

INTERNSHIP AFFILIATION REPORT ON

An Evaluation of the Operations of Credit Information Bureau: A Study on IDLC Finance Limited

**Submitted to:**

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***Department of Business Administration***

***Daffodil International University***

**Date of Submission: 26-11-2018**

## Letter of Transmittal

**Date : 26/11/2018**

**Mohammad Shibli Shahriar**

**Associate Professor**

**Department of Innovation and Entrepreneurship**

**Faculty of Business and Entrepreneurship**

**Daffodil International University**

**Subject: Submission of Internship Report**

Dear sir,

I have prepared an Internship Report on“ **An Evaluation of the operations of Credit Information Bureau**”. Which I am submitting along with this letter. It was an energizing experience working under your supervision and preparing this report further enhanced my insight about how to prepare and write a report. I am confident that this report will help you to understand the reason about my selection of the topic. I have tried my best to follow your guidelines in preparing this report. I have presented what I do believe to be most important information to make my report as specific & coherent as possible. I hope that this report will fulfill your requirements. Thank you for your kind consideration and guidance. I hope my effort would satisfy you. Sincerely yours

.....  
Sheikh Ibrahim Ali  
ID # 071-11-1643

## DECLARATION

I am Sheikh Ibrahim Ali, student of Department of Business Administration 16th batch bearing **ID: 071-11-1643** major in Marketing from Daffodil International University of Asia, I would like to solemnly declare here that the internship report on “**An Evaluation of the Operations of Credit Information Bureau: A Study on IDLC Finance Limited**” has been authentically prepared by me. While preparing this internship report, I didn’t breach any copyright act intentionally. I am further declaring that, I did not submit this report anywhere for awarding any degree, diploma or certificate.

.....

Sheikh Ibrahim Ali  
ID No. 071-11-1643  
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Date: 26-11-2018

## **Supervisor's Declaration**

This is to certify that Sheikh Ibrahim Ali, ID No.071-11-1643, student of Daffodil International University BBA program has completed the internship report titled“ **An Evaluation of the Operations of Credit Information Bureau: A Study on IDLC Finance Limited**”successfully under my supervision.

I wish his every success in life.

.....

**Mohammad Shibli Shahriar**

**Associate Professor**

**Department of Innovation and Entrepreneurship**

**Faculty of Business and Entrepreneurship**

**Daffodil International University**

## **CERTIFICATE OF APPROVAL**

This Internship Report On “**An Evaluation of the Operations of Credit Information Bureau: A Study on IDLC Finance Limited**” has been submitted by **Sheikh Ibrahim Ali**, Student ID: **071-11-1643** major in Marketing has completed the internship report. I am pleased to state that he has worked hard in preparing this report and has been able to present a good picture of the concerned organization. The data and findings presented in the report seem to be authentic.

I wish him every success in life

.....

**Mohammad Shibli Shahriar**

**Associate Professor**

**Department of Innovation and Entrepreneurship**

**Faculty of Business and Entrepreneurship**

**Daffodil International University**

## **Acknowledgement:**

The Internship Program is very helpful to bridge the gap between the theoretical knowledge and real life experience as part of Bachelor of Business Administration (BBA) Program.

It is my Privilege that I had the Opportunity to make an internship report on IDLC Finance Limited. I would like to thank all the people on whom I Carry out my thesis report.

I express my humble gratefulness to **Mr. Sazzadul karim (Assistant Manager)** IDLC Finance Limited. For helping me to collect all the information about IDLC Finance Limited to finish my thesis report. Specially thanks to **Mr. kamrul Khaled** and **Mr. jahidul Islam** who are the senior officer of Gulshan Branch.

Finally I express my deep gratefulness to my Internee supervisor **Mohammad Shibli Shahriar**.

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Date of Declaration	Valid Till	Rating Action	Long Term Rating	Short Term Rating	Outlook
May 09, 2012	May 08, 2013	Initial	AAA	ECRL-1	Stable
May 09, 2013	May 08, 2014	Surveillance	AAA	ECRL-1	Stable
May 09, 2014	May 08, 2015	Surveillance	AAA	ECRL-1	Stable
April 15, 2015	April 14, 2016	Surveillance	AAA	ECRL-1	Stable

**Emerging Credit Rating Limited (ECRL) has affirmed AAA (Pronounced as Triple A) long term credit rating and ECRL-1 short term credit rating to the IDLC Finance Ltd (From here on referred to as IDLCFL) based on audited financials of FY2009-2013 and other available information up to the date of rating. The outlook on the rating is Stable. The ratings are consistent with ECRL's methodology for this type of financial institutions. ECRL considered financial performance, capital base, asset composition,**

## **1.2 Objectives of the Report:**

### **1.2.1 Broad Objective:**

The broad objective of the study is to evaluate the operations of customer information bureau in IDLC Finance Limited.

### **1.2.2 Specific Objective:**

The specific objectives of the study are the following :

- To analyze the Operations of Customer Information Bureau ( CIB )
- To Evaluate the Operations of CIB
- To find out some problems of those operations
- To make some suggestions to overcome the problems

## **1.3 Background of the Organization:**

### **1.3.1 IDLC Finance Limited:**

IDLC Finance Limited, a public limited leasing company, was first established and incorporated on May 23, 1985 under the Companies Act 1913. It is the first company of its kind on Bangladeshi soil, and was brought about by the collaboration of various organizations. Originally, the company was founded by IFC, German Investment and Development Company

(DEG), Kookmin Bank and Korean Development Finance Corporation, the Aga Khan Fund for Economic development, the City Bank Limited, IPDC of Bangladesh Limited and Shadharan Bima Corporation. However, over the years the structure of the company shareholding has changed drastically, with most of the foreign shareholding gradually moving out and the company becoming owned solely by domestic sponsors from 2009 and onwards.

IDLC Finance Limited (formerly known as Industrial Development Leasing Company of Bangladesh Limited) has maintained a strong emphasis on revenue diversification. This has led to the establishment of different client segments in the Corporate, Retail, SME and Capital markets of Bangladesh. The company's portfolio as it stands now is made up of corporate and structured finance solutions for local and multinational corporate houses; personal financing products such as deposits, home loans, car loans, personal loans etc.; financing facilities for SME's; merchant banking solutions such as portfolio management and investment banking (IPO, bond issuances, etc.) and brokerage services. With this diversified array of products, IDLC Finance Limited is at present the largest multi-product non-bank financial institution in the country, having two wholly-owned subsidiaries, IDLC Investments Limited and IDLC Securities Limited for carrying out its capital market operations.

Over the years, IDLC has earned the reputation of being a place that possesses a highly skilled workforce and a vast professional pool of resources; that empowers and rewards progressive employee contribution towards a more dynamic work environment, and finally a place where ethical practices are actually observed rather touted about. Much of the 559 plus workforce operating over 28 branch offices across the country can attest to the mentioned qualities of the company. With significant growth in its business and profit over the last few years, the company has consistently demonstrated exemplary corporate governance and strict statutory compliance, and is a standard bearer in this regard in the financial sector of Bangladesh. In a proactive stance, the company has stepped up its commitment to sustainable business practices from 2010 onwards, subscribing to such local and international sustainability initiatives including the Bangladesh CSR Centre, the UN Global Compact (UNGC) and the UN Environment Programmed Finance Initiative (UNEPFI) in an effort to promote responsible business practices among its stakeholder groups, mostly its employees and clients. In the near future, IDLC plans to

focus particularly on environmental and social development, while at the same time streamlining its own policies and practices to emerge as a truly responsible brand.

### **1.3.2 Achievements of IDLC:**

- IDLC Receives first ICMAB National best corporate award'07 in December 15, 2007.
- IDLC achieves a special award – “COMMWARD Excellence in Communication 2009”.
- IDLC got “Super brands” recognition.
- IDLC bags 1st position in 11th ICAB National Awards'10.
- IDLC recognized as the Best Corporate in the Non-Banking Financial Institution Sector.

### **1.3.3 Mission:**

IDLC Finance formally defines its mission statement as

“Create maximum possible value for all our stakeholders by adhering to the highest ethical standard and by pursuing quality growth and sustainable business practices.”

For Customers: “Relentless pursuit of customer satisfaction through delivery of top quality services.”

For Shareholders: “Maximize shareholders’ wealth through sustained return on their investments.”

For Employees: “Provide job satisfaction by making IDLC a center of excellence with opportunity for career development.”

For Society: “Contribute to the wellbeing of the society, in general, by acting as a responsible corporate citizen.”

### **1.3.4 Vision:**

The vision of IDLC is decaled as

“Become the best performing and most innovative financial solutions provider in the country”

### **1.3.5 Goal:**

The goals of IDLC are

“Long-Term maximization of stakeholders’ value”

### **1.3.6 Corporate Philosophy:**

The corporate philosophy of the company is best encapsulated as

“Discharge functions with proper accountability for all actions and results and bind to the highest ethical standard.”

### **1.3.7 Core Values:**

IDLC’s core values comprise of the following 7 key components:

- Trust and respect
- Customer focus
- Equal opportunity
- Eco-friendly
- Simplicity
- Passion
- Integrity

### **1.3.8 Consumer Division:**

- Deposit Schemes
- Flexible Term Deposits
- Regular Earner Package
- Home Loan
- Car Loan
- Personal Loan
- SME Division

### **1.3.9 Capital Market:**

- IDLC Securities Ltd.
- Brokerage Service
- CDBL Service
- IDLC Investments Ltd.
- Investment Banking
- Margin Loan Operations (Cap Invest)
- Discretionary Portfolio Management (MAXCAP)

- Corporate Advisory
- Issue Management
- Underwriting
- Research

### **1.3.10 Treasury:**

- Common Equity Investments
- Term Placement
- Call Placement
- Zero Coupon Bonds
- Debenture

### **1.3.11 Divisions and Departments:**

The organization includes divisions which mainly deal with the products and services and departments which support in the operating activities.

The divisions are:

- Corporate
- SME
- Merchant Banking
- Personal Investment
- Factoring
- Structured Finance
- Operations

### **1.3.12 The departments include:**

- Credit Risk Management (CRM)
- Treasury
- Human Resource
- Accounts and Taxation
- Administration and PR
- Operational Risk Management (ORM)/Internal Control Compliance (ICC)
- Special Asset Management(SAM)

## **2. Activities Undertaken:**

### **2.1 Work related:**

#### **Specific Job Responsibilities of mine:**

- Collect Undertaking and Check.
- Creating CIF by using pc.
- Download CIB file.
- Clint's TIN number update.
- Clint's NID number update.
- Clint's Mobile number update in the CIF.
- Create defaulter list.
- Address modification in the CIF.

#### **2.1.1 Activities Related To CIB and Credit Analysis in details:**

The Credit Information Bureau (CIB) is responsible for collection, processing and maintaining an updated database of credit related information supplied by participant institutions which extend credit i.e. Banks (Act.14, 1991), Financial Institutions , HBFC, ICB. The Bureau was set up in 18 August 1992 in the Bangladesh Bank. One of the objectives behind setting up of the Bureau was to minimize the extent of default loans by providing the participants with timely reports on credit information based on the enquiry/request about the loan applicants so as to facilitate credit risk analysis by the Banks/FIs and decide promptly on the loan applications. The Credit Information Bureau department of Bangladesh Bank provides the information of borrowers who have taken various types of loans & facilities. They provide the report of a borrower having the number of facilities, whether the borrower has any classified loan, whether the borrower pays the repayment regularly etc.

### **2.1.2 Collect Undertaking:**

I used to do this work whole of my internship period 3 month. Relation Manager (RM) collects all information of client and then giving me form or undertaking of organization to write down. They used guided me to Copy of trade license, national id, TIN certificate papers is necessary with organizations form. I always tried to check these properly because sometimes these papers

were missing with the main form. After checking the undertaking and papers i gave the reference number. In every undertaking carry on one reference number. In time of checking be required to be noticed that all information of undertaking have to match on National Id copy, Trade License, TIN certificate. By Company policy if mismatch in from I didn't not accept because it's a important form. Then those undertaking going to stock. Risk Manager got the responsibility to follow up by giving mail to solve the stock problem. Then I used to create CIF.

### **2.1.3 Create CIF (Customer Information Function):**

I used to do this work whole of my internship period 3 month. Where provide all required information to require for bank and I got CIF number. This CIF digit is very important because I identified the borrower's in through of CIF number in organization. I created two types of CIF, where provided all personal information as like borrower name, parents name, spouse name, present and permanent address, national ID number , contact number, Email address, types of customer and other information. And the anxiety CIF something important which is Business name correctly, business address, TIN paper Number of partnership or limited company linked with every director or partner also I also created CIF number of Guarantor vendor. Creating CIF organizations can't provide lend. So I should maintain that. After creating CIF I used to submit all form and CIF numbers paper to my senior officer. It was authorized by authorizer. It was done very carefully because if it is wrong it creates many problems for loan. If disquiet would be limited company or partnership Company or proprietor of own disquiet every owners CIF number linked with Companies director, partner, and guarantor. Then it was very easier to identify every exist borrowers and with related persons. It helped me for time consuming if there have any exiting borrowers. When I searched on OBI server Existing Information come up with the CIF Number, Address and Parents name.



#### **2.1.4 Download CIB (Credit Information Bureau):**

I used to do this work whole of my internship period 3 month. Organizations necessary some information that the form designed as per the Bangladesh Bank Rule Act, 1972. The Form contains the following information:

1. The full name of client
2. The father name of client
3. The mothers name of the client
4. The present And Permanent Address
5. Signature Of the branch Manager
6. Signature Of the Client
7. Copy of National ID
8. Copy Of TIN certificate
9. The Business Address
10. Copy Of Trade License
11. Copy Of form Xii

For download CIB I used to Work with the server of Bangladesh Bank. The most important work is to down load CIB. To create a restricted environment for borrowing the automated CIB service provides credit Information for prospective and exiting borrowers. With this improved and efficient system risk Management was more involved. Now by online organization get more fast and provide fast reliable and resourceful credit Information. After every three months CIB report updated to acquire original Information of borrower that anything goes wrong it indicate with the red mark. New online credit bureau is response within Seconds if server works properly.



Credit Information Bureau  
New Contract Inquiry Existing Contract Inquiry Check Inquiry Contract Update Portfolio Advisor Summary of Inquiries

**CONTRACT DATA**

Role \*  
Borrower

Type of financing \*  
Term Loan

Request date of the financing (dd/mm/yyyy) \*  
13/04/2014

Number of instalments \*  
Periodicity of payment  
Monthly instalments-30 days

Total financed amount  
Monthly instalment amount

- Rules for amounts:
- Each amount must be expressed in Taka
  - No multiples of Taka (i.e. Lakh or Crore) are allowed
  - Each amount must be expressed without special characters and without decimals
  - No '/' or '.' are allowed in amount fields

**SUBJECT DATA (BORROWER/CO-BORROWER/GUARANTOR)**

Subject data (Borrower/Co-Borrower/Guarantor)

Subject type \*  
Individual

**Individual data**

Title \*  
Father's title \*  
Mother's title \*  
Husband's title \*

Name \*  
Father's name \*  
Mother's name \*  
Husband's name \*

National ID available   
National ID number \*  
TIN \*  
Gender \*  
Country of birth \*  
BANGLADESH

National ID available   
National ID number \*  
Date of birth (dd/mm/yyyy) \*  
District of birth \*  
TIN \*  
Gender \*  
Country of birth \*  
BANGLADESH

District of birth is filled with District of birth if born in Bangladesh, or alternatively city of birth if born outside of Bangladesh

**Main address data**

Street name and number \*  
Postal code \*  
District \*  
Country \*  
BANGLADESH

District is filled with District if address is in Bangladesh, or alternatively city if address is outside of Bangladesh

**Additional address data**

Street name and number \*  
Postal code \*  
District \*  
Country \*  
BANGLADESH

District is filled with District if address is in Bangladesh, or alternatively city if address is outside of Bangladesh

**Identification document data**

ID type \*  
ID issue date (dd/mm/yyyy) \*  
ID number \*  
ID issue country \*

**Telephone data**

Telephone number \*

**Sector data**

Sector type \*  
Sector code \*

[Send Request](#)

\* indicates mandatory field

Snap Shot:Credit Information Bureau-Bangladesh Bank

Source: <http://www.idlc.com/annual-reports.php>

### **Parties related to the CIB:**

There are some parties they are related with the credit information bureau. As like:

- Bank
- Non-bank Financial Institution
- Government bank
- NGO
- Investment Corporation of Bangladesh etc.

### **2.1.5 Tin Number Update:**

I used to do this work 1 or 2 weeks. Here I did the update of TIN numbers. Because TIN numbers are very important for filling the form. Some people who did not give their TIN number in the form before they are requested to fill later when they want to take the loan. Without tin number we can't search it on OBI. On order by the Bangladesh Bank I update peoples Tin in IDLC .Bangladesh Bank Give the updated Tin number And I used to change the existing number. That is known as e-Tin.

### **2.1.6 NID Number Update:**

I used to do this work sometimes when Bangladesh Bank gives the order to IDLC that they must give the proper NID in the form. Because sometimes I found that people was give the fake number which was not matched with the NID photocopy. So I used to do this correction in a excel file and send it to Bangladesh Bank.

### **2.1.7 Mobile Number Entry and Modification of Mobile Number CIF:**

I used to do this work whole of my in internship period 3 month. In CIB form, sometimes existing customer change their mobile number and when they applied for the loan again it created problem and sometimes they don't give any mobile number. So Bangladesh Bank provide all latest mobile number of customer that in future it don't create any problem in future. So I used to do this work by using the Flex cube. Firstly I Copied the Existing CIF number from the given excel sheet and opened it on flex cube. Then I Copied the latest mobile number from the other sheet and putted the number on the CIF. Then I saved the CIF properly.

Sometimes I had to do made a excel sheet and then copied all mobile numbers on the sheet that helps to Identify that which proprietor or borrower Use which mobile number.

### **2.1.8 Create Defaulter List:**

I used to do this work whole of my intern period 3 month. Orders of Bangladesh bank all of commercial bank and NBFi update their Cheater list. When any borrower dose not paid his borrowing money in certain period then which bank provide loan to borrowers, then theirs responsibility is to known to all bank and NBFi about the defaulter person or cheater person in Organization used to make a chart for them with their name and other information. In Internal server bank update these type of person's list. There were also some other information that I had to include in the list Individual name, organizations name which or whom person or organization related with defaulter organization guarantor list ETC.

### **2.1.9 Address Modification of CIF:**

I used to do this work 1 week in my internship period. Every CIF there are information about the customer address and there are present address and permanent address needed for creating any CIF. So for existing CIF I used to do the work of CIF Modification that is every customer should give the proper present address and permanent address. And if it was missing I Modified the proper Address of the customer or sometimes creates the new Address It was given in the new Sheet Where all updated information, Addresses was given copied the Address from the sheet And fulfill the form where new Address is needed or updated. Address is very important for Approval any loan because when RM go for visiting if address is not clear or match they don't give the loan. Because address represent that where the organization. Based on address they go for visiting that the organization is feasible or not. So I used to do this work very carefully that if any address create wrongly it may create problem for indemnify customer.

### **3.1 Observed in the organization:**

After joining IDLC, I saw some problems existing in the organization and I personally also had to face some problems.

- There have so many desks for employee but they don't arrange any specific desk for intern so I had doing tasks as often I had to shift my stuff from one desk to another.
- Computers were not new version, had no antivirus protection and sometimes the necessary things with computer like keyboards and mouse didn't work properly. Because of bad performance of the computer and sever it's create a bad impact on me. And overall the technological system was not well maintained.
- Because of office space I also face some problems like for taking lunch we have dining room and it was too short so that I couldn't sit there and it was so messy.
- When I was created CIF because of the problem of server we had to create a CIF 3 or 4 times so it was so disturbing for Creating CIF.

### **3.2 Academic Preparation:**

As a marketing major student I had less idea about all the financial terms. How to maintain problems and other situation when work with a group of people and do the responsibilities. And also saw the behavior of customers, employees and other it will help me for my future observation. My academic background is mostly on courses such as Brand, Consumer behavior, sale marketing, distribution management etc. but I got the opportunity to pursue as an intern in IDLC where courses of accounting & finance major would have been helpful.

### **3.3 Missing Knowledge and Skills:**

There were some missing knowledge and skills that need to be learned in the university that is computer skills. When I was working in the ILDC I did not have enough knowledge on computer or any server system. So if our university helps students to improve their computer skills it will help us to work and give the best performance in the job sector. And the other missing part is as we are marketing student and in future it is very important to work in the field, how to communicate with customer and others. So if our university give chance to the marketing student to work sometimes in the field for any purpose of any projects that they can helps us gather some

## **4. Lessons Learned From the Internship Program:**

### **4.1 Implications to Organization:**

IDLC Finance Ltd. is one of the fast rising NBFIs in the country. According to the necessity of course fulfillment, I joined in IDLC finance Ltd. At Gulshan Branch as an intern. I worked for in CRM department. During the internship period, I have tried to learn something new that I hadn't before. I also tried to know about the financing system, practical banking. I have learned the following lessons from my internship program:

- I learned how to maintain time, how to work under pressure and how to connect with different type of people.
- Punctuality is very important for any job. I learned time management skills.
- Every organization has its own rules and regulations. I learned how to adapt with organizational rules and regulations.
- I also learned that how a corporate people maintain all things
- I learned how to work in organization, learned about the computer skills.
- I learned how to maintain time, how to work under pressure and how to connect with different types of people.
- I learned how to drive flex cube and create CIF, entry the number of CIF, Modification of TIN Number, Loan Payment system etc.
- I learned how to do print and photocopy.
- I learned how to communicate with clients and how to handle them in difficult situation.
- I learned corporate etiquettes and culture and how to behave with customers and colleagues
- One important thing, I have learned that without verification an employee should not sign as an introducer because in case of any fraud of customer he may fall in trouble.

## 5.1 Summary:

At the end, it can be said that IDLC Finance Limited has been a very successful financial institution in its short tenure. Its success is a result of capable leaders, right business decisions, profitable business functions, cost-effective business departments, skilled manpower and many other things. Financial institution provides many types of financial services to their clients based on customer demand. CIB Issue is a must for any financial institutions (BANK & NBF) to take decisions about their financing & to service in the market. People and companies would have to be concerned about their CIB status in the database of Bangladesh Bank. They also have to follow the rules & regulations about the CIB report, they also have to be careful about their payment behavior. Otherwise the overall situations will have an adverse impact on the loan giving conditions. Bangladesh Bank takes this issue as the number of lending institutions & the number of lending increasing day by day. After see the CIB report analysts start their work about lending of borrower. Prepare appraisal report. For preparing appraisal required CC statement (cash credit statement) where's we see highest value of transactions and lowest value of transactions. If credit balance remain big amount then its impact will be good for analyst. Credit balance divided sanction Loan and we got a value. And if this value will be more than 4 then its strong transitions On the other hand analysts see borrower financial conditions. Borrower getting secured loan or unsecured. If borrower is 1st time borrower then will get 1.5 million for secured loan and unsecured highest will get 1 million after risk rating. So the borrower and lender both should have clear concept about this issue then will be safe financing.

And finally to compete within this very competitive market full of strong competitors, it needs to promote its products and brand name to mass people.

## **6. Findings :**

- There is some lack of technological problem, sometimes Bangladesh bank server is not support properly
- Small working space for CIB Team, which is not comfortable for work and to preserve the hard copy of CIB reports
- Number of Employee on CIB team is not good enough for deliver output for loan diverse
- IDLC Promotional activities are not sufficient for further business
- Loan system procedure is to complex, in fact sometimes the current customers are takeover there loan to other company.



## **7 Recommendations:**

- IDLC should develop their technological system more.
- They should recruit more employees for best outcome.
- They should arrange more space for working.
- Customer should give concern on loan System
- They should give more concern on safety for giving loan and payment.
- They should do more promotional activity.

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