



Internship Report
On
Internship Report on “Customer Experience Department of IDLC Finance Limited”

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**Internship Report
On
“Customer Experience
Department of IDLC
Finance Limited”**



financing happiness

Acknowledgement

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Finally, I am very fortunate to have my friends and family who have provided unbiased help and supports in the preparation of this report with their assistance and provide sources of information. Their helping hands were truly unparalleled.

Letter of Transmittal

21st October, 2019

Mohammad Tohidul Islam Miya

Assistant Professor, United International University

Dhaka

Subject: Submission of Internship Report

Sir,

I am glad to submit the internship report on the topic you have assigned me which is “*Customer Experience Department of IDLC Finance Limited*”. While preparing this report I tried my level best to follow your and my organization’s supervisor’s instructions.

This entire report is based on the practical knowledge I have gained from my 3 months of internship program while working in the IDLC Finance Limited. The knowledge I have gained from here will add a huge advantage to my career.

I would like to express my heartiest gratitude for your kind cooperation and guidance in making this project paper informative and time oriented. It would be highly grateful if you kindly receive this report and I will be pleased to answer to any of your queries regarding this report.

Sincerely Yours,

Maria Haque Bandhon

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Executive Summary

IDLC Finance Limited is a multi product non banking financial institution which was establish at 1985. There are different products and services offer by this organization in the in Corporate Division, Consumer Division, SME Division and the Capital Market. The innovative ideas of providing the service are the main concern to make the customer satisfy with the product and service. The target of this organization to provide a better quality service to the customer so that they can satisfy the new or existing customer, retain the existing customer and increase the long tern relation with the customer. If the customer can attract the new customer and maintain a long tern relationship with them the organization can maximize their profitability as well as their reputation. This report focuses on the analysis of the customer, company and competitor which is important to run the organization successfully. At first, analyzing the customer insight IDLC has great impact on the segmentation, target and positioning the organization. IDLC has expert employees who have the knowledge to complete the work in a beneficial way for both organization and the consumers. Secondly, the company insight of IDLC Finance limited provides us the knowledge of product strategy, place strategy, price strategy and promotion strategy. These are the essential element to monitor the overall organizational activity successfully. Thirdly, we get the valuable ideas of competitors, their strategy and their activity which can affect the organization positive or negative way. Knowing about the competitor is very important to stay in the market place. Finally, in this report I have discussed about my experience during my internship period. This report is helpful for the advancement of IDLC Finance Limited to attain their goal.

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1.0 CUSTOMER INSIGHT:

Customers are the main vital point for each marketing concept. There are many ways to that a marketer can satisfy their customer. They need to understand the needs, wants and demands of the consumer. If the marketers are fail to understand the needs of the customer they cannot survive in the market place. The marketers should know what makes their customers satisfied. If they are not aware of it the consumer will not make a long term relationship with them. So IDLC finance limited also follows the way to satisfy their customer in a way that the consumer will maintain a long term relationship with them. There are some important aspects that IDLC follows to satisfy their customer. They are very important for the organizational benefit.

Understanding needs wants and demands:

Every customer has different kind of needs. They are different from each other. Needs are the basic human requirements. ILDC finance limited also emphasize on the needs of the consumers. What they basically need from the organization. When a consumer directed to a specific object we called it wants. By creating the interest in the consumers mind that they are satisfied with our product or service. IDLC finance limited creates that significant image on the consumers mind by their product. They provide different kinds of loan at a lower price. The interest of deposit is high comparing to the other organizations. SME and corporate loan are very popular at IDLC. These are the basic products that direct a specific object in customers mind. Finally the most important part is demand. Which means when the specific object backed by buying power. It is simply the buying power of the customer. So, according to the customer insight is very crucial to

understand the basic idea of needs wants and demands. Which I think IDLC follows very

1.1 Segmentation:

This marketing concept provides the idea of dividing a broad customer or business market based on some characteristics. As a financial organization IDLC segment the customer by geographically, demographic and psychographic category. It is needed because understand the customer profile is very essential. IDLC has many customers. Most of them are middle age people and most of them are jobholder. In Dhaka city the number of customer is very high. Outside Dhaka city customers are low in number. The students as their customer are very rare. IDLC gives most of their priority to the customer.

1.2 Target Market:

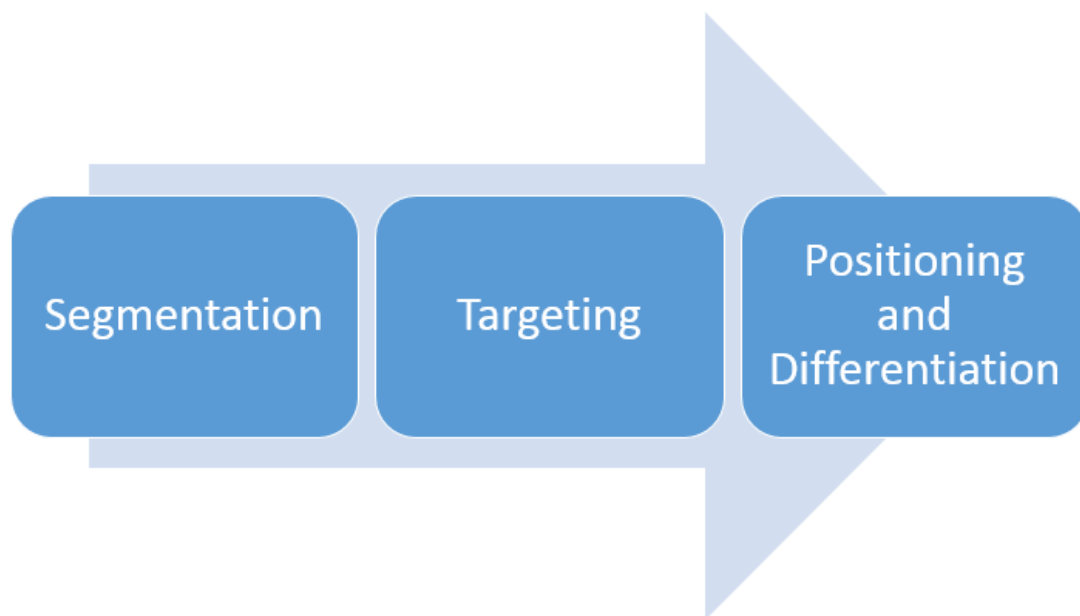
IT is impossible for a marketer to satisfy every consumer in the market. Different customer has different kinds of likings. It varies from one customer to another. Marketers face many challenges to satisfy the needs of different customers. So they divided the market into segments. It follows the geographic, demographic, psychographic and behavioral differences among the buyers. IDLC also follows targeting strategy as well. They target their customer in a unique and beneficial way. Deposit scheme customers who can have the facilities of regular term deposit package and regular earner package. The clients who are interested in the deposit scheme they can have some benefits. The corporate customers are benefited by loan limit will tailored to business requirements, flexible loan tenure and the structured repayment of loan. Home loan is one of the most popular products of IDLC. It provides the benefits of payment flexibility. IDLC helps to purchase the band new cars for the clients by providing them loan. Here they do not

require any personal guarantee or hidden fees. This is very important for a marketer to target a market who has the requirements that can make the customer satisfaction. IDLC always keeps the strategy that can help to increase the target market satisfaction. SME department is the core segment of IDLC finance limited. They provide different kinds of services to the SME (small and medium enterprise services). They are seasonal loan, SME deposit, machinery lease, commercial space loan, small enterprise loan and so on. Corporate division is one of the most popular divisions in IDLC. It helps to the organization for keep the market profitability longer period of time.

1.3 Positioning

Positioning means giving the target market best market offerings to create an identity in the customers mind. It is very important for the organization for position their selves in the mind of the customer by giving them benefits. Companies should give the offerings that can satisfy the need of the customer. IDLC provides offerings that can meet the satisfaction of the customer. They give their customers flexibility and maintain a long term relationship with them. It is a multi-product financial institution. The product offerings includes lease finance, term finance, real estate finance, short term finance, corporate finance, syndicate finance, merchant banking, term deposit scheme, debentures and corporate advisory services. It also offers different branches in different area which helps the customer a lot. Creating a unique identity in the customers mind is called branding. IDLC follows the slogan of “Financing Happiness”. Here we can see that IDLC ensure all the customers a flexible, trustable and beneficial service. It is the way they represent their selves. Positioning gives the opportunity to keep the organization different from other. It is the platform where the organization can

Differentiate their self. Differentiation creates unique identity in the mind of the customer. Positioning the organization in the mind of the customer is not an easy thing. There are lots of marketing concepts they need to follow. First of all marketer need to segment their customer .After that they need to target a market and at last marketers go to the positioning strategy.



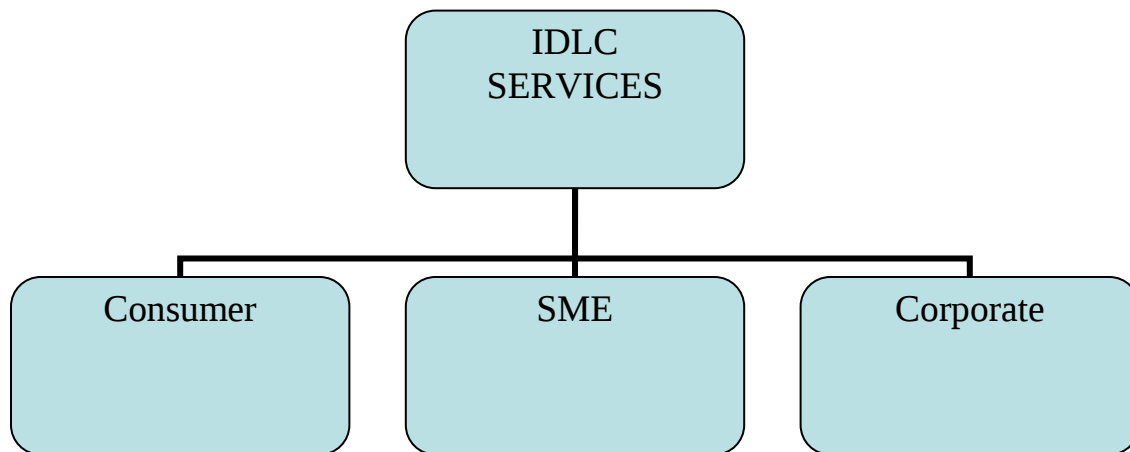
2.0 Company Insight:

Company insight basically deals with concept of product, price, place and promotion.

IDLC is a service company. It also follows the marketing concept as well.

2.1 Product Concept:

As we discussed earlier that IDLC is a service organization there are lots of service that IDLC offers. it is completely based on the service organization that help it customers by providing them secure financial service. For every service organization it is very important to make sure that the service they are providing is satisfying their clients.



Consumer: Here DLC deals with all the products of customers can get easily and it is secure for then in long term.

Deposit facilities for the consumer-

- Flexibility of tenors

- Competitive interest rates
- No requirement of Establishment or Account Opening Fees
- Quick Loan facility against Deposit
- Online Account Service and Fund Transfer Facility (BEFTN [Absolutely Free])
- Dedicated Relationship Manager(s) to provide customized services at your doorstep
- Auto-renewal facility [with or without interest]

Home loan facilities for consumer-

- Apartment purchased loan
- Affordable home loan
- Construction loan
- Home loan shield
- Registry loan
- Land purchased loan

Car loan facilities for consumer-

- Loan Amount: Up to 80% of total cost
- Loan Term: Up to 6 years

- Repayment via EMI
- Fastest Service
- Special discount on vehicle price offered by renowned dealers, under special arrangement with IDLC
- Partial or full prepayment options
- Early prepayment option in full or part
- Technical Advisory services available

Personal loan facilities for consumer-

- Loan Amount: Taka 50,000 to Taka 10 Lacs to suit your requirement
- Loan Term: Minimum of 1 year to a Maximum of 5 years
- Fast processing and loan approval
- Competitive interest rates. Individual rates are set based on the customer's financial status and facility amount.
- Early prepayments subject to payment of minimum charges.
- Early settlement option
- Dedicated Relationship Managers and supportive service

IDLC SME loan: Here IDLC provides unique services to the small and medium business enterprise. SME products that IDLC provides-

Small business loan benefits-

- SME term loan
- Women Entrepreneur loan
- Supplier Finance
- Revolving short term loan
- Partially secured loan
- Seasonal Loan

Supplier finance benefits-

- Factoring
- Distributor finance
- Work order

Medium business services-

- Term loan Financing
- Lease Finance
- Commercial Vehicle Finance

- Commercial Space Loan
- Short term Loan
- Project Financing

Deposit facilities for the SME consumers-

- Flexibility of tenors
- Competitive interest rates
- No requirement of Establishment or Account Opening Fees
- Quick Loan facility against Deposit
- Online Account Service and Fund Transfer Facility (BEFTN [Absolutely Free])
- Dedicated Relationship Manager(s) to provide customized services at your doorstep
- Auto-renewal facility [with or without interest]

Corporate: In this sector IDLC offers some benefits for the corporate sector. It is the most important sector for IDLC. The benefits are-

For Corporate finance:

- term loan
- Working capital loan
- lease financing

- Project financing
- Bridge Loan
- Preferred Stock
- Commercial Loan Space

IDLC Structured Finance benefits are-

- Project finance and loan syndication
- Foreign currency loan
- Access to special funds
- Merger and acquisition
- Agency and Trustee
- Alternative Financial Solution

2.2 Price Concept:

Like other organization IDLC also follows the pricing strategy. it is needed to run a business with profitability. there are some strategy that IDLC follow in terms of the consumer, SME and Corporate sectors most of them are very useful that helps the organization as well as the customers. Customers feel satisfied about the pricing strategy of the IDLC.

DEPOSIT INTEREST RATE MATRIX				
Product	Term	Amount up to 50 Lacs	50 Lacs < Amount < 1 crore	Amount of 1 crore and above
Regular Term Deposit	3-5 months	8.50%	8.75%	9.00%
	6-11 Months	8.75%	9.00%	9.25%
	12-15 Months	9.00%	9.25%	9.50%
	2 years	9.25%	9.50%	9.75%
	3 years and above	9.50%	9.75%	9.75%
500 Days Term Deposit	500 Days	9.00%	9.25%	9.50%
Monthly Earner Deposit	1 Year	9.00%	9.25%	9.50%
	2 years	9.25%	9.50%	9.75%
	3 years and above	9.50%	9.75%	9.75%
Quarterly Earner Deposit	1 Year	9.00%	9.25%	9.50%
	2 years	9.25%	9.50%	9.75%
	3 years and above	9.50%	9.75%	9.75%
Double Money Deposit	7 years 3 months			
Triple Money Deposit	11 years			

This chart gives us the pricing idea of IDLC finance limited. The customers of IDLC are satisfied with the pricing strategy. This pricing strategy shows that IDLC provides more interest facilities than the other organization.

2.3 Place Concept:

Place is also an important part because it creates a good image at the mind of the customer. If a customer feels convenient they will be motivated to visit the organization. There are 38 branches at IDLC and it has its presence in 20 cities. They provide service to the customer in a good way. For deposit customer there are relationship managers who will always help them to provide information. In the organization there are many managers who will encourage the customer to deposit in their organization. There is a target set by the organization for the managers. If they successfully can achieve their target they will get bonus according to their performance. There are 25 branches across Bangladesh are always ready to provide services to the SME customers, Deposit customers and corporate customers. The relationship managers provide their service in an efficient and fastest way. The distribution of services is very precise and it handles by expertise managers. The way IDLC manages the whole branches is essential for the company's well-being. The managers know what the customer's specific needs of the customers are. In Bangladesh there are many branches of IDLC and the managers know how to get the customer's attention. Customers also feel satisfied because they can get the service at a small range of time. This organization manages their whole activity in an efficient way.

2.4 Promotion:

Every organization needs their promotional activity to make a unique idea in their consumer's mind. It increases the organizational popularity and many people are able to know about the organization. There are many ways to create organizational promotional

activity. IDLC finance limited also has some policies that make their organization different from others. Those activities are-

1. IDLC Inspiring Lives and Livelihoods:

There are many village people who have the opportunity to earn money by their own and they get training from the organization. They get this opportunity from technical and on-the-job training at Far East Knitting and Dyeing Industries which is organized by IDLC finance limited. IDLC, as part of its CSR initiatives, implemented the skills development project in collaboration with Far East Knitting & Dyeing Industries Limited, ILO TVET Reform Project, Care Bangladesh and Gazipur Technical Training School & College, from June 2013 – December 2016.

2. Far East:

IDLC Skills Development Program IDLC's flagship project, which aims at empowering marginalized women from North Bengal, successfully completed its project tenure in December 2016. The project commenced in June 2013 and, till date, as many as 242 individuals have received training at Gazipur Technical School and College (GTSC) under the Directorate of Technical Education, Government of Bangladesh. Among them, 196 completed on-the-job training at Far East Knitting and Dyeing Industries Limited. Around 124 graduates are now successfully employed within the industry.

3. IDLC stands by the flood-affected victims of Nilphamari and Rangpur:

By August, 42 flood-related deaths were confirmed by local authorities. The floods roughly damaged 2.5 lac houses. To support the flood victims, the IDLC CSR team, in

collaboration with the Rangpur unit of Bangladesh Red Crescent Society (BDRCS), under the supervision of its national headquarters, distributed emergency relief among 250 flood-hit families. Each of the beneficiary families received dry food and non-food and hygiene items to last for about two weeks.

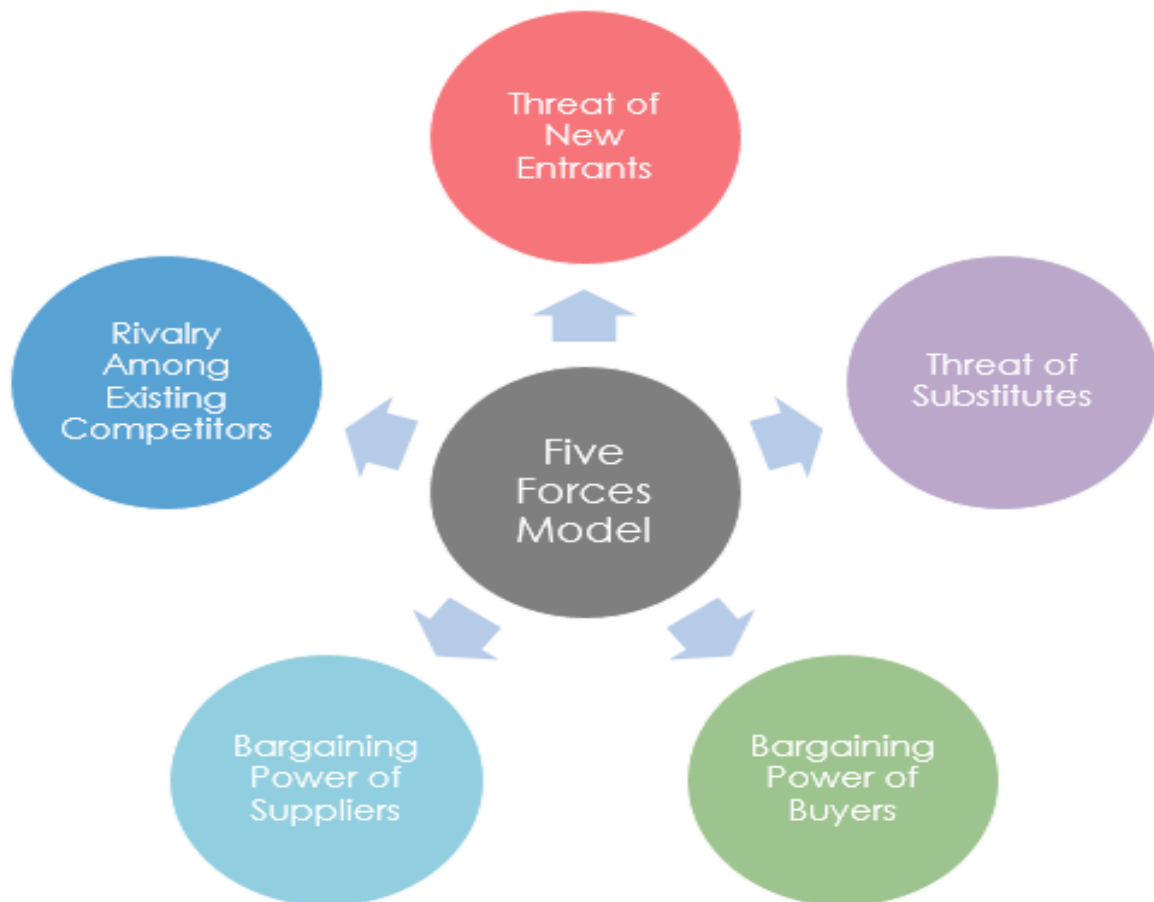
4. Tree plantation:

IDLC regularly conducts plantation activities across various regions of the country to contribute to carbon footprint reduction. In 2016, the Company sponsored a plantation program in which 200 saplings were planted at BCIC College, BCIC School at Mirpur and Lalmatia Womens' College.

These are the CSR activity of IDLC to create an unique identity in the mind of the customer. This organization always tries to initiates different kinds of CSR activity which can help the people and the economical system of Bangladesh. The recent initiative of IDLC is “IDLC Khushir Kheya- The Happiness Marketplace”. This helps the people in areas like education, healthcare, environment and community projects.

3.0 Competitor Insight:

It is very important to identify who are the competitors, what is their market position, what is their next step and so on. To know about the competitors there is a model called porter's five forces model which helps to know the competitors strategy very well. In this model there are five components to analyze. It can give more helpful information to analyze the competitor.



3.1 Threat of new entrants:

Identifying the new entrants is helpful because they can threaten the market share if existing competitors. It happens because they bring new production capacity. There are many new financial or non financial companies which is making the creating threats for IDLC. If IDLC does not aware of the new entrant they can not survive in the market place. IDLC must be preparing for the upcoming threats. There are some barriers that new entrants can face. They are-

Barriers to entry: There are lots of establish firms exist in the industry. If a firm take a new entry to the industry that firm could face some problems. That firm can not get the benefits of economic of scale. It's important for every firm and it is also a competitive advantage for a firm. Existing firms can get this benefit easily. Product differentiation in also important because existing firm already run their business and they are able to make differences in their product so that they can make their customer happy .it is quiet difficult for the new entrants. The capital requirements, switching power, government policy etc are the barriers that new entrants can face. IDLC finance limited is an established company that has all the benefits to retain their market position. New entrants in this industry can face the problem. The new entrants in this industry can not get the benefits that the existing companies already have. The existing competitors o IDLC finance limited-

United *Leasing
& Finance*

IPDC
FINANCE 


PLFS
Together We Achieve


LankaBanglaTM
FINANCE

bd **finance**
Inspiring Wealth

 **GSP**
FINANCE
creating opportunities



MIDAS FINANCING LIMITED
BANGLADESH

3.2 Bargaining Power of Suppliers:

Suppliers have great impact on the productivity of the organization. If the bargaining power of the supplier is high it is not good for the organization. The reason is supplier will give raw materials which are high price. The supplier group is strong when-

- Lack of substitute products available in the industry firm
- Industry firms are not a significant customer for the supplier group.
- Supplier's goods are critical to buyer's marketplace success
- The effectiveness of supplier's products has created high switching costs for industry firm.

These are reason for the strong power of the supplier. IDLC is a existing firm in the financial industry. The bargaining power of the supplier of IDLC is not strong. There are a good relationship between the supplier and IDLC. IDLC suppliers give them produce or services at a satisfactory level. We can observe it at the great service provided by IDLC. If the supplier is not good IDLC can not provide good service to the clients. So for the success of any organization suppliers are a crucial part. Maintaining a long term relationship with them is very important. There are many services that IDLC outsource from another company. Those services are important for the organizational success. These outsourcing services are essential to maintain the day to day activity. The supplier of those services is very well maintained and they provide the goods or service at a satisfactory level.

3.3 Bargaining Power of Buyer:

The buying power of buyer means buyers can buy the goods at a lower price and sell it to the customers at higher price. It is essential because the organization can give the product or service at a lower price. The quality of the product or service is satisfactory to the clients. To reduce their costs, buyers bargain for higher quality, greater levels of service and lower prices. Sometimes buying power to customer is high in the industry. IDLC also has a great buying power over its customers. There is a good relationship with the customers in IDLC. The buying power of IDLC is fair because the customers feel so satisfied with the service. We can realize it from the number of number of customer IDLC has. There is a win-win situation between IDLC and its customers. There are many non financial institutions in the industry. They are unique from each other. The service they provide is different from the other organization. Customers will take service if they realize that the service that organization providing is best. If they don't think the service they are providing is not good enough the customer can easily switch to another organization. IDLC provides the service that satisfied the clients. The bargaining power of IDLC is high. The existing firm always has the opportunity to get bargaining power because it offers unique services to its clients. IDLC also provide some unique services those other competitors does not provide to its consumers. So, customers are willingly have the services of the IDLC. It differentiates the organization from its competitors. Analyzing the buying power of buyer is very important to understand its competitors.

3.4 Threat of Substitute Products:

Substitute products are goods and services from outside a given industry that perform similar or the same functions as a product that the industry produces. The threats of substitute product or service can weaken any organization. If the substitute good or service is not available the threat to substitute goods will decrease. IDLC has no threat of substitute of goods or service. There is lower risk for IDLC in the field of substitute goods. There are many organization they face the threat of substitute goods. The threats of substitute we can not ignore it. If the organization has lower risk of threat of substitute products it will help the organization to make more profit. The threat of substitute goods is very important and any organization can not ignore it. The solution to reduce this risk is to create unique identity in the mind of the consumer. If the organization can differentiate their selves it will help them to reduce the threat of substitute products.

3.5 Intensity of Rivalry among Competitors:

IDLC has many competitors in the industry. The action of one competitor will affect another competitor as well. The intensity between the rivalries is very high. It is important because this competition will give them more unique idea to make good position in the market. They can improve their position and satisfy the clients. Firms are always ready to do better in the marketplace. This sometimes becomes a threat for other competitors. IDLC takes some initiatives that may become a threat for the competitors. Sometimes the organization need to understand the effects of competitors which can benefits them. If the competitors take the wrong initiative it will help the other organization in a beneficial way. The competitors of ILDC are very aware of the

initiative that they take to minimize the threat of other competitor. If the market is very high rivalry the customer will benefited more. If the market situation is not at rivalry position the firms will face no threats. Firms should always take a step ahead ton its competitor to avoid those threats. Differentiation is crucial part of becoming a risk less organization. It can help to be gain the best position the mind of the customer as well as the mind of the competitors. IDLC is the organization that has many competitors and this organization becoming a threat to its competitors. The clients of IDLC are satisfied with the service and they will not switch from this organization. The intensity of rivalry between the competitor and IDLC is very high. It helps the consumers to get benefit and IDLC also has the opportunity to do best at the marketplace.

4.0 The Customer Experience Department

We can categorize the customer into two parts such as internal and external customer. The duties for a Relationship Managers are to work as a sale team and bring internal customers. The External customers are who walked by the office by them selves. There are two types of service available in IDLC the alternative service channel and the branch service channel. The overall activities are done by the qualified and professional employees. The employees are well mannered and they have experience to manage the whole department a satisfactory manner. The external and internal customers can share their queries and their problem with the CED department and they give the solution according to the problem. In this department the employees need to have all the information about the all departments of IDLC. Their job is so challenging and they know how to satisfy the customer. From this department the organization can have the idea about the satisfaction and dissatisfaction of the clients. They can identify where the problem is and how to solve it.

4.1 Job Description:

IDLC financing limited is one of the best institutions for learning as a beginner. This is one of the best organizations which help me a lot to prepare myself as a qualified employee. As an intern IDLC helps me to improve my communication skill, technical skill, leadership skill and so on. It is a learning platform which helps me to gain knowledge in different area.

Practical Knowledge:

As an intern I have learnt about the customer behavior practically as I was doing my internship program at customer experience department (CED). It gives me more opportunity to deal with customer with different purpose. To understand the customers needs, wants , satisfaction with the service, Branding and so on.

Communication Skill:

As an intern I have deal with different kind of people such as supervisor, co-workers, subordinates and customers. It was very challenging for me to communicate with different kind of people. It was a great platform for me to gather experience by practically handling the customers.

Team Skills:

IDLC financing limited helped me to achieve a great knowledge by working with the team members. There are different employees are divided into different departments. The team members work together to achieve a departmental target within a fixed period of time. It was a challenging job for the team members and a huge learning platform for me.

Ability to work under pressure:

The ability to work under pressure is one of the best qualities for an employee to complete his/her tasks. Sometimes it is very hard to balance the personal life and work life. From this organization I have learnt about how to work under pressure and balance the personal life. There was lots of challenging task that I had to perform within a given period of time.

Attention to detail:

Data entry is all about proper documentation and handling a lot of important documents which I got to acknowledge at the very first stage. A single mistake can result in a serious crime. It has improved my skill to work with concentration. I had to pay attention to the all data entry and handling the documents which was very confidential. It is very important for every employee to maintain their task more carefully because it contains financial data. If any employee is not serious he or she could make mistakes.

Modern Scheme:

The financial activity normally based on modern technology. We can not think our work without it. It is very important to be more careful and efficient about the job. In IDLC I have learnt about technology based activity. It helps me to enrich my quality. When I was working there I face day to day technology bases tasks. I have worked on computer for data entry and other documentation. It helps me to encourage myself to be confident and fluently doing my job.

Following Policy:

There are lots of employees worked in IDLC and they are different from each other. They have different norms and culture. So IDLC finance limited follows some rules and regulations. All employees at IDLC have to follow rules and regulation. It is very important part for me because it helps me to obey the restrictions. I think it makes me to be a good employee.

4.2 Specific Job Responsibilities as an Intern:

- Document check-in through online service portal
- Communicating with customers
- Update financial data in an excel sheet
- Collect sign from Managers in instruments and cheque copy
- Prepare Instruments
- Support the CED team to their daily activities
- Attending outdoor trainings
- Documentation of day to day activities
- Helping customers on kiosk activities
- Taking feedback from customers about their service

4.3 Influence on my career plan:

ILDC finance limited is one of the best non-banking sectors in Bangladesh. It was a beneficial opportunity for me to work there as an intern. As was working at the CED department I have learnt lots of practical marketing terms. It gives me opportunity to be a good marketing employee in future. I have enjoyed my work so much while I was communicating with customers. IDLC always ensure the customer satisfaction first. They main the marketing policy on customer needs and satisfaction based. If customers are delighted with the service ILDC always take it as their success. There are different kinds of trainings that I have attended at IDLC. It suggests me to be a good marketing employee. I have attended many teams working there. It acknowledged me to become a

good team worker. As a marketing intern I have gather lots of experience in IDLC which will help me in my career. The main concern of my career plan is to be an expertise in the marketing field. The professional and expertise environment helps me to practically initiate the marketing strategy. The CED department of IDLC is the essential part because this section practically faces the customers. They know how to handle them politely and solve their problem more accurately. They know how they are responsible to the customer as well as the company. In this field people know how to communicate with the customer in a good way.

5.0 Recommendations

1. IDLC should interact with the customer with more correctly and the solution of their problem should be more correctly.
2. The expertise employees should be required.
3. IDLC should create more paid-up assets for future.
4. Employees should be more careful about their target experience
5. There should be a training program for the employees to increase their productivity.

6.0 Conclusion

The whole period of my internship at IDLC Finance Limited I have learned about the practical dealing behavior of clients and the strategy this organization follows to satisfy their customer. The goal of the all departments of IDLC is to increase the profitability in a way that the customer will be pleased. IDLC has many professional and expertise employees who are so much concern about their work. They know how to deal with the customer and maximize their longtime value. The segmentation, targeting and positioning process of IDLC is handling by a professional way. It increases the brand value of the organization and the product and services it provides customers feel delightful. To retain in the marketplace every institution must analyze the competitor as well. IDLC always shows its sincerity in the understanding the field of competitor strategy. For this reason still now IDLC is one of the renowned non banking financial organizations in Bangladesh. Finally we can say that to become a successful organization like IDLC every organization should be determine their organizational goal in an advantageous manner

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