

Report On
An Overview of IPDC Finance Limited's Retail Collection System

By

Raiful Azam Resal

17304137

Major in Operations Management and Human Resource Management

An internship report submitted to the BRAC Business School (BBS) in partial fulfillment
of the requirements for the degree of
Bachelors of Business Administration (B.B.A)

BRAC Business School (BBS)

BRAC University
February, 2022

© 2022 BRAC University
All rights reserved.

Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing my 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:

Raful Azam Resal

Student ID:17304137

Supervisor's Full Name & Signature:

Mr. Hasan Maksud Chowdhury

Assistant Professor, BRAC Business School

BRAC University

Letter Of Transmittal

10, February, 2022

To,

Mr. Hasan Maksud Chowdhury

Assistant Professor, BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on " An Overview of IPDC Finance Limited's Retail Collection System".

Dear Sir,

A document titled "An Overview of IPDC Finance Limited's Retail Collection System" is included in this study. As a part of the BBA, this is essential. Thank you for allowing me the chance to participate in the BRAC Business School internship program under your guidance. For me, working under your direction was both a joy and a challenge. Working with IPDC Finance Limited's Gulshan Branch as a "Retail Collection Intern" was a rewarding experience. I sent my resume to the company's headquarters in Gulshan, Dhaka, for consideration and possible employment. I have tried my part to simplify the report into a concise and comprehensive summary that includes the essential information as well as my recommended next steps.

Finally, I would like to convey my heartiest gratitude for your assistance in preparing this report. Thank you once more for your assistance. I have worked hard to ensure that the final report contains all pertinent information and recommendations in the most concise, complete, and thorough manner possible.

Regards, _____

Raiful Azam Resal

BBA Program, BRAC Business School

ID: 17304137

Major in Operations Management and Human Resource Management

10, February, 2022

Non-Disclosure Agreement

This agreement is made and entered into by and between IPDC Finance Limited Finance Limited. and the undersigned student, Raiful Azam Resal, of BRAC University.

**This page is for Non-Disclosure Agreement between the Company and The Student

Raiful Azam Resal

BBA Program, BRAC Business School

ID: 17304137

Major in Operations Management and Human
Resource Management

10, February, 2022

Preceding authorities Sign, Seal and
Date

Preface

This report is the outcome an Internship Program of three months completed as a partial requirement for the BBA degree at BRAC Business School in BRAC University.

This document was compiled as part of an internship period at IPDC Finance Limited, 106 Gulshan Avenue, Dhaka - 1212. Mr. Hasan Maksud Chowdhury, Assistant Professor, BRAC Business School, in charge of the report.

On October 10, 2021, I joined IPDC Finance Limited. "An Overview of IPDC Finance Limited's Retail Collection System," the study is titled.

Keywords: IPDC Finance Limited; Financial institutions; Performance projects; Retail products; shareholders, Customer-Problems, Retail Collection Process

Acknowledgment

It gives me great pleasure to make a move to appreciate the direction, help, and effort of knowledgeable persons to whom we express our thanks; without them, I would not have been able to complete my report.

Thank my respected faculty member, Mr. Hasan Maksud Chowdhury of BRAC University in Bangladesh, for providing detailed advice and direction on this assignment. He has continuously provided us with essential suggestions for completing this assignment.

We should also include other names, such as the Internet, numerous publications, research papers, and BBA students from various institutions. It would be impossible to get some vital facts. They generously saved their time, took the trouble of recording detail, and supported us in completing our review. We also acknowledge their contribution and co-activity with much value.

Supervisor's Permit

This is to confirm that Raiful Azam Resal, ID No: 17304137, BBA Program, BRAC Business School, Major in Major in Operations Management and Human Resource Management, has completed the temporary position report on " An Overview of IPDC Finance Limited's Retail Collection System " as the fractional satisfaction of a Bachelors of Business Administration (BBA) degree from BRAC University.

This internship report has been arranged beneath my recommendation, and it is of genuine exertion completed effectively.

Workplace Supervisor Sign, Seal and Date



Table of Contents

Declaration.....	1
Letter Of Transmittal	2
Preface	4
Acknowledgment	5
List of Acronyms	10
1.0 Internship Outline	11
1.1 Information of the Student:	11
1.2 Information of Internship	11
1.2.1 Period and Company Info:	11
1.2.2 Internship Workplace Overseer’s Info:	11
1.2.3 Job Responsibilities:	11
1.3 Conclusions of Internship:	11
1.3.1 Contributions of the student to the firm	11
1.3.2 Experience.....	12
2.0 Chapter: Organization and Analysis	13
2.1 Company Introduction	13
2.2 Company Overview	13
2.3 Company summary	14
2.3.1 IPDC Finance statements	14
2.3.2 Corporate strategy	14
2.3.3 Division.....	15
2.4 IPDC Finance’s Key Elements.....	16
2.4.1 Retail financial services	16
2.4.2 SME financing	16
2.4.3 Corporate financial services.....	16
2.4.4 Employee empowerment.....	17
2.5 Financial performance and accounting implementations.....	19
2.5.1 Solvency position.....	19
2.5.2 The DuPont Analysis	20
2.6 Model Analysis of the Industry and Competition.....	21

2.6.1 Model of Porter’s Five Forces	21
2.6.2 SWOT Analysis	22
2.7 Summary and Conclusions	23
2.8 Recommendations and Implications	23
Chapter 03: An Overview of IPDC Finance Limited's Retail Collection System	23
3.1 Introduction.....	23
3.1.0.1 What is retail banking?	23
3.1.0.2 What Is the Distinction Between Commercial and Retail Banking?	24
3.1.0.3 What Are the Benefits of Retail Banking?.....	24
3.1.1 Background.....	24
3.1.2 Objectives	25
3.1.3 Significance.....	25
3.2 Methodology	25
3.3 Findings and Analysis.....	25
3.3.1 Current situation.....	25
3.3.2 How is retail banking in the distinction of Bangladesh?.....	26
3.3.3 Forms of Retail Business at IPDC Finance.....	26
3.3.3.1 Growth Strategy	26
3.3.3.2 Key Strengths.....	26
3.3.4 Retail assortment activity.....	26
3.3.4.1 Collecting Retail	26
3.3.4.2 Role of Relationship Manager	27
3.3.4.3 Unsuccessful Fund Transfer Activity	27
3.3.4.4 Postdated Management	27
3.3.4.5 Standing Instruction (SI).....	27
3.3.4.6 Direct Debit Instruction (DDI).....	27
3.3.4.7 Cheque Deposit.....	28
3.3.4.8 Flow of Retail Collection.....	28
3.3.4.9 Questionnaire Analysis	29
3.3.3 Employee and Customer Judgement.....	31
3.4 Summary & Conclusions	33
3.5 Recommendation	33

4.0 Index	34
4.1 Appendix.....	34
4.2 Bibliography	34

List of Acronyms

B.B.A:	Bachelors of Business Administration
IPDC Finance Limited:	Industrial Promotion Development Company
NBFI:	Non-Bank Financial Institution
PDC:	Post-Dated Cheque
CBS:	Core Banking Software
DDI:	Direct Debit Instruction
SI:	Standing Instruction
SCB:	Standard Chartered Bank
EMI:	Equal Monthly Installment
RM:	Relationship Manager
AKFED:	Aga Khan Fund for Economic Development
BEFTN:	Bangladesh Electronic Fund Transfer Network
GTS:	Government Transaction System
EDMS:	Electronic Data Management System
CIB:	Credit Information Bureau
GM:	General Manager
PO:	Principal Officer
MD:	Managing Director
DMD:	Deputy Managing Director
DGM:	Deputy General Manager
AGM:	Assistant General Manager
JPO:	Joint Principal Officer
SO:	Senior Officer
ACR:	Annual Confidential Report
KYC:	Know Your Customer
BIBM:	Bangladesh Institute of Bank Management

1.0 Internship Outline

1.1 Information of the Student:

Name of the Internee: Raful Azam Resal

BRACU ID: 17304137

Degree Program: B.B.A (Bachelors of Business Administration)

Majors: Operations Management and Human Resource Management

1.2 Information of Internship

1.2.1 Period and Company Info:

Period: 12 Weeks (3 Months), From 11 October 2021 to 10 January 2022

Company Name: IPDC Finance Limited.

Department: Retail Collection

Address: 106 Gulshan Avenue, Dhaka, Bangladesh.

1.2.2 Internship Workplace Overseer's Info:

Name: Md. Imran Mahmud

Position: Assistant Manager, Collection, Retail Business

1.2.3 Job Responsibilities:

In IPDC Finance Limited, my main task is working as a retail collector. The employees of the retail collection team received a list of names, phone numbers, and loan details. The 1st and for most are a retail collection employee is to inform the loan defaulter that they might have dishonored a cheque or missed an EMI date. A retail collector used to push the loan defaulter to clear the dues. Otherwise, retail collectors use the essential tools by visiting the loan defaulter in person, showing the HR letter, sending the legal notice, and lastly, filing a case against the dishonored cheque. As a retail collection intern, my task was the same. My supervisor used to allocate me two hundred clients beginning of every month, and I was responsible for that client service employee for those two hundred clients.

In contrast, I started by informing the loan defaulter and observed the working environment. My supervisor's assistance also helped me give customer care service to clients.

1.3 Conclusions of Internship:

1.3.1 Contributions of the student to the firm

Providing service to the customer

I have worked with various customers from different divisions, I assure that each necessary legal and required paper was modified, gathered, and connected. Additionally, the conditions were adequately stuffed out. Also, an assisted customer would like to know about the EMI information. The retail collection is also a part of customer care which assures customers about their loan issues, the dues, and other necessary details.

Client communication

The main task was to keep connected with the clients, which led to a collection of dues of various clients. We need to call hundreds of customers and inform them about clearing their dues.

Account Settlements

Some customers come for early settlements, and others come to pay their expired accounts' dues. Our responsibility was collecting the information from the database and informing the customer about their loan. We confirm the size of the amount they have to pay to clear their loan.

Receive Client cheque

I had to serve clients by receiving the deposit cheque, issuing them in the checkbook, and giving the customer a recite. Customers often fail to keep the money in the bank account; when clients have the particular EMI size in the bank account, they give us a cheque, and we send it to the bank for collecting retail.

Place DDI and cheque.

Every customer has a particular EMI date when a cheque or electronic instruction is sent to the customer's bank to cut the EMI. But when a customer fails to give EMI, we contact with customer and ask them for a date that when they are capable of the payment, then after confirmation we used manually place DDI and cheque.

1.3.2 Experience

Gathering sensible expertise

Working in a corporate head office is a big opportunity for me. I used to come office on time, and after that, the 1st thing I learned was time management. Every day I used to meet with my supervisor, who explained to me the basic things and the work environment.

Observance of practices and methods

IPDC Finance Limited precisely attaches to Bangladesh Bank's laws. Ensuring that each job was permitted and regulated navigating was vital. These reports province needed to complete all of the procedures; the interpretation gap was remarkable. I need to make sure that everything is followed.

Stability

Numerous duties need to accomplish beneath the force. Every day my task used to be conjointly operating within client service and checking clearing divisions constantly. To try to do all of the functions continually. The laptop system handles Any loan assistance, cheque deposits, loan settlements, account variety, SMS clients, etc. The IPDC Finance restricted Server was perceptibly uneventful. As a result of this drawback, the clients face many impediments daily.

Professionalism

I was schooled geographic point prescript, timing, what to not say before of others, a way to trot out furious shoppers, geographic point of culture, and the way to boost my logic. Additionally, in IPDC Finance Limited I have learned to be more responsible by working as full-time employee.

Professionalism is defined as someone's conduct, demeanor, and approach in a professional or business setting. To display the key abilities and attributes of an expert, an individual does not need to operate in a certain field. Professionalism leads to job performance, a solid corporate identity, and a commitment to excellence and degree of perfection.

Facing problems

The 1st problem is getting to learn the thing then working accordingly. In my internship period I have faced many issues. For example, a client comes to me and I do not know how the fix that client's problem. So, I need to ask my senior to help me understand the issue. Then I learn the solution and gather experience by facing new issues and working with them.

2.0 Chapter: Organization and Analysis

2.1 Company Introduction

IPDC finance known as a non-bank financial institution (NBFIs). The borrowed money from the bank is subsequently invested in agribusiness, industry, and other possibilities that would yield a profit.

Aside from these critical activities, banks are also responsible for a variety of other tasks that help a growth of the economy. These include expanding diverse geographical regions around the country, bringing all of the country's voters within the economy through financial inclusion, and developing a proper economic system in remote regions.

Business in the banking sector of Bangladesh is the most discussed issue in this research. A description of the banking industry in Bangladesh and its role to the country's economic activity is presented. Following that, the report can go over IPDC Finance Limited, the chosen bank. An associate degree market study is carried out to comprehend the standing of IPDC Finance Limited within the banking sector of Bangladesh. Recommendations are offered as SWOT analysis and Porter's Five Forces. IPDC Finance Limited, on the other hand, has the potential to strengthen its operations over time.

Ever since creation, IPDC has figured prominently in the industrial landscape of developing countries. Neither any financial firm has had such a substantial impact on the nation's economic private sector investment. We have collaborated on a number of landmark initiatives which were one of their types in Bangladesh. There are more in this list, but we still include a handful from various areas to provide context for the audience.

Considering its immense contribution to the country's economic progress, Bangladesh's banking sector is experiencing a number of issues. Many of the worst are characterized by a lack of moral compass, needed effective leadership, inadequate directors, and poor management. In Bangladesh, known as an import-hungry country, needs to import equipment, components, and building materials to help the economy, notably the RMG industry, grow. As a result, banks assist in providing risk management, financing, and payment solutions to the present industry so that they can advance, prosper, and substantially contribute to the growth of the economy.

Aside from that, banking industry in enabling migrant workers' contributions. Bangladesh got less remittances between 2010 and 2017. Furthermore, the quantity of money sent through financial networks has decreased. However, due to foreign business growth, particularly in the Middle Eastern regions, remission increased in 2019. Because of the significance assigned to the agricultural production, the Bangladesh government has emphasized agriculture and its allied businesses by distributing appropriate credit at a low cost (Khuda, 2019).

2.2 Company Overview

IPDC Finance Limited began its journey as the country's first private financial organization in 1981. (IPDC Annual Report, 2020). They played a key role in establishing Bangladesh's first institutional venture capital firm (Islam, 2019). As a result, they aided companies like GMG, the very first private airline, and Ekushe TV in becoming pioneers in their respective fields. Originally known as the Industrial Promotion and Development Company of Bangladesh Limited, it has now changed its IPDC Finance Limited. The International Finance Corporation and the German Development Organization are two organizations that work together to help people in developing countries (IPDC Annual Report, 2020). In the year 2006, they became a publicly traded firm.

BRAC became the company's largest stakeholder after AKFED sold its stake to them. IPDC Finance grew its business by utilizing BRAC's extensive network (Islam, 2019). In 2016, they revamped the brand to focus on younger clientele and retail commerce. IPDC is one of the first non-bank financial institutions to use Temenos T24, a new Banking Services Software (CBS) that enables automated banking. IPDC Finance has been named a Super brand-Bangladesh Awarded 2018' for being one of the country's first Non-Bank Financial Institutions. They served 2,181 more customers than the previous year and opened nine new locations in 2018. They have not given up business structure in the name of growth.

2.3 Company summary

IPDC Finance Limited a Company of Bangladesh Bank determined, was founded by a prominent stockholder. These include the United Kingdom and Government of Bangladesh Bank. With over forty years of experience in the financial industry, IPDC Finance Limited generated a variety of walks of life for its most valuable customers. Since its inception, IPDC Finance has vowed to play a vital role in the development of Bangladesh Bank's economic environment. They are now considering Bangladesh Bank, one of the most rapidly rising financial institutions. However, their objective in the future is to travel on the outside of the economy. They may option to concentrate their efforts on making a difference in the lives of people from all walks of life spread around the country. This is something they hope to do through putting convenience in people's hands, assisting SMEs and female businesses, and so on. Insightful, knowledgeable counsel and solutions offered through an expert analysis of your finances and the factors that influence what you genuinely desire. Becoming a member of IPDC entails becoming a part of an exclusive network. Travelling to the outskirts of all major cities and offering low-interest mortgages IPDC Finance Limited intends to accomplish its purpose by specialized in underprivileged areas, women, and adolescents. In terms of service and products, most of their locations located around the country can give this. Factorization, women's entrepreneurship, SME, corporate, and retail are all included in the IPDC Finance limited complete.

Their branches in the top workplace in Gulshan. a number of their different parts square measure situated in Narayanganj, Motijheel, Gazipur, Bogra, Chittagong Comilla, Uttara, Dhanmondi, Jessore, Mymensingh, Sylhet.

2.3.1 IPDC Finance statements

The main backdrop of the banking sector's evolution, it is more important than ever to re-affirm IPDC Finance Limited's purpose, what it stands for, and what it strives to. As a result, their vision, purpose, and values aspire to elevate their behaviors and choices in order to transform the establishment and contribute to a dynamic world.

Similarly, IPDC Finance Limited's aim may be to inspire communities and consumers to reach their full potential and soar to new heights. This is one of their goals: to provide new financial solutions in a very efficient, transparent.

2.3.2 Corporate strategy

IPDC Finance Limited's main purpose is in order to set a unique position in the market. With IPDC, you will not only discover our banking partners right at your front with branch offices and partner locations around the country, but you will also have access to our internet persona at your fingertip. We guarantee a committed team of service employees that will astound you with exceptional customer service. A well-thought-out procedure that will allow you to witness your

company's progress as never before. As a result of being influenced by the industry's objectives, numerous strategic planning goals are established. Listed below are some of the most important control measures:

2.3.2.1 Affordable Home Equity Loan

Housing is a key disadvantage in a rapidly developing metropolis like Dhaka since the city cannot accommodate the growth in population. As a result, the supply-demand mismatch between housing suppliers and demand widens. As a result, the majority of monetary institutions' services target middle- and lower-income clients by offering low-interest mortgages. As a result, IPDC Finance Limited thinks that, as long as demand for low and middle-income house loans remains unfulfilled, they will target these customer segments by expanding beyond the megacities, improving in the coming years.

2.3.2.2 Promotion of Women Entrepreneurship

Women's educational attainment appears to be hitting new highs in recent years. The lady's phase is emerging as another engaging market where only a few individuals square measure now participating by combining it with increased gender parity.

2.3.2.3 Making New Entrepreneurs

By adhering to their unequivocal commitment of creating new entrepreneurs across Bangladesh Bank, IPDC Financing Limited wants to function engaging with relevant market participants and providing finance to future market leaders.

2.3.2.4 Client White Merchandise Finance

As per to data, the young leaders are taking part the long-term work. Client financial penetration is still less appearing to be significant market needs for client products. In this stage to which IPDC Finance Limited aspires to serve by offering financial solutions via various digital channels ("IPDC Finance restricted Annual Report 2020", 2020).

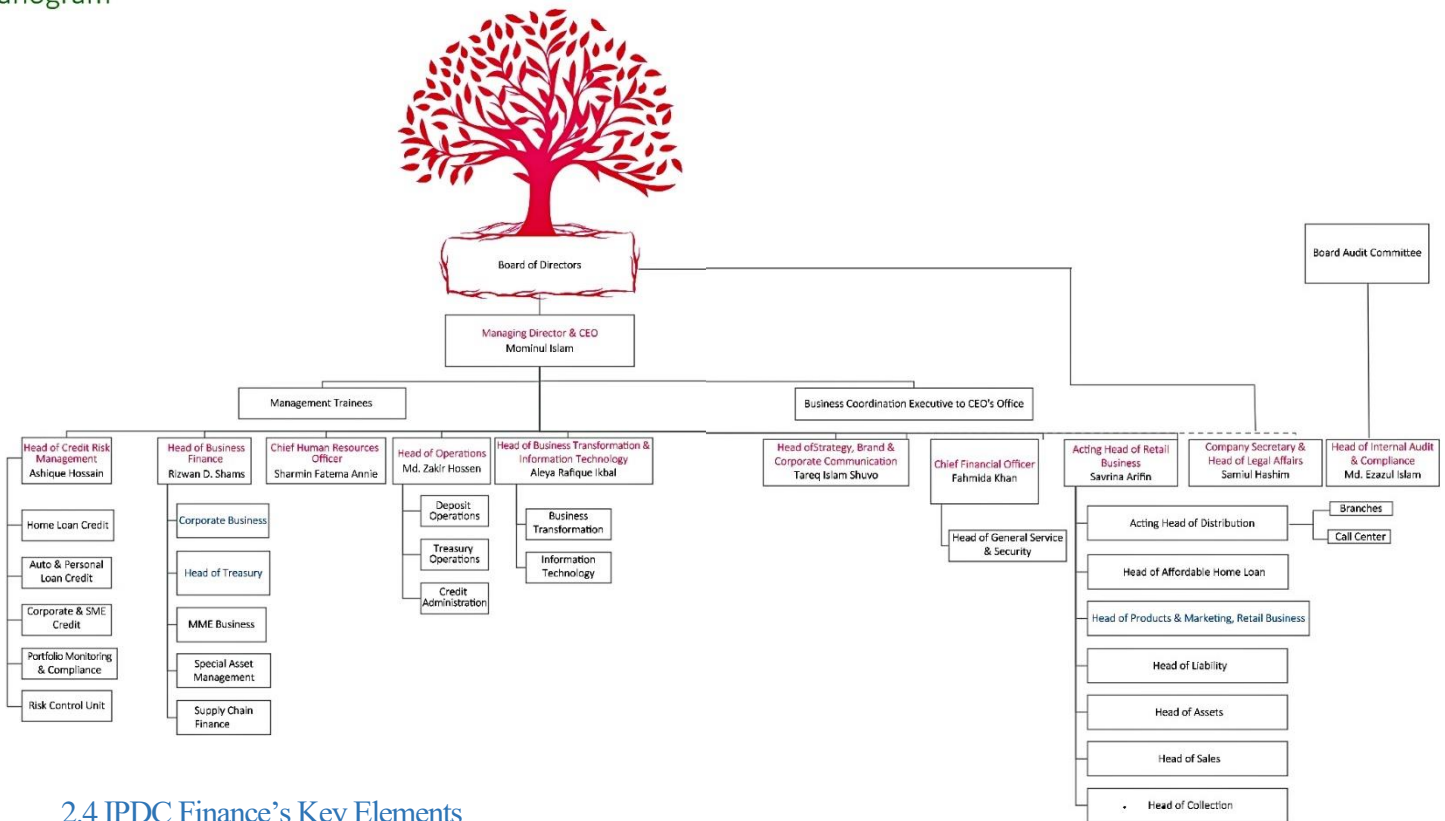
2.3.3 Division

IPDC Finance Limited Finance Limited has 17 sections. IPDC Finance Limited's major section is Retail Business. Procurement is the smallest department. The names of the departments are shown below. Department Names:

- CEO's Office & MT
- Retail Business
- Corporate Business
- Supply Chain Finance
- Medium Market Enterprise
- Special Asset Management
- Credit Risk Management
- Operations
- Brand & Corporate Communication

- Finance & Accounts
- Human Resources
- Information Technology & Business Transformation
- Internal Audit & Compliance
- Legal Affairs
- Treasury
- General Services & Security
- Procurement

Organogram



2.4 IPDC Finance's Key Elements

2.4.1 Retail financial services

IPDC Finance Limited providing efficient service to their customer. They have a different segment of loans for the customer. Also, they prioritize customer requirements. IPDC Finance always tries to come up with simple solutions. Below The following loans are:

- Affordable Home loan
- Home loan
- Auto loan
- Deposit system
- Personal loan
- IPDC EZ: Consumer White Goods
- Bhalo Basha Home loan

2.4.2 SME financing

IPDC Finance Limited promotes conceivable and dominant SME entrepreneurs by delivering low-cost outcomes as an economic associate. The following items are covered by this financing option: Long-term financing, Short-term financing, lease financing

2.4.3 Corporate financial services

Primarily focused on client demands, with specific attention of best representation, project delivery partner and ideas, and educated guidance. Programs under business financial institutions included: Team loan, Short -term financing, Share investment, Work order financing, Project-financing, Lease financing, Factoring.

2.4.4 Employee empowerment

The demand of the development of custom-made promotional materials that are suited to specific client segments. Projects include combating COVID-19 ("IPDC Finance restricted Year finish Offer," 2021). IPDC Finance Limited aims to connect with personnel through a variety of activities. Every year, they provide birthday presents to any or all of the employees. In addition, every Associate in Nursing worker begins working, they provide new joiners with a present. IPDC Finance provide many activities to its employees to make a suitable working environment.

The IPDC is proud to be one of the most female-friendly organizations. The management committee now comprises four female members out of the eleven total members, a substantial increase over the previous six years when there was just one female member of the management team. There are 121 female workers out of 582 permanent employees, accounting for 20.8 percent of the total permanent workforce. IPDC is one of the few organizations in India that offers a variety of perks and amenities to women, such as equal employment opportunity, flexible working hours, maternity assistance, male employee conduct guidelines, medical facilities, and many more. IPDC also cooperated with Her Story "Amio," which is part of the global 16 Days of Activism Against Gender-Based Violence campaign, to enable women employees to voice their stories.

Bangladesh's banking industry has made major contributions to the country's economic development during the previous three decades, despite the country's status as a developing nation. This has aided in the commercialization of the agricultural sector, allowing for the ongoing migration of resources from rural to urban regions. It has also been suggested that securities and futures fraudsters are probably connected to deceptive financial services and monetary actions such as bankrupting small investors and gaining control of publicly traded companies. While dealing with the effects of the coronavirus, IPDC is passionate about delivering the banking services you've gotten to realize and trust. We are concentrating our efforts on our first priority: taking care of our workers, customers, and the communities we serve. We continue to constantly follow the COVID-19 situation in order to make informed decisions. We wish you and your dear one's safety and financial stability throughout these trying times.

Aside from that, the price per unit appears to have been decreased to three, with the anticipation of a considerable gap arising between supply and demand for loanable money. This chasm may cause banks to downplay economic circumstances while maintaining pressure on the Fed to raise interest rates.

Table 2: IPDC Finance Limited- Wealth management response to major obstacle	Response from the company
Funding is expensive.	<ul style="list-style-type: none"> • Diversify funding sources • Concentrate on small ticket size deposits • Launch new items
Geographical coverage is limited.	<ul style="list-style-type: none"> • Increase the number of branches; • Use strategic alliances to leverage the distribution channel; • Look for new means of distribution; • Introduce application-based services.
The Perception of a brand	<ul style="list-style-type: none"> • Increase brand awareness. • Make use of low-cost yet high-reach promotional outlets.
Fund corresponding in a complex and fragmented market	<ul style="list-style-type: none"> • Set the firm apart from its competition by providing distinctive and inventive customer service. • Include non-price variables that are more enticing to customers.
Spread is narrow.	<ul style="list-style-type: none"> • Raising lengthy wealth; • Allowed to issue securities;
Funding is expensive.	<ul style="list-style-type: none"> • Accept the operating method; • Monitor categorized loans; and • Concentrate on retail portfolios, which tend to offer high-margin items.

A number of significant difficulties, in addition to the company's reaction, are emphasized in the context of IPDC Finance Limited.

2.5 Financial performance and accounting implementations

2.5.1 Solvency position

Operating Expenses

BDT mn

Particulars	2016	2017	2018	2019	2020	Growth YoY
Salary and benefits	149	296	396	566	693	22.3%
Rent and utilities	22	33	43	24	26	5.4%
Depreciation	22	31	41	85	116	37.6%
Other operating expense	147	213	271	306	316	3.1%
Operating Expense	340	573	752	981	1,150	17.2%

BDT mn

Particulars	Industry Jun'19	Industry Jun'20	IPDC Jun'19	IPDC Jun'20	IPDC's Share Jun'19	IPDC's Share Jun'20	Industry Growth	IPDC Growth
Earning Assets	688,930	696,140	52,297	54,707	7.6%	7.9%	1.0%	4.6%
Deposits	457,000	440,680	46,361	48,226	10.1%	10.9%	-3.6%	4.0%
Classified Loans	73,200	89,060	757	814	1.0%	0.9%	21.7%	7.6%
Classified Loan Ratio	11.00%	13.29%	1.64%	1.59%	-	-	2.29%	-0.05%
Return on Asset	0.08%	0.36%	1.22%	0.95%	-	-	0.3%	-0.3%
Return on Equity	0.65%	3.30%	16.71%	11.15%	-	-	2.6%	-5.6%
Capital Adequacy Ratio	16.80%	16.40%	14.65%	17.40%	-	-	-0.40%	2.75%

Income

BDT mn

Particulars	2016	2017	2018	2019	2020	Growth YoY
Net interest income	638	1,073	1,698	1,943	2,017	3.8%
Investment income	47	65	63	115	639	454.6%
Commission, exchange and brokerage	36	82	89	78	108	38.5%
Other operating income	120	25	24	30	66	122.3%
Total Revenue	841	1,246	1,875	2,166	2,830	30.7%

Provision for Loans, Advance and Investments

BDT mn

Particulars	2016	2017	2018	2019	2020	Growth YoY	% of Total
General provision for loans	88	140	103	118	496	319.1%	102.8%
Specific provision for loans	(58)	19	161	34	(13)	-139.7%	-2.8%
Provision for investments	4	1	(1)	10	0	-99.8%	0.0%
Other provisions	-	-	-	29	-	-100.0%	0.0%
Provision for Loans, Investments, and others	34	159	262	191	483	153.1%	100.0%

Balance Sheet Summary

Particulars	BDT mn						
	2016	2017	2018	2019	2020	Growth YoY	% of total
Assets							
Cash and cash equivalent	1,859	3,280	3,759	9,777	14,674	50.1%	19.3%
Investment	566	663	869	1,571	5,144	227.4%	6.8%
Loans, advances and leases	19,481	34,467	44,325	50,726	53,610	5.7%	70.6%
Fixed Assets	234	267	545	788	777	-1.4%	1.0%
Others	438	612	1,013	1,541	1,766	14.6%	2.3%
Total Asset	22,577	39,289	50,511	64,402	75,969	18.0%	100.0%
Liabilities							
Borrowing	1,141	4,214	5,917	7,038	10,946	55.5%	14.4%
Deposit	17,179	29,747	37,066	46,361	52,456	13.1%	69.0%
Other Liabilities	1,481	2,217	3,776	5,427	6,503	19.8%	8.6%
Equity	2,775	3,111	3,752	5,576	6,063	8.7%	8.0%
Total liabilities and shareholders' equity	22,577	39,289	50,511	64,402	75,969	18.0%	100.0%

IPDC Finance Limited's profitability ratio was constantly fairly low.

2.5.2 The DuPont Analysis

Du-Pont Summary

Particulars	Description	BDT mn				
		2016	2017	2018	2019	2020
Net Interest Income	% of Avg Assets	4.1%	3.5%	3.8%	3.4%	2.9%
Non-Interest Income	% of Avg Assets	1.3%	0.6%	0.4%	0.4%	1.2%
Operating Income	% of Avg Assets	5.5%	4.0%	4.2%	3.8%	4.0%
Operating Expenses	% of Avg Assets	2.2%	1.9%	1.7%	1.7%	1.6%
Cost/Income	% of Operating Income	40.4%	46.0%	40.1%	45.3%	40.6%
Operating Profit	% of Avg Assets	3.3%	2.2%	2.5%	2.1%	2.4%
Provisions	% of Avg Assets	0.2%	0.5%	0.6%	0.3%	0.7%
Profit before Tax	% of Avg Assets	3.0%	1.7%	1.9%	1.7%	1.7%
Tax Rate	% of PBT	35.2%	34.7%	47.7%	43.4%	41.3%
Return on Assets	Return on Avg. Assets	2.0%	1.1%	1.0%	1.0%	1.0%
Return on Equity	Return on Avg. Equity	11.5%	11.4%	13.1%	12.1%	12.1%
Assets/Equity	Avg. Assets/Avg. Equity	5.9	10.5	13.1	12.3	12.1

Table 1: DuPont Summary

The DuPont ratio, established by the DuPont Corporate entity, serves as a paradigm for evaluating the critical performance of Return on Equity.

2.6 Model Analysis of the Industry and Competition

2.6.1 Model of Porter's Five Forces

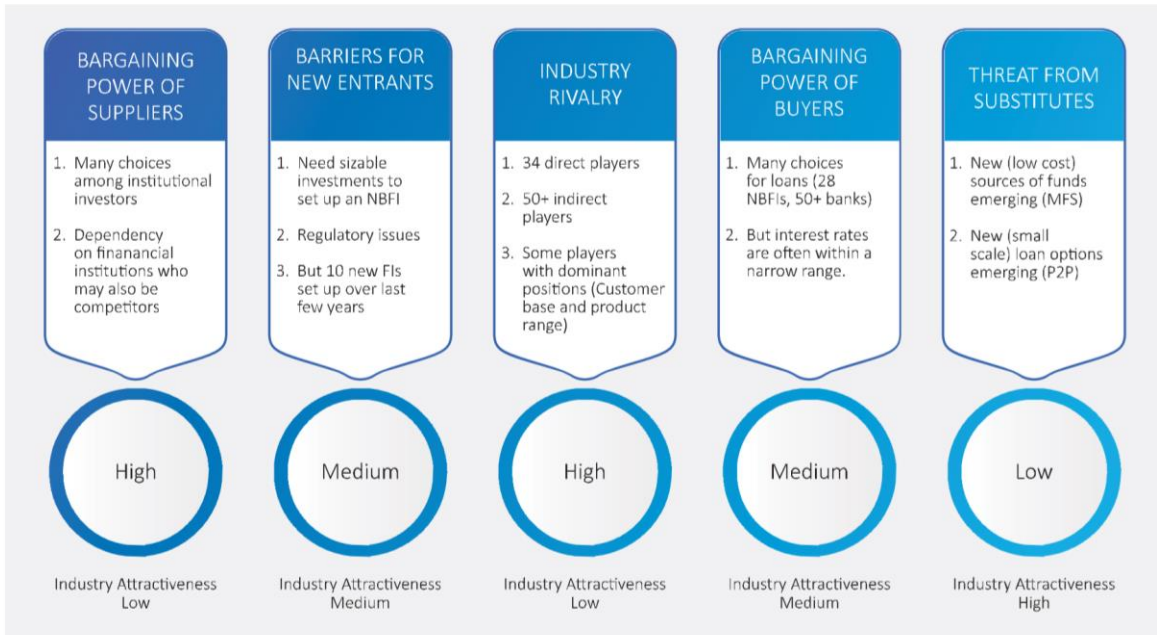


Figure 1: Porter's Five Forces Model

There appear to be market potential in middle class, female, and young client categories ("IPDC FINANCE LIMITED Annual Report 2020", 2020)

Five elements influence a company's strength, including the number of rivals in an industry and their capacity to undercut a company's products and services. The ease with which suppliers can raise the price of their goods or services also affects their bargaining strength. The less time and money it takes for a new rival to join a market, the less likely incumbent firms are to be weakened. One of the five factors is the capacity of customers to drive down prices or their degree of power. It is influenced by the number of buyers or customers a firm has, the importance of each client, and how much it would cost a company to recruit new consumers.

2.6.2 SWOT Analysis

		STRENGTH	WEAKNESS	
		SWOT ANALYSIS		<ol style="list-style-type: none"> 1. Unique Shareholding structure 2. Relationship with corporate houses 3. Risk management framework
THREATS	OPPORTUNITIES	<ol style="list-style-type: none"> 1. Regulatory advantage in retail lending 2. Emergence of middle income class 3. Growing women entrepreneurs 4. Collaboration with BRAC 5. Growing services sector 6. Young people coming into workforce 7. Increasing mobile and internet penetration 	<ol style="list-style-type: none"> 1. Leverage corporate relationship for retail lending and supply chain finance 2. Launched women focused products and services 3. Use shareholder strengths for low cost multisource funds 	<ol style="list-style-type: none"> 6. Build HR and IT capacity for retail and supply chain finance 7. Build strategic alliance with stakeholders for incubation of sales and distribution points 8. Build brand in retail segment
	<ol style="list-style-type: none"> 1. Competition from banks in corporate lending 2. Regulatory restriction on low cost deposit 3. Portfolio infection 4. Limited product 	<ol style="list-style-type: none"> 4. Customize risk management framework for retail and factoring finance 5. Bring in IT enabled products and services 	<ol style="list-style-type: none"> 9. Build strong collection management system for retail lending 10. Optimize ticket size of SME finance 	
Strategic Response				

A SWOT analysis may serve to highlight all of the aspects that have the potential to influence a performance and decision and competitive development. Potential issues and possibilities will also be acknowledged and highlighted. It also aids in the development of an awareness of numerous consumer interactions and the influence they have on brand awareness. A SWOT analysis looks at both internal and external issues, or what's going on within and outside of your firm. It can reveal aspects of your business that are holding you back or that your rivals may target if you do not defend yourself. The best course of action to take in response will become obvious once you've identified, documented, and evaluated as many variables as possible.

2.7 Summary and Conclusions

As a result, the corporate banking institutions have unquestionably made significant contributions to the country's economic progress. However, their assistance may have been more important and apparent if the banking sector's multiple issues had been adequately addressed. Lack of compliance, bad governance, and inappropriate management are examples of these. All of this eventually leads to numerous frauds (Khuda, 2019).

2.8 Recommendations and Implications

Improving Financial Status: IPDC Finance is one of the leading financial companies nowadays. I have seen that most employees are professional, and they deal with their customers very well. Every department of IPDC Finance is well profound, and the financial institution is improving day by day. In the upcoming days, IPDC finance will strengthen its financial status more than ever.

Paperwork and Form Completion Supervisors: People frequently attracted paperwork memoranda convenience at the support center and in massive amounts.

Furthermore, management and documentation will require much.

Increasing openness, management, governance, and productivity in the financial system prevents frauds like money laundering. Furthermore, money lost due to NPLs might be readily recovered and repurposed for constructive development (Khuda, 2019)

Chapter 03: An Overview of IPDC Finance Limited's Retail Collection System

3.1 Introduction

A money institution's accumulation mechanism plays an important function in maintaining the budget flow. Due to the business name dependent on the methodology in certain situations, this strategy should be slick and cost-effective. In certain ways, Non-Bank Financial Institutions' collection methods differ from those of commercial banks. As a result, they lack regulatory clearance. NON-BANK FINANCIAL Institutions must open an account with traditional industrial banks, which frequently overdraft. Most EMI area components are received using backdated payments, direct debit directions, SCB standby guidance, and incidence bank transfers. The explanation for this wide number is that corporate wants to keep track of the movement. It instructs the corporation on when and how to repay the debts.

3.1.0.1 What is retail banking?

Retail banking, also known as personal banking, refers to the provision of financial services to individuals rather than businesses. Individual customers can use retail banking to safely manage their money, obtain credit, and deposit funds. The banking industry is regarded as a country's lifeline, playing an important role in beginning and maintaining economic progress, particularly in emerging nations such as Bangladesh. Banking in Bangladesh has been around for a long time, and the industry has seen several beneficial characteristics like as capital sufficiency, asset quality, and company growth. Although the sector has reached new heights in the meantime, there is still more work to be done to make it a viable industry. Retail banking appears to be one of the primary performance indicators in the future, based on local and global banking trends. The provision of banking services to non-institutional clients such as businesses, corporations, and financial organizations is known as retail banking or customer financial services. True, massive classified loans, delayed digitization, fewer commercial banking options, limited access to online banking, and a consolidation of banking prohibitions characterize Bangladeshi banking. Due to the limited coverage of various financial goods, our banks would struggle to survive in the face of the expanding trend of internet penetration and young people's affection for technology. Customers

now have digital access and ease thanks to a complete overhaul of the banking system. As a result, it's crucial for business. As a result, it is vital for Bangladeshi commercial banks to seize retail banking opportunities. The rise of consumer loan activities will be influenced by the increasing bank network and increased usage of digital technology. The deployment of technology-driven solutions, the modernization of banking software, and the use of content in digital channels are the primary problems for making banking more productive and diverse. Mobile banking via apps, cashless transactions, and safe online transactions have all become essentials rather than niceties. Maintaining and attracting new clients, launching innovative products, and providing consistent customer-centric services while meeting regulatory criteria has become tough for banks. It's hard to deliver excellent customer service without automating key business processes. A retail banker should be able to work with almost anyone. Banks should incorporate everyone into the banking ecosystem through financial inclusion, school banking, and a '10 Tk. Account' for root level producers in order to achieve financial inclusion.

3.1.0.2 What Is the Distinction Between Commercial and Retail Banking?

Individuals can use retail banking to make deposits, gain access to funds, and borrow money. Corporate banking is another term for commercial banking, which provides financial services to corporations, governments, and other entities. While retail banking serves consumers for personal purposes, commercial banking serves organizations for institutional and corporate needs.

3.1.0.3 What Are the Benefits of Retail Banking?

Consumer banking is intended to help people manage their money by offering financial services, credit, and financial advice. A financial institution provides a variety of products to the public at large, such as banking accounts, mortgages, credit cards, foreign currency and remittance services, and automobile loans.

3.1.1 Background

3.1.1.1 Databases brought to light: computerized information networks and the emergence of consumer credit in retail banking

Knowledge was embodied in the traditional retail bank market by the local manager and his/her branch staff. Such embodied knowledge has been devalued in the last decade or so. The most significant advancement in this regard has been the use of credit-scoring systems. (Leyshon & Thrift, 1999) But the research is not up to date.

3.1.1.2 Customer profitability in personal retail banking is influenced by non-financial factors.

The greater a customer's share of their banking activity, the more valuable that customer is to the bank. The underlying idea is that clients are property that can be treated as such. A little over 1,100 individual retail clients of a New Zealand financial company were conducted a poll, and their participation to costs and revenues was calculated over a currently recognized.

3.1.1.3 Insights from retail banking on contingencies and features of service recovery system design

The theory-building study expands on Smith et al's design features (2009). There are 19 sub-dimensions in all that give a finer-grained perspective of the SRS at the operational level. This specificity makes it easier to identify two sets of SRS design features (S-type and C-type) that match to the SR approach. (Ponsignon, F., Smart, P.A. and Vinelli, 2016)

3.1.1.4 Alternative Methods for Estimating Loss-Given-Default in Retail Banking

The calculation of potential losses while extending a loan to a borrower is the cornerstone of retail banking risk management. Three criteria determine the projected losses. The first is the default probability (PD), the second is the exposure at default (EAD), and the third is the so-called loss given default (LGD) (LGD). (Masyutin A. ,2014)

3.1.2 Objectives

- Analyzing and Evaluating Retail Banking Activity
- Discovering consumer demand and satisfaction levels among IPDC Finance Limited customers and employees using questionnaires
- Identifying Industry Benchmarks and Future Retail Collection Possibilities
- Suggestions for IPDC Finance Limited's development.

3.1.3 Significance

IPDC Finance Limited has grown to become Bangladesh's most prominent Non-Bank Financial Institution by offering affordable home loans, personal loans, auto loans. I acknowledge that we could overpower it to evolve endeavors by concentrating on underserved places, women, and youth. This breakdown will enable to desire to accomplish the task of encouraging residents. Consumers to increase unbound to live their lives to their unlimited possibility. IPDC Finance Limited supplies.

3.2 Methodology

Primary Data: Collecting statements from head office. discussing with management, and evaluating opinions of the benefited customers and employees

Secondary Data: Organize data, look after the official statement, study previous projects, and observe various information.

Sampling Method: Accumulate data by taking the survey with customers and employees. In assembly, I researched the data in Microsoft excel and evaluated much information by discussing and noting critical points from the beneficiary.

Interview: I interviewed the concerned department and my supervisor about the primary outcomes and talked with the customer to address some key areas.

3.3 Findings and Analysis

3.3.1 Current situation

Because of its global presence and capability, Commonplace chartered was a pioneer in the People's Republic of Bangladesh in this type of banking. Square measure town, BRAC, Eastern, Bank Asia, Dutch-Bangla, Prime, Dhaka, United industrial, and IFIC are banks with exciting client banking divisions. Non-banks, such as IPDC Finance, IDLC Finance, Delta-Brac Housing, and Lanka Bangla Finance, perform well in home and auto loans.

Banks in Bangladesh are still stuck in the past, with little to no interest in bringing the period and middle-class population into the banking industry. In comparison to Bangladesh's population and economic process, retail banking is underserved. Retail banking is expected to be the most important growth driver for the country's banking sector, as lenders' reliance on corporate banking is waning due to rising non-performing loans.

According to data from the People's Republic of Bangladesh Bank, retail banking in Bangladesh is gradually but steadily increasing. A thriving retail banking sector can be supported by a digital

revolution, a steady economic process, increased purchasing power, and a large young population. According to bankers, retail banking has significantly lower NPLs than corporate banking.

3.3.2 How is retail banking in the distinction of Bangladesh?

Retail banking, also known as customer financial services, is the provision of services by a bank to the general public rather than corporations, firms, or other banks. The individual client is the primary focus of retail banking, and services offered include savings and checking accounts, mortgages, personal loans, debit/credit cards, and savings certificates. Western countries embraced this type of banking in the 1980s, but in the People's Republic of Bangladesh, people are still warming to the idea.

3.3.3 Forms of Retail Business at IPDC Finance

IPDC Retail Business targets to produce money services of people. Alongside normally far-famed money merchandise like deposit schemes, Home loans, Auto Loans, and private loan facilities, IPDC retail additionally has made-to-order loan facilities like cheap loans for middle financial gain phase outside metros, client white merchandise finance for fast access to little loans for looking and doctor's loan targeted towards doctors.

3.3.3.1 Growth Strategy

The retail loan strategy serves the supply chain of different customers from the most fundamental to the far more refined money service wants and maintains excellence of consumer expertise and expense service offerings.

3.3.3.2 Key Strengths

- Market loan computation
- Exceptional customer facility
- Ongoing existence in the national capital and Chittagong's vital major cities.
- Diverse client source network.
- Fast and versatile intrapreneurship approach to pioneer service delivery and improve method with efficiency

3.3.4 Retail assortment activity

3.3.4.1 Collecting Retail

IPDC Finance Limited has an overdraft account with a conventional chartered bank, according to one of the company's executives. IPDC Finance Limited desires the freedom of utilizing or withdrawing more cash than they require in their production up to the allowed amount for the order of payment facility. SCB charges a high interest rate, which the government has stated cannot be publicized. Straight2Bank is another service that IPDC Finance Limited use. This service might have been a system where customers can engage with one another directly over the internet. It gives the customer the ability to access his or her account from any location on the earth via the internet. SCB believes that by using secret writing, they can maintain the maximum level of security for this technology. Loan EMIs and DPS premiums are collected using direct debit instructions (DDI). This is frequently done via the Electronic Fund Transfer system of the People's Republic of Bangladesh. If a customer fails to make an installment or fails to deposit any checks, DDI, or SI, the client will deposit the installment amount (cash) into the account of IPDC Finance Limited in those banks.

3.3.4.2 Role of Relationship Manager

The relationship manager (RM) is in charge of dealing with clients. As a result, they discuss the dealing manner with consumers in order to correct it. One senior government of the gathering concise description that IPDC Finance Limited is safer than other ways of transaction.

3.3.4.3 Unsuccessful Fund Transfer Activity

A cheque that has been returned three times does not imply that they are three months behind on their payments. The account did not have adequate balance when the cheque was placed; nonetheless, the recipient made extra EMI payments on schedule. The modalities of collection and the methods by which they are processed by the collection department.

3.3.4.4 Postdated Management

Postdated checks are used to collect the majority of IPDC Finance Limited Finance's loans. Managers confirm the date, and the cheque is placed based on a conversation with the customer. Many customers prefer it because of its traditional approach. However, from an organizational standpoint, managing the storage of cheques is difficult.

EDMS is also required for reconciling bank placement errors, such as cheque date twin. After scanning checks and uploading them to EDMS, they are entered into the receiver's core banking industry and deposited into the loan account. When responsible officers need to locate cheques that must be sent on a specific date, this strategy comes in handy.

Cheques are forward to the financial institution along with the receiver slip and deposited in the module of the core banking software system once they have been evaluated. SCB challenged IPDC Finance Limited's dishonor cheques on multiple occasions. These checks have arrived at SCB.

3.3.4.5 Standing Instruction (SI)

The client instructs the banks to pay the investor a predetermined. Because IPDC Finance Limited collects regular EMI by standing instructions (SI) from Standard Chartered Bangladesh, Standard Chartered Bangladesh account holders will appreciate this feature. If a fund transfer fails against any SI, RM, branch, or shopper, you will be notified via electronic mail.

3.3.4.6 Direct Debit Instruction (DDI)

This is a form of digital billing system in which lenders allow creditors to take a predetermined amount of funds from their savings account. EMI is sent from the cardholder's balances in various banks to the IPDC Financial LIMITED consideration at SCB during this quarterly procedure using an online fund transfer called as the People's Republic of Bangladesh Electronic Fund Transfer Network (BEFTN). To transfer money from one bank account to the other, a traditional solar day is necessary. In this situation, IPDC FINANCE LIMITED sends a direction to extract payments from the debtor's performance at some unspecified future date before aggregation.

The datasheet listed the mortgage area unit's EMI amount, EMI date. Each date, the DDI quantity is uploaded to SCB's S2B platform. On the value date, responsible officials review bank records and transfer handling batch in CBS to ensure a successful transference of cash via DDI.

This is frequently used if the defender's deposit account facts, such as the financial capability, match the bank information. To minimize dishonor, the debtor's area unit requested to create money out with during a recurring deposit for a duration of 7 days. If the DDI is rejected, the recipient must by check. Following an inspection, IPDC Finance will be able to resolve the issue as soon as possible.

3.3.4.7 Cheque Deposit

One-off cheque, which are similar to the single cheques submitted by debtors to IPDC Finance, targeting a vital function. An Occurrence of cheque deposit occurs when payment is made for reasons such as complaint, other significant cause is that once PDC is completed, if EMI continues to be paid, debtors often provide single payments rather than a large amount of PDC. When the transaction cheque is received, the collecting officer places it within the same package and sends it to the bank for processing. Once the investment is completed, the transfer area unit is proclaimed in the recipient's wallet.

3.3.4.8 Flow of Retail Collection

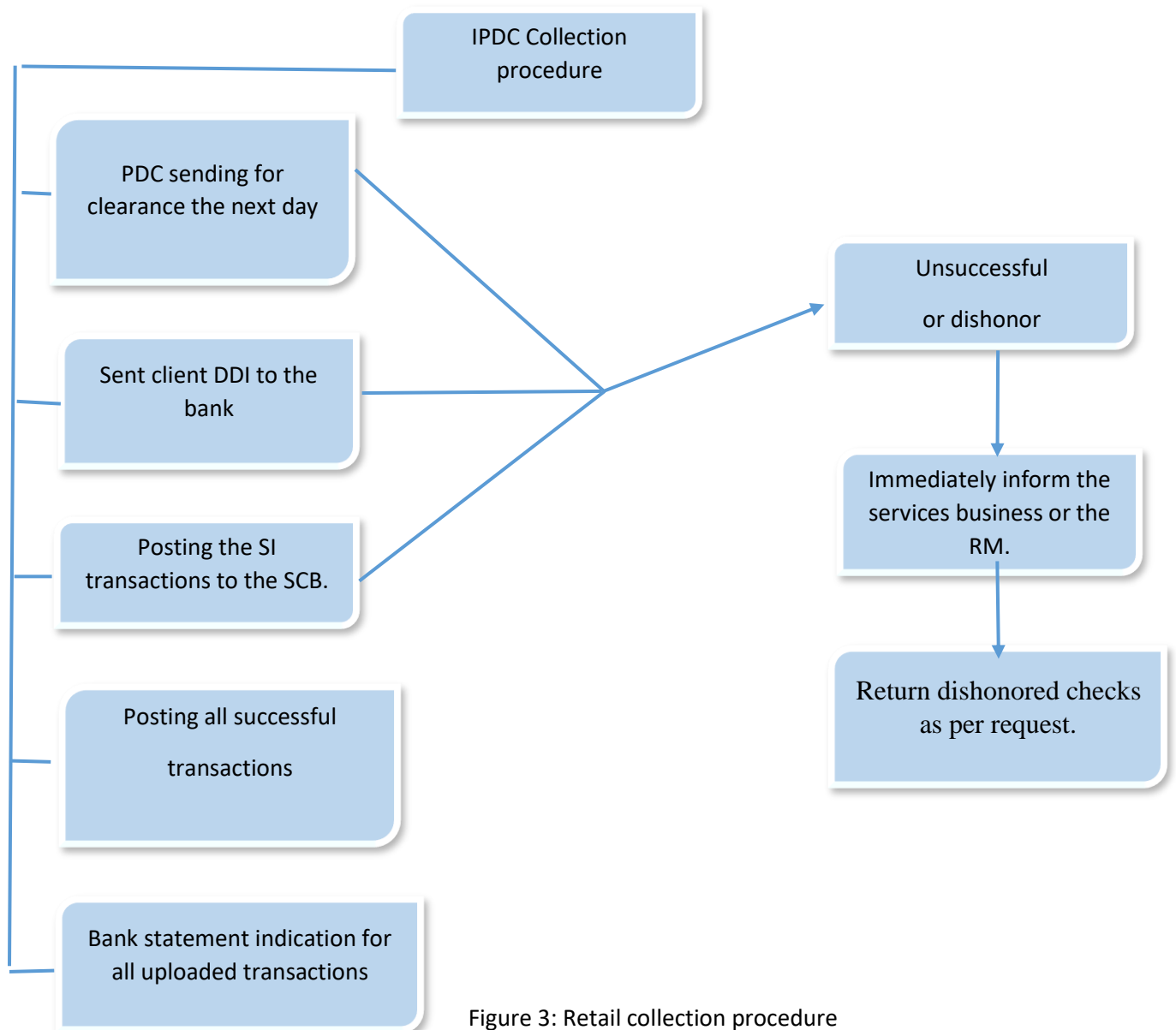
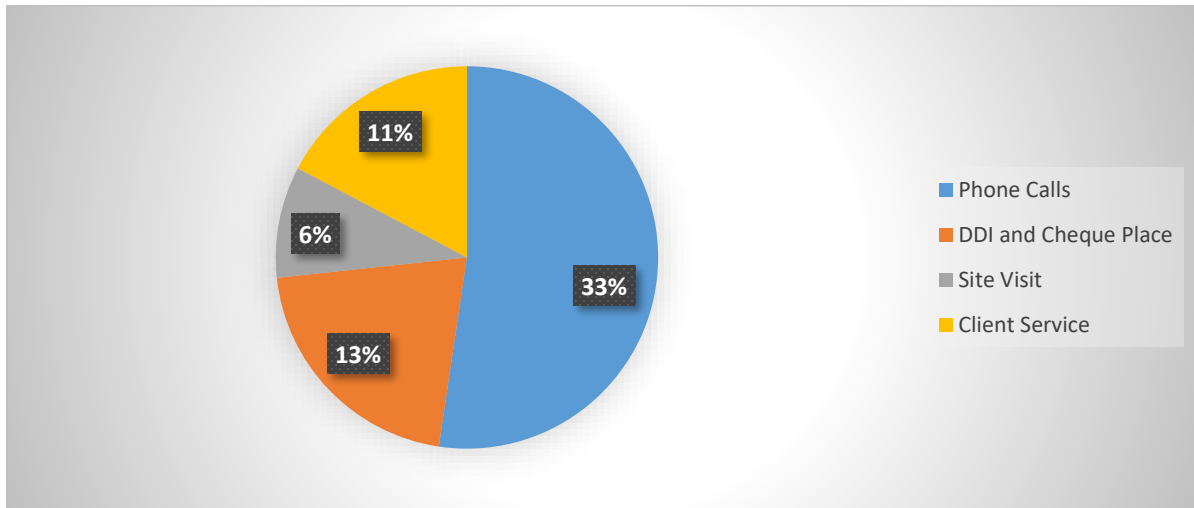


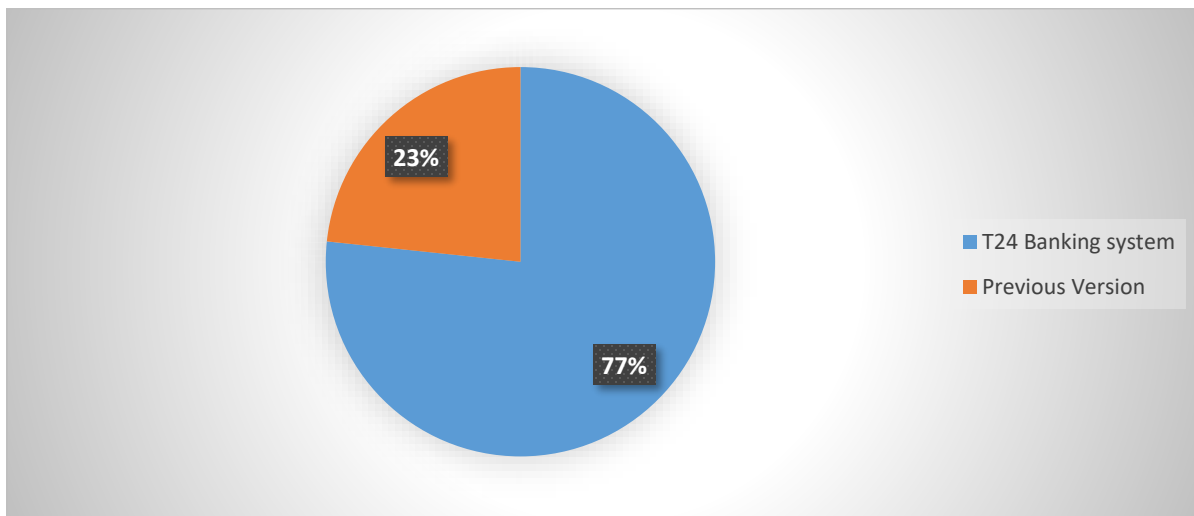
Figure 3: Retail collection procedure

3.3.4.9 Questionnaire Analysis

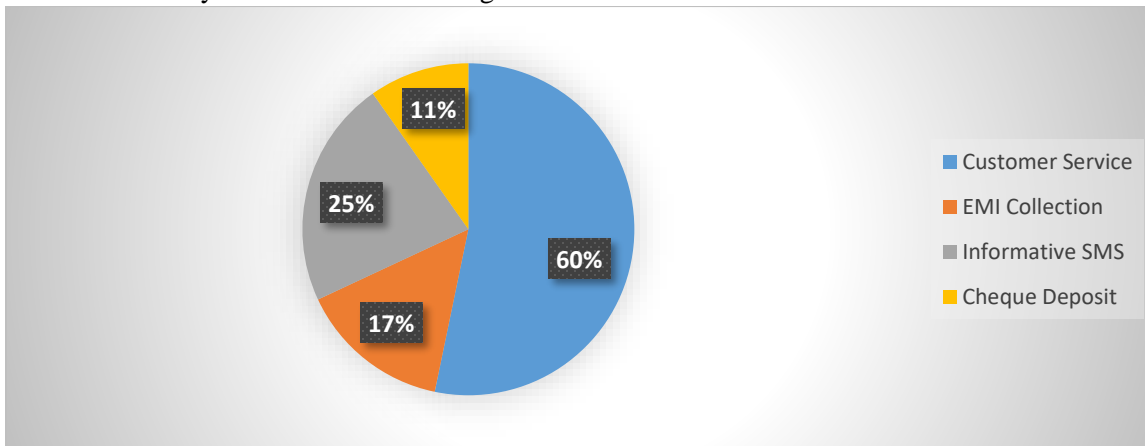
1. What Kind of retail collection activity do you perform regularly?



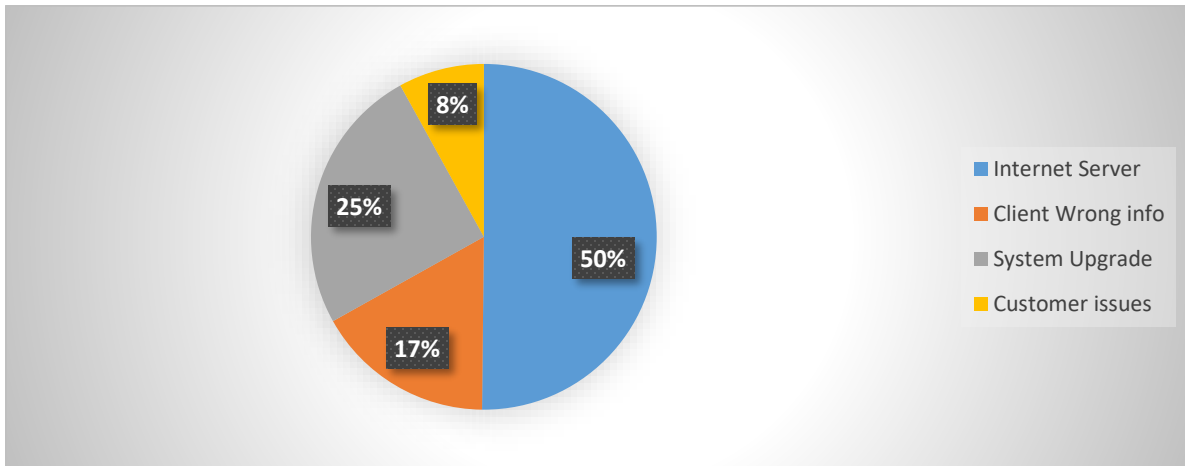
2. What Kind of computer system does retail collection use?



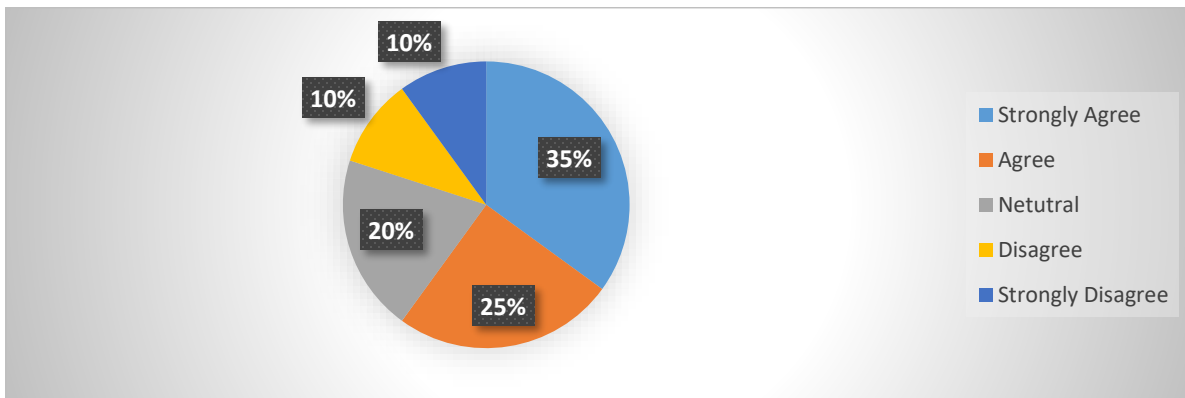
3. What difficulty customers face relating to the retail collection?



4. What sort of issue do you feel as an employee in dealing with the Retail collection procedure?

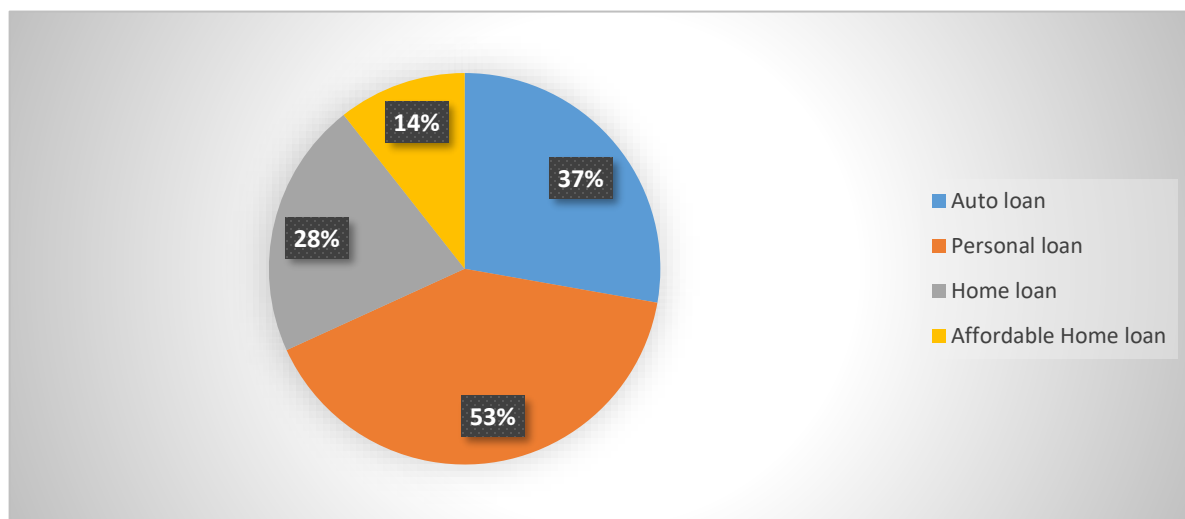


5. What is your opinion on future job prosper in the retail collection department?

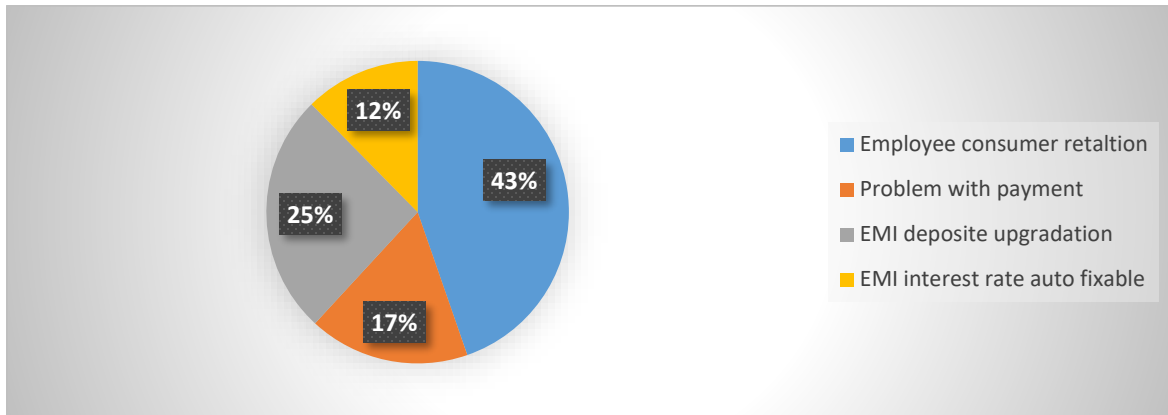


Questionnaire for Customers

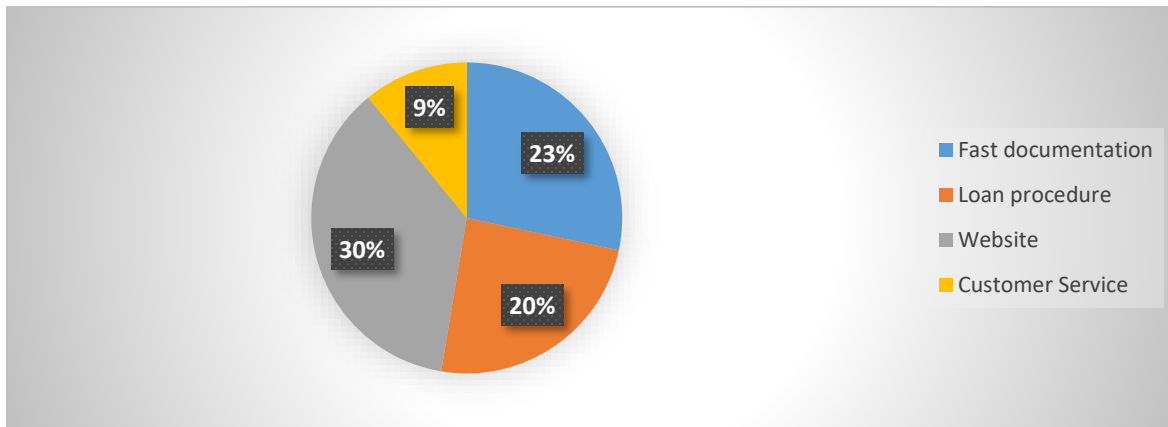
1. What is your loan account in IPDC Finance Limited?



2. What Kind of complaints or problems do you face relating to the retail collection?



3 Your feedback regarding IPDC Finance retail collection



3.3.3 Employee and Customer Judgement

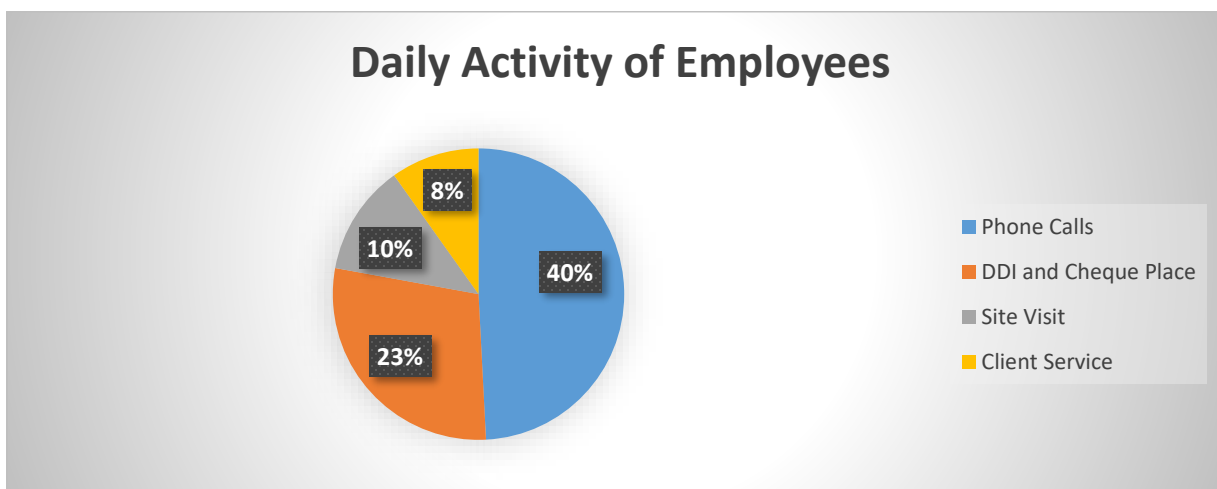


Figure 1: Daily activity of employees

As per the branch staff inquiry, I have evaluated employees' primary areas of activity.

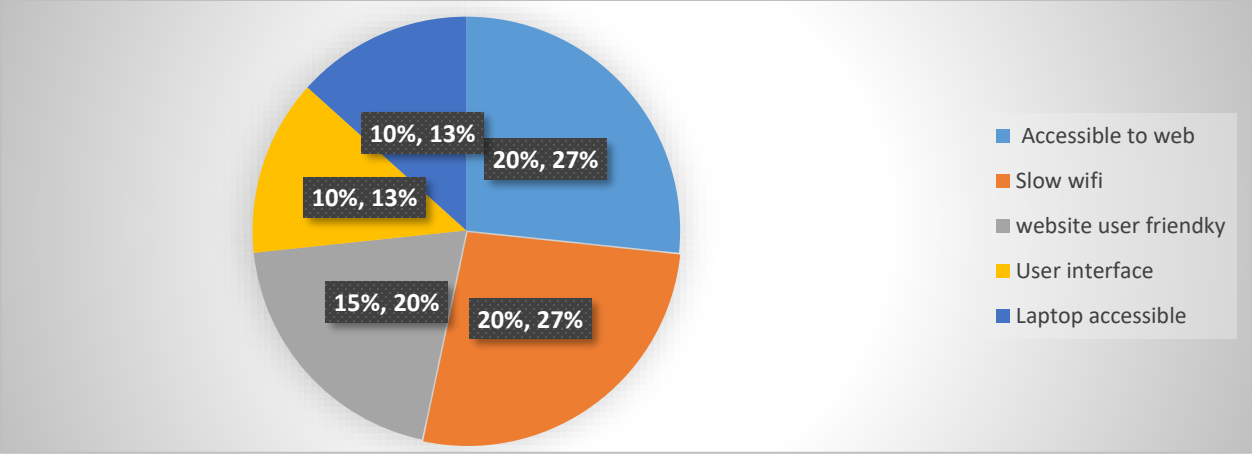


Figure 1: Employee Problems

Most employees indicated limited laptop access in the office, WIFI issues, and the company website is less up to date. The information takes time to upload on the website, and employees' accessible website is moderate.

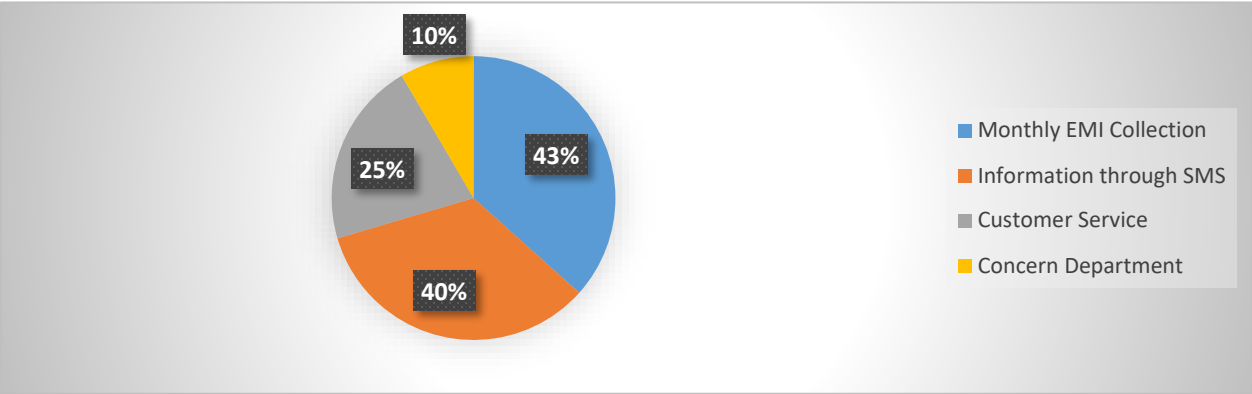


Figure 2: Customer Problems and Concern

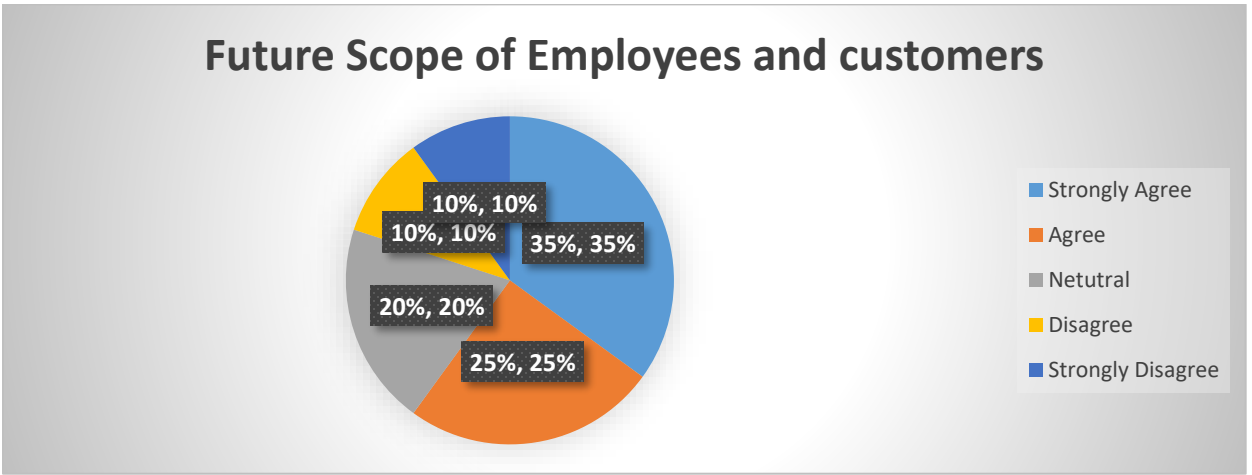


Figure 4: Future Scope of Employees and customers

As a result, IPDC Finance Limited must focus its efforts on customer and employee satisfaction.

3.4 Summary & Conclusions

Formulation progression might be a three-month commitment for the personnel to enhance their execution in order to accomplish the company goals. The implementation enhancement system is successful since the majority of the staff are delighted. The collecting division is re-creating a job that fulfills the needs of clients. However, there are opportunities to increase several characteristic alternatives that can enhance the selecting technique. These possibilities are discussed further below.

3.5 Recommendation

3.5.1 Enlighten Retail Banking clients

If the buyers accept the basic mortgage settlement, the collecting technique will be percussion power tool. Typically, many consumers confront payment dishonor since they do not appreciate when and how often cash should be maintained successfully deposit the amount. Furthermore, clients are uninformed of the loan's various fees. Furthermore, a cheque expires after six months; yet, numerous consumers seek to dishonored cheque. Relationship managers play a significant role in this since they interact with consumers directly. They will inform you that the EMI amount must be transferred on the particular date. Furthermore, the sum must be 7 days in DDI. Lenders will not have to pay a fee of ‘‘1,000’’ BDT if they prevent cheque dishonor. RM can also direct that there's no need to concern about checks that are outdated than six months because they're invalid; hence, debtors don't have to recover those cheques. Tutoring does not imply coaching or anything of the kind.

3.5.2 Advance database to meet the consumer demand

Performance monitoring tuning allows the developer or Database administrators to optimize network bandwidth for long-term performance benefits.

Databases, like the central and peripheral nervous system of a program, are in charge of the arrangement and operation of critical processes. As a result, even modest data system performance problems have the potential to disrupt the daily operations. Locating database issues in a timely manner can assist apps in remaining healthy and visible. Without adequate monitoring, database disruptions might go undetected until it's too late, causing the company to lose money and consumers.

3.5.3 Enhance satisfaction levels among IPDC Finance Limited customers

Additional foreign mentoring is required for talented persons to give their all. Set up coaching programs for all levels of staff to help them achieve their goals. Internal division movements must be discussed and bargained with the relevant organizations within the appropriate timeframe. To fit the demands of mid-level workers, foreign coaching should be expanded. Each level's performance has been improved in order to advance to the next level.

3.5.4 Identifying Industry Benchmarks

IPDC Finance Limited Industry Benchmarks system needed to improve. Because entering coaching information is incredibly time-consuming and strenuous. There's a good chance the company makes an error. As a result, the software program must upgrade to eliminate mistakes. In addition, the system should include information. The employee should be aware of all the information contained in the industry. It is indispensable to Identifying Industry Benchmarks and works towards them.

3.5.5 Establish Surveillance Cameras at the Department of Hours

There are no Surveillance cameras on the premises of the organization. They must add cameras since it increases the company's security. Can help to prevent a variety of problems, keeping employees safe in the office. Perhaps there should be cameras inside the hour Office because they retain all of the records. The records include a variety of confidential material.

3.5.6 Future Retail Collection Possibilities

Retail collection in the future must have more prosper. This department is much more important to collect the fund necessary for the company to execute. The retail collection team is used in a single prominent location. As the business grows, so does the number of hourly employees. There are higher possibilities in the upcoming days.

4.0 Index

4.1 Appendix

Questionnaire for Employees

1. Are you a member of the retail collection team?
2. What is your Designation?
3. What Kind of retail collection activity do you perform regularly?
4. What Kind of computer system does retail collection use?
5. What difficulty customers face relating to the retail collection?
6. What sort of issue do you feel as an employee in dealing with the Retail collection procedure?
7. Share your opinion regarding IPDC Finance Limited in the retail collection department?
8. What is your opinion on future job prosper in the retail collection department?

Questionnaire for Customers

1. Are you a customer of IPDC Finance Limited?
2. What is your loan account in IPDC Finance Limited?
3. What Kind of complaints or problems do you face relating to the retail collection?
4. Your feedback regarding IPDC Finance retail collection

4.2 Bibliography

- i. Corporate Financial Services. IPDC Finance Limitedbd.com. (2022). Retrieved 26 January 2022 from <https://www.IPDC Finance Limitedbd.com/home>.
- ii. IPDC FINANCE LIMITED Annual Report 2020. IPDC Finance Limitedbd.com. (2018). Retrieved 26 January 2022, from https://www.IPDC Finance Limitedbd.com/areport/Annual_Report_2020.pdf.
- iii. IPDC Finance Limited at A Glance. IPDC Finance Limitedbd.com. (2022). Retrieved 26 January 2022, from <https://www.IPDC Finance Limitedbd.com/aboutus/ataglance>.
- iv. Ipdc Finance Limited Sme Financing. IPDC Finance Limitedbd.com. (2022). Retrieved 26 January 2022, from <https://www.IPDC Finance Limitedbd.com/home/sme>.
- v. MISSION, VISION & VALUES. IPDC Finance Limitedbd.com. (2022). Retrieved 26 January 2022, from <https://www.IPDC Finance Limitedbd.com/>
- vi. IPDC Finance Limitedbd.com. (2022). Retrieved 26 January 2022, from <https://www.IPDC Finance Limitedbd.com/retail/overview>.

- vii. Rahman, S. (2019, April 8). Retail banking: making luxuries affordable. The Daily Star. <https://www.thedailystar.net/supplements/retail-banking/news/retail-banking-making-luxuries-affordable-1726714>
- viii. Andrew Leyshon & Nigel Thrift (1999) Lists come alive: electronic systems of knowledge and the rise of credit-scoring in retail banking, *Economy and Society*, 28:3, 434-466, DOI: 10.1080/03085149900000013
- ix. Ngo Vu M., Nguyen Huan H. (2016). The Relationship between Service Quality, Customer Satisfaction and Customer Loyalty: An Investigation in Vietnamese Retail Banking Sector. *Journal of Competitiveness*, 8 (2), 103-116 <https://doi.org/10.7441/joc.2016.02.08>
- x. Contiero, Enrico; Ponsignon, Frederic; Smart, Philip Andrew; Vinelli, Andrea (2016). Contingencies and characteristics of service recovery system design. *International Journal of Operations & Production Management*, 36(11), 1644–1667. doi:10.1108/IJOPM-06-2015-0325
- xi. Masyutin A. (2014) Alternative Ways for Loss-Given-Default Estimation in Retail Banking. In: Ignatov D., Khachay M., Panchenko A., Konstantinova N., Yavorsky R. (eds) *Analysis of Images, Social Networks and Texts*. AIST 2014. Communications in Computer and Information Science, vol 436. Springer, Cham. https://doi.org/10.1007/978-3-319-12580-0_15
- xii. Garland, Ron (2002). Non-financial drivers of customer profitability in personal retail banking. *Journal of Targeting, Measurement and Analysis for Marketing*, 10(3), 233–248. doi:10.1057/palgrave.jt.5740049
- xiii. T. C. P. (n.d.). Financial services is a technique for banks to diversify their assets. The Financial Express. Retrieved February 5, 2022, from <https://thefinancialexpress.com.bd/public/index.php/views/retail-banking-a-way-of-diversifying-banking-portfolios-1570290582>
- xiv. Anon, News and insights. IPDC Finance Limited. Available at: <https://www.ipdcbd.com/home/newsdetails/285/>