

Internship Report On
Financial Performance Analysis of IPDC Finance Limited

By

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ID: 20164079

An internship report submitted to the Graduate School of Management (GSM) in partial fulfillment of the requirements for the degree of Master of Business Administration (MBA)

Masters of Business Administration

Brac University

January, 2023

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Declaration

It is in this manner proclaimed that:

- During my time earning my degree at BRAC University, I wrote the internship report myself.
- The report doesn't contain material recently distributed or composed by an outsider, with the exception of where this is properly referred to through full and exact referring to.
- The report doesn't contain material which has been acknowledged, or submitted, for some other degree or confirmation at a college or other foundation.
- I have recognized all fundamental wellsprings of help.

Student's Full Name & Signature:

Sanjida Akter Sigma

Supervisor's Full Name & Signature:

Sumon Paul Chowdhury, PhD

Associate Professor, BRAC Business School

BRAC University

Letter of Transmittal

Sumon Paul Chowdhury, PhD

Associate Professor,

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report.

Dear Sir,

I am delighted to present my internship report on IPDC Finance Limited. This report is the culmination of my MBA program. It gives me great pleasure to have finished my internship and to present this report on the analysis I conducted during that time. Thank you for providing me with a test that will allow me to demonstrate my abilities. I will also be given the opportunity to do some practical work, which will add to my experience.

It would be very kind of you to review my report work and make any additional suggestions to improve my explanation.

Sincerely yours,

Sanjida Akter Sigma

ID: 20164079

BRAC Business School

Acknowledgment

I might want to offer my thanks to the Allah as well as a few helpful individuals for their assistance, guidance, and encouragement. I want to start by thanking **Sumon Paul Chowdhury, PhD** who oversaw my academic internship and provided crucial assistance and advice for my report throughout the semester.

I am also grateful to my honorable supervisor **Sumon Paul Chowdhury, PhD**, Associate Professor to give me the opportunity to do internship under their supervision.

Additionally appreciative to **Akhi Moni**, Assistant Manager, Finance and Accounts, IPDC Finance Limited, who gave me the subtleties I expected to, create this report on oversee all accounting practices, assisting all financial work, accounting practices, ensuring customer service, help to prepare a budget. I value everybody at IPDC, and I could never have conceivably had the choice to fulfill the endeavor's goals without the help of people referred to already. I'm similarly enthusiastic about my family, mates, and colleagues.

Executive Summary

The Non-bank financial organizations (IPDC) quickly growing piece of Bangladesh's financial framework. IPDC has been attempting to work on the quality and amount of financial administrations while additionally tending to the holes in existing monetary intermediation to satisfy the nation's developing need for different kinds of speculation.

IPDC Finance Limited is one of the main non-banking monetary foundations in the country. They began their excursion in 1981 and have acquired numerous clients over time and have been perceived as the nation's driving supplier of coordinated monetary help including Corporate Financial Assistance, Individual Financial Help, SME Financial Help, Corporate Warning and The board Administration IPDC Finance Ltd.

The target of the internship report is to assess the exhibition investigation of IPDC Finance Limited. Fundamentally optional information have been utilized to assemble data which is important to set up this task. IPDC's performance over the last five years has demonstrated that it is capable of achieving any goal it sets for itself through strong desire and self-discipline. Most recent five years organization has increment its Profit from Value, Advance to add up to resources, Stores and EPS. This study was finished on a wide range of diary , article and yearly report of IPDC Money Restricted, to be familiar with the general funding arrangement of IPDC's to introduce the general exhibition examination and to recommend measures for the improvement of IPDC Finance Ltd.

At long last at the hour of the investigation I discovered that pay and store of IPDC is expanding step by step. Then again, the liabilities and acquiring are likewise expanding. It ought to have to advance its quality situation by using resources in right manner. The ongoing circumstance of IPDC Finance Ltd is palatable. The activity interaction of this association is smooth and fantastic.

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Chapter-1

Overview of the Internship

1.1 Student Information

Name: Sanjida Akter Sigma

ID: 20164079

Program: MBA

Major: Finance

1.2 Internship Information

1.2.1 Period

January 1, 2023 to April 1, 2023

Company Name: IPDC Finance Limited

Department: Finance

Address: Hosna Centre (4th Floor), 106, Gulshan Ave, Dhaka 1212

1.2.2 Internship Company Supervisor Information

Name: Akhi Moni, Assistant Manager

Department: Finance and Account

1.2.3 Job Scope

Job Description

- ✓ Voucher preserving and sorting
- ✓ Excise duty reporting
- ✓ Loan Amortization
- ✓ Oversee all accounting practices
- ✓ Guarantee that business dangers and controls are very much made due.
- ✓ Guarantee uncommon client assistance experience in a joint effort with branches, client support office and interior/outside partners.

1.3 Internship Outcomes

1.3.1 Student's contribution to the company

My fundamental goal was to finish the task that I was all appropriated with; being a student, I had a restricted part to play to have the decision to contribute regularly in the organization. Assisting all financial work, accounting practices, ensuring customer service, help to prepare a budget and so on through helping with supervisor. Nonetheless, while dealing with my work, my line chief thought about my previous encounters and provided me with a ton of undertakings. I had count programming information and I was given the undertaking to set up the voucher and give section the voucher sum in count programming.

1.3.2 Benefits to the student

Finance internships are common in large organizations, and they provide a brief introduction to the business world while also developing skills in teamwork, presentation, and problem-solving. Finally, feedback allows for the identification of strengths and weaknesses, allowing for targeted development in the financial sector. Dream disillusionment can help to narrow down options and provide valuable perspective and insight.

1.3.3 Problems faced during the internship period

In my full internship position period I have confronted a great deal transport issue, yet I have likewise discovered that how public vehicle makes my excursion simpler to utilize:

- ✓ A lot of pressure
- ✓ No feedback
- ✓ A lot of work

1.3.4 Suggestions for Future Internships

I would propose that to upgrades for future entry-level position programs at IPDC Finance Ltd, including paid understudies, ordinary registrations, and furnishing more alumni with chances to investigate the association's rumored insight, including giving hand sanitizers and covers.

1.4 Objective

Primary Objective

This report's primary goal is to compile a financial analysis of IPDC Finance Ltd.

Secondary Objective

The following secondary objectives were the focus of the study:

- ❖ To give an outline of IPDC Finance Limited.
- ❖ To have an understanding of the overall Monetary process.
- ❖ To exhibit their item.
- ❖ To present IPDC Finance Limited's overall performance analysis.
- ❖ To suggest actions for IPDC Finance Limited's growth.

1.5 Data Collection

Primary Sources:

- ❖ Conversation with the officers' staffs of the institution.
- ❖ Investigation of various institution sections' files.
- ❖ Desktop that is functional.

Secondary Sources:

- ❖ Yearly report of IPDC Finance Limited.
- ❖ Website.
- ❖ Database of IPDC.
- ❖ IPDC Finance Ltd. has a number of publications.

1.6 Scope of the report

An overall evaluation of IPDC Finance Ltd.'s performance was included in this report; because of the fruitful consummation of a significant piece of the report, we have the chance to examine the accompanying issues:

- ❖ How does IPDC Finance Ltd.'s performance evaluation currently stand.
- ❖ To find out about IPDC Finance Ltd.'s past circumstance.
- ❖ What are the general issues in the organization.

1.7 Methodology

To solve research issues, analytical research methodology and, to a lesser extent, descriptive research methodology are utilized. There have been two kinds of information sources utilized. Primary data come from one source, while secondary data come from another. Without a trace of essential information, most of the exploration has depended on optional information.

1.8 Limitation of the report

During the report's readiness, the accompanying issues emerged that could be named concentrate on restrictions. During the process of creating this report, the following obstacles were encountered:

- The report's limit is the absence of current information and data about IPDC Finance Ltd's different exercises.
- The company's policy of not sharing any data or information is another limitation of the report for obvious reasons.

A rushed work space: The officials had occasionally been unable to provide information due to their heavy workload.

Insufficient opportunity: All expected specific data isn't accessible in a specific outgrowth of the organization and there is likewise little chance to visit more than one branch.

Chapter 2

Organization Part

2.1 Introduction

IPDC Money Restricted was laid out in 1981 as the country's most memorable confidential area monetary establishment. Recently known as the 'Modern Advancement and Improvement Organization of Bangladesh,' it was established by huge names like International Finance (IFC), German Speculation and Improvement Organization (DEG), The Aga Khan Foundation for Economic Development (AKFED), Commonwealth Development Corporation (CDC), and the Public authority of Bangladesh. This public limited company trades on the Chittagong and Dhaka stock exchanges. Corporate money, SME money, and retail finance are its items. An auto loan, a home loan, a car loan, and a deposit scheme are also available. There are nine branches and a headquarters in Gulshan, Dhaka. The best possible service is stated in their mission statement. IPDC Money Restricted presently utilizes more than 649 individuals across 12 branches, with a credit arrangement of 46.5 billion BDT and a store arrangement of 40.2 billion BDT.

2.2 Historical background of IPDC Finance Ltd

IPDC Finance was established on November 28, 1981 by a recognized gathering of investors, including the International Finance Corporation (IFC) of the US, the German Investment and Development Corporation (DEG) of Germany, the Aga Khan Fund for Economic Development (AKFED) of Switzerland, the Commonwealth Development Corporation (CDC) of the United Kingdom, and the Government of Bangladesh. A public limited company was laid out in Bangladesh under the Organizations Act 1913 (now the Companies Act 1994) and has been listed on the Dhaka and Chittagong Stock Exchange Limited since December 3, 2016. On February 7, 1995, it was authorized as a monetary establishment under the Financial Institutions Act of 1993. IPDC was established in 1978 because of an IBRD/IFC Modern Area Mission to Bangladesh. Following that, a point by point plausibility study and vital strategy discourse among the public authority, IFC, and other worldwide accomplices brought about the foundation of IPDC as a confidential area elective improvement finance establishment. In 1981, the

organization turned into Bangladesh's most memorable confidential area Development Finance Institution (DFI).

IPDC got AAA Rating as far as long haul credit score, which is recognition of their financial strength and strong commitment paying limit.



With the passage of time, Organization presented creative financial items and administration. Today IPDC is a differentiated financial establishment with a great many items and administrations covering corporate money and warning administrations, center market store network finance, retail abundance the board and retail funds.

GENERAL INFORMATION

Name of the Company	IPDC Finance Limited Formerly registered as Industrial Promotion and Development Company of Bangladesh Limited.
Legal Form	Public Limited Company
Date of Incorporation	28 November 1981
Company Registration Number	(C-9566)/392 of 1981-1982 dated 28 November 1981
Bangladesh Bank License Number	BCD (Non-Banking)/Dhaka/3/95 dated 07 February 1995
Listing Date	03 December 2006 (Dhaka Stock Exchange and Chittagong Stock Exchange)
Taxpayer Identification No	111505336736
VAT Registration No.	001103993-0101
Authorized Share Capital	BDT 8,000,000,000
Paid up capital	BDT 3,710,915,470
Branches	15
Chairman	Kazi Mahmood Sattar
Managing Director	Mominul Islam
Chief Financial Officer	Fahmida Khan
Company Secretary	Samiul Hashim
Head of Internal Audit & Compliance	Md. Ezazul Islam
Stock Exchange Trading Code	IPDC
Registered Office	Hosna Centre (4th floor) 106, Gulshan Avenue, Dhaka 1212 PABX: +(88-02) 55068931-6, +(88) 09612885533, +(88) 09612316519 FAX: +(88-02) 55068930 Email: email@ipdcdbd.com Website: www.ipdcdbd.com
Investors' Enquiry	Investors Relation Department Phone: +(88) 09612885533, +(88-02) 55068931-6 Fax: +(88-02) 55068930 Email: email@ipdcdbd.com

ANNUAL REPORT 2022. (n.d.).

2.3 Mission Vision and Core values

Mission:

To enable our clients and networks to live uninhibitedly and completely by giving creative monetary arrangements in a well-disposed, opportune, straightforward, and practical way.

Vision:

To turn into the country's most energetic monetary brand, with an exceptional accentuation on youth, ladies, and underserved regions.

Core values:

We will make phenomenal client encounters by:

- Embracing Customer Passion
- Accepting No Limits
- Pursuing Innovations Relentlessly

2.4 Products and Services of IPDC Finance Limited

IPDC Finance Ltd offers a broad assortment of financial game plans through its three business sections which integrate Corporate, SME, and Retail.

Business for Corporations:

The corporate finance help Division of IPDC offers the full scope of corporate cash organizations to enormous public and secret undertakings. Things under corporate cash are according to the accompanying:

Rent Money:

Rent Money is given against modern hardware, business gear, generators, vehicles, vessels, modern enormous motors, etc. that will be recently secured or currently obtained apparatuses and related resources.

Project Financing:

Project financing is available for both new business units and existing projects.

Term Credit:

A term credit is one that is given to a drawn out business. Covering various capital or fixed expenditures is regularly utilized.

Momentary Funding:

This supporting covers the momentary money needs. This guides in completing everyday exercises. *(Source: www.ipdcfinancelimitedbd.com)*

2.5 Small and Medium (SME) Business

Small and medium-sized enterprises (SMEs) produce the following items:

Lease Finance:

Proposed to small and medium-sized organizations with fixed resources like apparatus, vehicles, and vessels.

Long Term Finance:

Offered to cover a variety of fixed expenses.

Short Term Finance:

Proposed to cover everyday costs.

Financing for Female Entrepreneurs:

This funding is specifically for female entrepreneurs to help them succeed.

Work Order Credit/ Financing:

This funding is given to overcome any barrier between the hour of order processing and payment receipt.

2.6 Retail Industry

Individual monetary administrations are given to address the issues of people. These are remembered for the retail business. The accompanying items fall into this classification:

Schemes for Saving:

Savings plans include Deposit Premium, Millionaire Deposit, and Multiplex Deposit Schemes.

Deposit Schemes:

Annual profit, Fixed deposit general, Double money deposit, and other products are among the many options available in this type of scheme.

Aside from that, home loans, auto loans, and personal loans are also included.

2.7 SWOT Analysis

SWOT Analysis is used by IPDC to identify their strengths, weaknesses, opportunities, and threats. And this analysis helps them make various strategic decisions about the organization's well-being. The IPDC SWOT Analysis is explained further below:

Strength	Weakness	Opportunities	Threats
<p>Unique shareholding structure</p> <p>Relationship with corporate house</p> <p>Risk management framework</p>	<p>For retail and SME business there is a room for improvement in case of brand recognition and internal capacity</p> <p>Distribution network is very narrow</p>	<p>Regulatory advantage in retail lending</p> <p>Women entrepreneurs are increasing day by day</p> <p>Growing service sector</p> <p>Mobile and internet uses are rising</p> <p>Young people are becoming more involved in the labor force.</p>	<p>Product limitation</p> <p>Restriction on low cost deposit by the regulatory</p> <p>Powerful competitor are increasing</p>

Chapter 3

Financial Overview and Ratio Analysis of IPDC Finance Limited

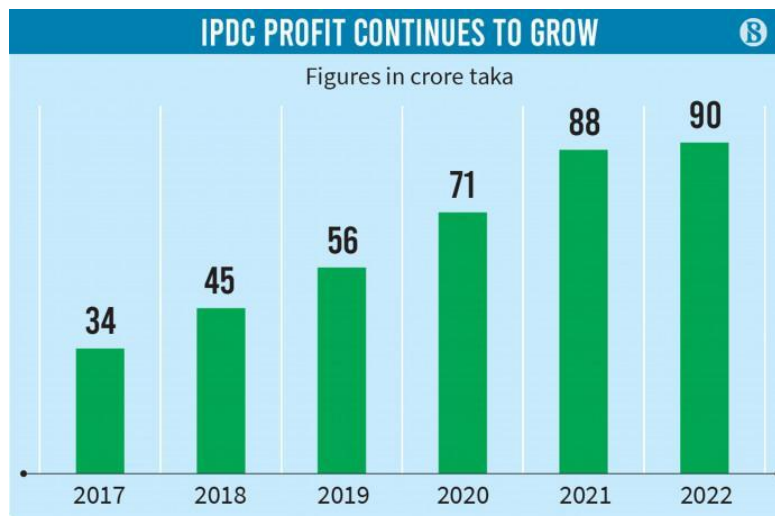
3.1 Financial Overview

The report provides a financial overview of IPDC Finance Ltd, including income, assets, deposits, loans, advances, and lease, enabling performance evaluations and key ratio analysis of the organization.

Ratio analysis is a strong monetary investigation device. A ratio is the demonstrated remainder of two numerical impressions and the connection between at least two things. A ratio is used as a benchmark in financial analysis to evaluate affirms financial position and performance. We are describing some ratios for measuring the company's performance. There are various types of ratio analysis.

3.2 Income

Pay or income is cash (or some comparable worth) got by an individual or business in return for giving a decent or administration or contributing capital. Pay is utilized to cover everyday costs.



Source: *IPDC profits grow for 10th straight year.* (2023, February 28)

3.3 Deposit

Saving Deposit

Deposit Premium Scheme:

Consistently, a total is stored and promoted yearly. The aggregate sum can be removed toward the finish of the term.

Multiplex Deposit Scheme:

The market's most adaptable store plot, in which clients can store any measure of cash whenever at a decent rate. The base time of business is two years.

Deposit Schemes

Annual Profit Scheme or Plan:

A proper measure of something like BDT 10,000 should be saved in order to receive annual interest payments.

Cumulative Profit Scheme:

A deposit of at least BDT 10,000 is required, with interest paid at development.

Month to month Benefit Plan:

A proper sum something like BDT 50000 should be kept in which least residency is multi month and interest is paid on month to month premise.

Fixed Deposit General:

A decent measure of basically BDT 10,000 should be saved, with a base residency of 90 days and interest paid at development.

Scheme for Depositing Money Twice:

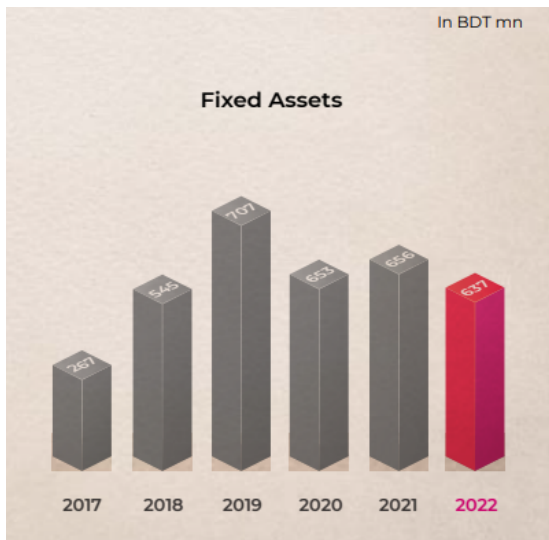
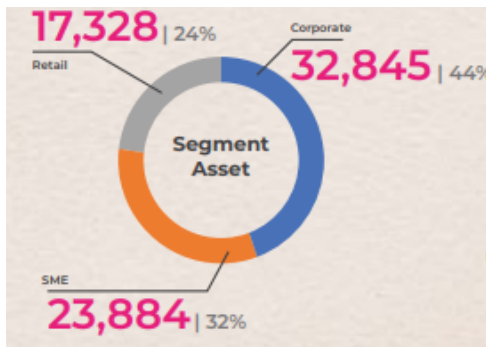
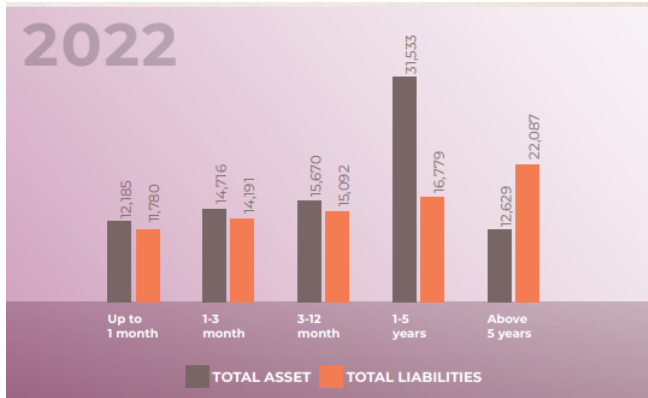
A store of essentially BDT 50000 is expected, with the sum being multiplied after a specific timeframe.

Quarterly Profit Scheme:

A proper measure of something like BDT 50000 should be stored, with a base residency of one year and interest paid every year.

3.4 Assets

A resource or an asset is a resource with the monetary worth that an individual, partnership, or country has or controls with the suspicion of future benefit. Resources are represented on an association's money related record and are purchased or made to fabricate the value of the association or to help its undertakings.



3.5 Loans Advance and Leases

IPDC's credits and advances expanded by 4.3% in 2022 to BDT 68,106mn, up from BDT 65,327mn the earlier year. The development in credits and advances was a direct result of an

extension in circulations toward the year's end. Therefore, portfolio development was higher than in earlier years. When business activities have been standardized, the organization plans to keep

Loan, Advance & Lease	
BDT 69,546mn Q'1	(+6.46%)
BDT 71,400mn Q'2	(+2.71%)
BDT 70,337mn Q'3	(-1.53%)
BDT 68,106mn Q'4	(-0.22%)

3.6 Return on resources

The profit from resources estimates how beneficial an organization's resources are at creating income. Return on resources shows an organization's capital force, which shifts by industry; organizations that require an enormous beginning venture will regularly have a lower return on resources.

$$\text{Return on asset} = \text{Net income} / \text{Total assets} * 100$$



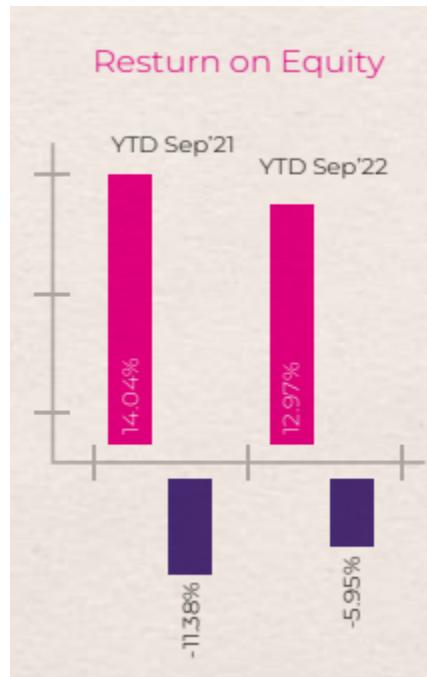
up with its fast development

direction. (*ANNUAL REPORT 2022*. n.d.)

Return on Asset (RoA) was 1.05% in 2022, up from 1.1% the earlier year. RoA has been steady for a couple of years as IPDC's resource base has developed essentially over the course of the years because of arranged business extension. Because of the increased equity base, ROE has fallen to 13.7% from 14.2% last year. (*ANNUAL REPORT 2022*. n.d.)

3.7 Return on Equity

ROE is a monetary exhibition metric, determined by partitioning total compensation by investors' value, which addresses the profit from net resources of an organization. (Fernando, J. 2023, May 24)

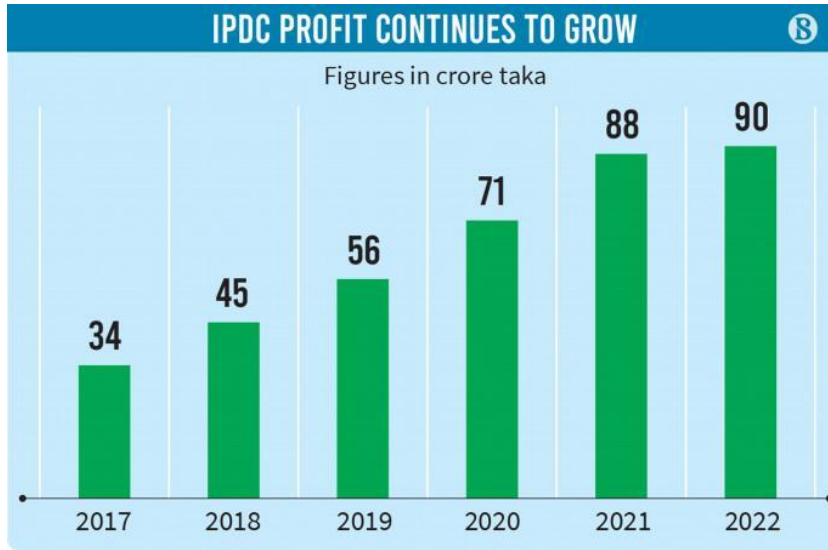


The annualized ROA and ROE in the business diminished to - 0.40% and - 5.95% separately in YTD September 2022 from - 1.13% and - 11.38% in YTD September 2021. Same for IPDC, ROA and ROE diminished from the year 2021.

3.8 Net Profit Ratio

The net profit or benefit rate is the leftover benefit in the wake of deducting creation, organization, and funding costs from deals and personal duties.

$$\text{Net profit ratio} = \text{Net profit after tax} / \text{Net sales} * 100$$



3.9 Equity multiplier

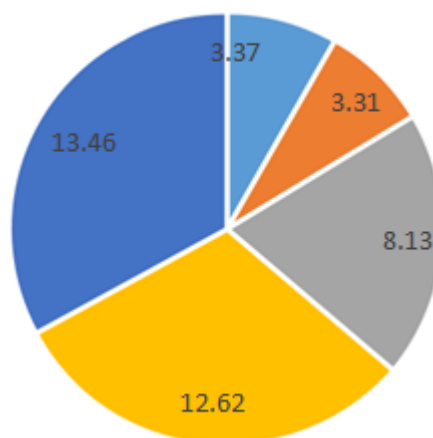
The equity multiplier is a monetary influence proportion that looks at complete resources for all out investors' value to decide the amount of an organization's resources are funded by its investors. It shows the level of resources funded or claimed by investors.

Equity multiplier = Total assets / Total equity capital accounts

Year	Total Assets (in MN)	Total equity capital accounts (in MN)	Equity multiplier
2017	7744	2292	3.37
2018	8202	2475	3.31
2019	22577	2775	8.13
2020	39289	3111	12.62
2021	50511	3752	13.46

According to the table, IPDC's equity multiplier has been increasing.

Except for 2019, -3.31. Others year equity multiplier is increasing.



Annual report of IPDC Finance Ltd 2017-2021

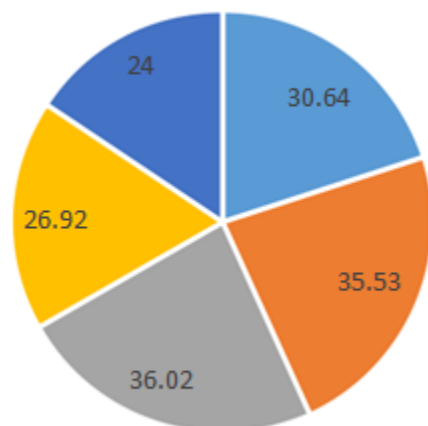
3.10 Net profit margin

The net revenue is the level of income that remaining parts after all costs have been deducted from deals. The net revenue shows the amount of an organization's income is changed over into benefit. Net overall revenue is otherwise called net edge.

Net profit margin = Net income / Operating revenue * 100

Year	Net income (I in MN)	Operating revenue (in MN)	Net profit margin %
2017	16165.5	54540.1	3030.64%
2018	240.2	639.9	35.53%
2019	303.1	841.4	36.02%
2020	335.4	1245.5	26.92%
2021	450.0	1875.5	24%

From the table we can see that IPDC's net revenue was expanding, with the exception of 26.92 %, 24 % individually.



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3.11 Asset Utilization

The asset utilization ratio computes the absolute income procured for each dollar of assets possessed by an organization. This proportion is regularly used to look at the productivity of an organization after some time.

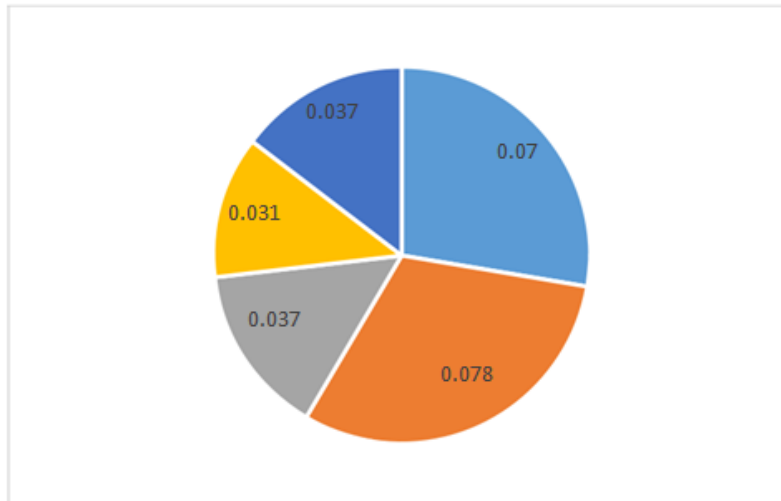
$$\text{Asset utilization} = \text{Operating revenue} / \text{Total assets}$$

Year	Operating revenue (in MN)	Total Assets (in MN)	Asset utilization
2017	540.1	7744	0.070
2018	639.9	8202	0.078
2019	841.1	22577	0.037
2020	1245.5	39289	0.031

2021	1875.5	50511	0.037
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The higher the pay created per taka of assets, the more beneficial the organization. It addresses the managements' capacity to successfully utilize assets to produce income.



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3.12 Unraveling Profit

First formula:

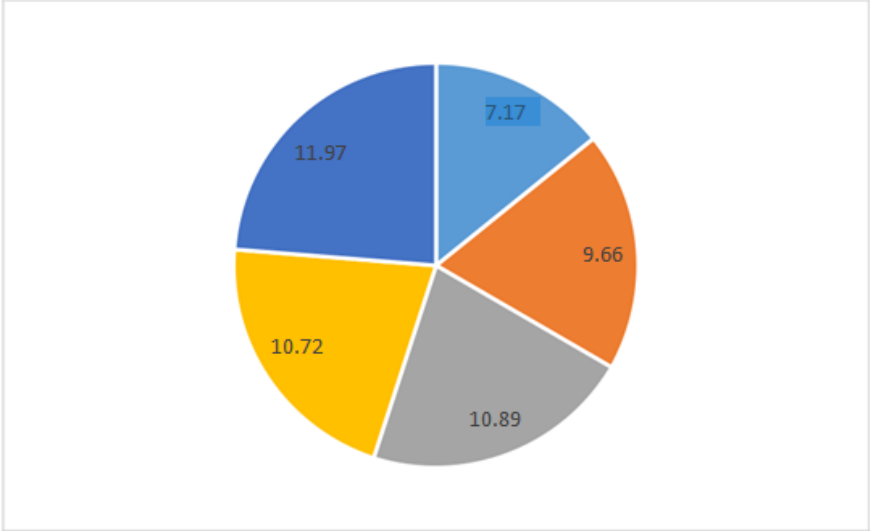
The following formula expresses the relationship between ROE and ROA.

a) $ROE = ROA * \text{Equity multiplier}$

This formula shows ROE as the result of ROA and a proportion demonstrating how much financial influence the organization is utilizing, known as the equity (or influence) multiplier.

Year	ROA %	Equity multiplier	ROE %
2017	2.13%	3.37	7.17%
2018	2.92%	3.31	9.66%

2019	1.34%	8.13	10.89%
2020	85%	12.62	10.72%
2021	89%	13.46	11.97%



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Second formula:

Another helpful formula for determining profit ratio is as follows:

b) $ROE = \text{Profit margin} * \text{asset utilization} * \text{equity multiplier}$

This formula divides ROA into profit margin and asset utilization products. Together, these two ratios provide the company analyst with insight into the calculation of ROA.

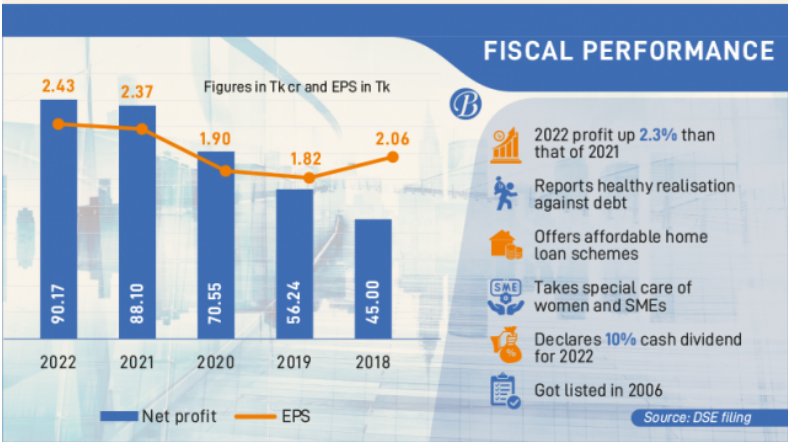
Year	Profit margin %	Assets utilization	Equity multiplier
2017	30.64%	0.070	3.37
2018	35.53%	0.078	3.31
2019	36.02%	0.037	8.13
2020	26.92%	0.031	12.62

2021	23%	0.037	13.46
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3.13 Earning Per Share

Earnings per share are determined by separating an organization's benefit by the number of remarkable portions of normal stock. The more noteworthy an organization's EPS, the more productive it is believed to be. Income per share is a basic monetary metric that shows an organization's benefit.



3.14 Comparative Analysis

This analysis was based on a comparison of balance sheet size, profitability, business operation similarity, and business context.

COMPARATIVE ANALYSIS – NBFİ SECTOR AND IPDC

in BDT mn

Particulars	Industry – Sep'21	Industry – Sep'22	IPDC – Sep'21	IPDC – Sep'22	IPDC's Share in 2021	IPDC's Share in 2022	Industry Growth	IPDC Growth
Earning Assets	698,350	722,860	64,422	72,471	9.22%	10.03%	3.51%	12.49%
Deposits	459,680	415,855	57,683	55,154	13.48%	13.26%	-2.82%	-4.38%
Classified Loans	117,570	173,270	1,006	3,070	0.86%	1.77%	47.38%	205.18%
Classified Loan Ratio	17.62%	24.61%	1.64%	4.36%	-	-	6.99%	2.72%
Return on Asset	-1.13%	-0.40%	1.11%	0.97%	-	-	0.22%	-0.14%
Return on Equity	-11.38%	-5.95%	14.04%	12.97%	-	-	0.61%	-1.07%
Capital Adequacy Ratio	13.30%	10.16%	15.54%	15.48%	-	-	-3.14%	-0.06%

Comparative Analysis – NBFİ Sector and IPDC

Earning Assets of the NBFİ sector increased by 3.5% year on year (YoY) to BDT 722,860 million in September 2022. In contrast, IPDC's Earning Assets increased by 12.5% year on year to BDT 72,471mn at the end of September 2022, compared to BDT 64,422mn at the end of September 2021. As a result, IPDC increased its market share in terms of Earning Assets from 9.2% to 10.03%.

COMPARATIVE ANALYSIS – MAJOR INDUSTRY PEERS AND IPDC

* Data: Year to date September 2022 (Solo data considered for peers)
IDLC: IDLC Finance Limited, LankaBangla: Lanka Bangla Finance Limited,
DBH: Delta Brac Housing Finance Limited, UFL: United Finance Limited

Particulars	IPDC	IDLC	LankaBangla	DBH	UFL
Loans and Advances	70,337	102,064	63,332	44,114	21,386
Growth (YTD)	14.62%	15.39%	14.29%	2.06%	24.49%
Deposit	55,154	82,517	45,936	38,053	15,557
Growth (YTD)	-4.38%	9.73%	-2.69%	-17.96%	17.85%
Revenue	2,515	4,213	2,032	1,609	831
Growth (YoY)	7.99%	-1.15%	0.30%	-15.18%	22.21%
Operating Cost	1,106	1,762	1,211	457	586
Growth (YoY)	23.99%	7.31%	5.95%	7.53%	22.08%
Operating Profit	1,409	2,451	821	1,152	245
Growth (YoY)	-1.95%	-6.49%	-7.02%	-21.74%	22.50%
Net Profit	620	1,055	72	787	47
Growth (YoY)	-1.59%	-7.78%	-73.53%	-2.96%	-64.93%
Cashflow	(5,764)	(23,102)	(1,735)	(2,136)	(1,898)

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3.15 Findings

By screening the entire study, I was able to identify some key points. To identify, the data was thoroughly and meticulously analyzed. Furthermore, discussions with IPDC Finance Limited officials were crucial to this discovery. Some hypothetical findings that could be included in an IPDC Finance Ltd financial analysis:

- IDLC has a competitive advantage over IPDC Finance Ltd in certain critical market segments, which could be attributed to stronger brand recognition, broader product offerings, or superior customer service.
- To close the competitive gap and strengthen its market presence in these key areas, IPDC Finance Ltd may need to focus on targeted strategies.
- In some cases, customer queries are not fully addressed or resolved, which may lead to customer dissatisfaction and have an impact on overall service quality.
- IPDC Finance Ltd.'s total assets and deposit increased by 104.1% and 7.31% respectively in 2020 compared to 2021.
- Improving query handling and ensuring complete and accurate responses are critical to maintaining customer satisfaction and loyalty.
- The current workforce may be insufficient to handle the current workload effectively, potentially causing bottlenecks in operations and customer service.

- To better manage the workload, IPDC Finance Ltd should consider optimizing its workforce allocation, possibly by hiring additional staff or improving workflow processes.
- IPDC Finance Ltd should consider distributing workload or hiring temporary staff during peak periods to reduce burnout and improve analysis accuracy due to increased file volumes.
- IPDC Finance Ltd's net income after tax at the end of 2020 was 450.0 million, up from 335.4 million in 2021.
- The earnings per share of IPDC Finance Ltd increased by 62% in 2017 compared to 2021.
- The Return on Assets Ratio indicates that IPDC Finance Ltd's Net Income After Tax increases year after year.
- According to the Ratio Return on Equity, equity capital increased rapidly from 11.99% in 2021 to 7.22% in 2017.
- A fluctuating trend in the loans-to-deposit ratio, with values ranging from 1.19 to 2.11.

3.16 Recommendations

As a trailblazer and driving organization, IPDC, one of the first non-banking financial institutions, has kept up with its quality in a noteworthy way. Their involvement with this field has made them exceptionally worried about different credit gambles. Without a second thought, IPDC Money is awesome among non-banking monetary foundations. In any case, subsequent to concentrating on the association, it is felt that specific things should be possible all the more unequivocally. Top administration ought to attempt to change the accompanying strides to contend with other non-banking monetary foundations and advance monetary position: More unambiguous data can be acquired to work on the exactness of the evaluation.

- Persistent exploration and imaginative thoughts ought to be created. Marking and promoting endeavors ought to be extended.
- In additional itemized renditions, evaluating for industry and individual borrowers ought to have various boundaries.
- Notwithstanding Bangladesh Bank's basic principles, IPDC can foster a few modified processes for in general credit endorsement.
- The branch ought to execute a more productive capability for managing clients.
- More branches ought to be opened in Dhaka.

3.17 Conclusion

Each company has its own strategy, which jumper's cable to their goal. Some people want to grow faster and reach some long-term goals. On the other hand, some people are unable to live a silent life history in order to reduce the risk of infection and convey a mental image of a sound organization. IPDC Finance Ltd does a good job of running its business. This company's financial analyst is doing very well in Bangladesh's non-banking sector and has a lot to do. By and large, it is obvious from the conversation that exhibition assessment is a mind boggling process that every monetary organization, including IPDC, should treat in a serious way to deal with these issues. They should do all expected exercises on a standard and convenient premise. They should complete all necessary exercises consistently and immediately adhere to the directions of the Bangladesh Bank. They ought to be more centered around recruiting educated and talented people who can manage these intricate issues. Beside that, the organization framework ought to be offered more consideration since it is basic in making proficient and compelling execution assessment.

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