, career tips and business tips for investors.
- **Show me the science:** Incorporates tutorials on fundamental and technical analysis with demonstration.
- **Watch and Learn:** This is another section for beginners where they can learn how to use LankaBangla financial portal for analyzing data.
- **Recommended Reading:** List of world's best financial books are summarized in this section for investors.
- **IPO Reminder:** LankaBangla Financial Portal provides you email remainder when a IPO subscription starts.
- **IPO Analysis Report by LBSL Research Team:** Capital Market Research Team publishes research reports on IPO stocks which are available on LankaBangla Financial Portal.
- **Stock Screener:** Save your time while screening out preferred stocks using the stock screener feature of LankaBangla financial portal. You can shortlist stocks with multiple criteria by this tool.
- **Watch List:** To help investors successfully track down their preferred stock in the market, we provide this watch list option. This allows investors to keep real time track of their favorite list of chosen stocks. Any updates of the listed stock will send mail notification to the investor.
- **Corporate Events Calendar:** The Corporate Events Calendar will allow you to see past events and prepare yourself for the announced upcoming events. The events have been color coded on the calendar view so that different events have different colors to make it visually more differentiable.
- **OMS Features:** Use our exclusive Order Management System for trading at the both exchanges from a single terminal. You will get access to a thick client application with advance analytical tools and content. Also browser based thin client web interface application is there. By using our DirectFN Touch and DirecFN Mobile you can trade from iPad, iPhone, Windows Mobile & Android.

LBSL Halal



LBSL Halal has been designed to accommodate the value of your special circumstances. Many investors want to make the stock market investment sharia compliant and we will facilitate you a list of Sharia Compliant Companies where you can only invest.

Features

- It is only cash trading account. Margin loan is not available for LBSL Halal.
- Exclusive access to the Sharia stocks list selected based on extensive research.

Other Benefits

- **Sharia Based Companies:** Highlight and detail market information of the Sharia stocks.
- **Market Depth:** Market depth shows the bid and ask price of each Sharia stock along with volume.
- **Email Alert:** You will get instant email notification for the Sharia stocks you pick.
- **LBSL Research Report:** Get access to Reports on Sharia Companies published by LankaBangla Capital Market Research Team. Here you can get Daily, Weekly, Monthly, Sector and Macroeconomic reports which provide expert insights and ideas on Bangladesh Stock market and Macroeconomic environment.
- **OMS Features:** Use our exclusive Order Management System for trading at the both exchanges from a single terminal. You will get access to a thick client application with advance analytical tools and content. Also browser based thin client web interface application is there. By using our DirectFN Touch and DirecFN Mobile you can trade from iPad, iPhone, Windows Mobile & Android.

Opening an Account With Us...

For all local Investors

Eligibility

- Any citizen of Bangladesh.
- Age must be above eighteen.

Document Requirement

For Individual Trading Account

- Account Opening Form and Signature Card duly filled up.
- Photocopy of valid passport or national ID card.
- Two copies passport size photograph of account holder.
- One copy passport size photograph of authorized person (if any).
- Two copies passport size photograph of nominee.
- Photocopy of valid passport or national ID card of nominee.

For Institutional Trading Account

- Board Resolution.
- Memorandum and Articles of Association.
- Specimen signature of account operators.
- Letter of Authorization.
- A valid photo ID of the Managing Director.
- Valid photo ID of Account Operator(s).

Opening an NITA With Us...

For Non Resident Investment Taka Account

Eligibility

- Non-resident individuals (Foreigners and NRBS).
- Foreign institutions.
- Institutions located abroad which are owned by NRBS.

Document Requirement

For Institutional Trading Account

- Company NITA A/C number with custodial bank or A/C statement.
- Board Resolution.
- Memorandum and Articles of Association.
- Specimen signature of account operators.
- Letter of Authorization.
- A valid photo ID of the Managing Director.
- Valid photo ID of Account Operator(s).

For Individual Trading Account

- Account Opening Form and Signature Card duly filled up.
- Individual NITA A/C Number with custodial bank or A/C statement.
- Photocopy of valid passport or national ID card.
- Two copies passport size photograph of account holder.
- One copy passport size photograph of authorized person (if any).



The ultimate buffet has started!

Visit <http://lankabd.com>



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You May Reach Us At...



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From overseas, call 09611016325