



INVESTOR PROTECTION SERIES

INVESTOR FUNDS

A Dedicated City Bank Account.

Confidence Built on Compliance.

A practical guide to investor banking, market settlement and electronic share records.

CITY BANK

DSE / CSE

CDBL

Investor money. Clearly defined controls.

A purpose-built operating framework connecting banking, exchange settlement and electronic securities records.

THE OPERATING MODEL

PBSL identifies a designated Consolidated Customers' Account (CCA/CCBA) maintained with City Bank PLC for investor receipts, trade-related cash movements and approved transfers. The framework is intended to distinguish investor money from the broker's operating funds.

FOUR LAYERS OF INVESTOR PROTECTION

01

INVESTOR BANKING

Designated banking framework for traceable deposits and authorized disbursements.

02

REGULATED USE OF FUNDS

Rules establish requirements for customer money and restrictions on unauthorized uses.

03

EXCHANGE SETTLEMENT

DSE/CSE arrangements support exchange trading and related cash settlement.

04

ELECTRONIC SHARE RECORDS

CDBL supports book-entry securities delivery and BO-account holdings.

Two linked paths. Distinct responsibilities.

Banking arrangements handle investor cash; market and depository infrastructure handle trading and share records.

CASH TRACK

Where investor money moves

- 1 Investor deposits funds
- 2 City Bank CCA / CCBA
- 3 Trade-related cash settlement
- 4 Eligible available cash balance

SECURITIES TRACK

Where electronic shares are recorded

- 1 Buy / sell order executed
- 2 CDBL book-entry transfer
- 3 Investor BO holdings updated
- 4 Electronic account reconciliation

WHO DOES WHAT?



PBSL

Brokerage access
and order processing



CITY BANK

Investor banking &
funds movement



DSE / CSE

Exchange trading &
settlement environment



CDBL

Book-entry shares &
BO-account records

03 / THE INVESTOR JOURNEY

From deposit to settlement

Five practical stages, showing where banking and share-settlement responsibilities separate.

01

FUND THE ACCOUNT

Investor funds are deposited through confirmed PBSL-approved City Bank channels.



02

SUBMIT AN ORDER

PBSL receives a buy or sell instruction through an approved channel.



03

EXECUTE THE TRADE

The order is matched on the applicable DSE or CSE venue.

04 / SETTLEMENT PATHS

04

CASH SETTLEMENT

City Bank CCA/CCBA: cash obligations and investor balances are processed.

04

SHARE SETTLEMENT

CDBL: electronic delivery and BO holding records are updated.

05

OPTIONAL WITHDRAWAL

PBSL processes requests for eligible, available balances through authorized City Bank channels, subject to clearance and cut-off times.

Actual execution, settlement and withdrawal timing remain subject to applicable procedures.

Compliance is the foundation.

Selected regulatory references presented in the source publication, with a clear distinction between current and historical rules.

2000

BROKER CONDUCT

Securities and Exchange Commission (Stock-Dealer, Stock-Broker and Authorized Representative) Rules, 2000.

Broker registration and conduct.

2020

INVESTOR FUNDS

Securities and Exchange Rules, 2020, Rule 6.

Consolidated customer-money accounts, receipts, payments and restrictions.

2020

TRADING RIGHTS

Trading Right Entitlement Certificate (TREC) Rules, 2020 and applicable exchange trading-right requirements.

Market access and trading-right framework.

2013

HISTORICAL REFERENCE

Dhaka Stock Exchange TREC Regulations, 2013.

Superseded / repealed framework, cited only for historical context.

REGULATORY NOTE • These descriptions reflect the source report; confirm current legal wording and applicability before publication.

What every investor should know

Five transaction actions and four simple checks that support transparency and recordkeeping.

01

Fund the designated account

Confirm the City Bank CCA/CCBA and approved payment channel before depositing.

02

Submit a trading instruction

Use approved PBSL order channels and retain trade instructions.

03

Execute the market trade

Trades follow execution and matching requirements of the applicable exchange.

04

Settle cash and securities

Banking channels address cash obligations; CDBL records electronic share delivery.

05

Request an optional withdrawal

Availability, clearance, authorizations and banking cut-offs apply.

INVESTOR CHECKLIST



VERIFY BANK DETAILS

Confirm account instructions directly with PBSL.



KEEP PAYMENT & TRADE PROOF

Retain receipts and trade confirmations.



RECONCILE BO HOLDINGS

Review holdings against completed trades.



REVIEW WITHDRAWAL TERMS

Check eligible funds and processing requirements.

Confidence through clarity

The original publication's investor-communication visual, supported by practical plain-language takeaways.



BANKING ARRANGEMENTS

Investor cash is described as moving through designated City Bank PLC channels.

MARKET INFRASTRUCTURE

DSE/CSE arrangements support exchange trading and trade-related settlement.

ELECTRONIC SECURITIES RECORDS

CDBL records electronic share delivery and BO-account holdings.

Source visual reproduced for continuity; absolute security claims in the graphic are not independently verified here.



INVESTOR ASSURANCE

CONFIDENCE BUILT ON RESPONSIBLE HANDLING.

DESIGNATED BANKING • RULES-BASED SETTLEMENT • ELECTRONIC SHARE RECORDS

Before depositing, independently confirm the current official investor-funding account with PBSL.

INFORMATIONAL PUBLICATION | OCTOBER 2026

FINAL ASSESSMENT

Taken together, PBSL's stated City Bank PLC banking relationship, investor-money rules, DSE/CSE infrastructure and CDBL share records describe a structured operational framework intended to support protection, transparency and accountability.