IPDC Finance PLC.

Citizen's Charter

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Preface

By providing simplest solutions for citizen's complex financial requirements, IPDC explores customer's business potential to the full and ensures their investments grow at the safest place which will serve them better future.

Objective of Citizen's Charter

This charter has been developed for the citizens to establish clear and simplified mode of delivering quality financial services which serves customer's interest, needs and aspiration as well as to encourage their participation in the economic development.

This is not a legal document and does not intend to create any new rights or obligations either on the part of the Company or on the part of the customers, other than those that accrue as per contractual regulatory obligations in the normal course of business. Only key information on various services/facilities has been provided in this document. Each service has its own detailed Terms and Conditions which are displayed on our website.

Our Vision

To become the most passionate financial brand in the country with special focus on youth, women and underserved areas.

Our Mission

To enable our customers and communities to rise unbound, to live up to their fullest potential by extending innovative financial solutions in a friendly, timely, transparent and cost-effective manner.

The core value of IPDC Finance:

We will create extraordinary customer experiences by:

- Serving our customers with passion and honesty
- Going beyond the normal call of duty and accepting no limits
- Relentlessly pursuing innovation.

Location

IPDC Finance PLC. is headquartered in Dhaka and is providing service through a total number of 18 branches, which includes many branches inside Dhaka and other districts of the country.

Head Office Hosna Center (4th Floor), 106 Gulshan Avenue, Dhaka - 1212 Fax: +(88-02) 55068930 Tel : +(88) 09612885533, +(88-02) 55068931-36 , +(88) 09612316519 Email: email@ipdcbd.com	**Motijheel Branch** Surma Tower (4th Floor) 59/2, Purana Paltan, Dhaka-1000 Fax: +(88-02) 9564044 Tel **:** +(88-02) 9551704, 9570666 Email:email.mjl@ipdcbd.com **Branch Manager:** Sk. Asadur Rahman asadur.rahman@ipdcbd.com; Tel : +(88) 09612885533, Ext: 601	**Dhanmondi Branch** Navana G H Heights (11th Floor) House # 67, Satmosjid Road Dhanmondi R/A, Dhaka - 1209. Fax: +(88-02) 9614736 Tel **:** +(88-02) 48122718-20 Email:email.dhn@ipdcbd.com **Branch Manager**: Mohammad Kayum Khan kayum.khan@ipdcbd.com; Tel : +(88) 09612885533, Ext: 401
Uttara Branch Circle Windflower (2nd floor), Plot no. 30, Sector no. 11, Sonargaon Janapath, Uttara Model Town, Dhaka-1230 Fax: +(88-02) 8932630 Tel : +(88-02) 8932152, 8932154 Email: email.uttara@ipdcbd.com **Branch Manager:** Kamrunnessa Asha kamrunnessa.asha@ipdcbd.com; Tel : +(88) 09612885533, Ext: 501	**Chattogram Branch** Aziz Court (24th Floor) Holding # 88-90, Agrabad Commercial Area, Agrabad, Chattogram. Fax: **:** 031726329 Tel **:** 031726325-28 Email:email.ctg@ipdcbd.com **Branch Manager**: Anirban Sarkar anirban.sarkar@ipdcbd.com; Tel : +(88) 09612885533, Ext: 701	**Sylhet Branch** Khalil Trade Center (3rd Floor) House # 01, Block # D, Main Road Shahjalal Upo-Shahar, Sylhet-3100 Fax: 02996632112 Tel**:** 02996632128,02996632177 Email:email.syl@ipdcbd.com **Branch Manager:** Krishna Pada Sarkar krishna.sarkar@ipdcbd.com; Tel : +(88) 09612885533, Ext: 801

Jashore Branch Mohashin Super Market (1st Floor) 10 R N Road, Ambika Bashu Lane, Jessore Pouroshova,Jashore Fax: (0421) 64171 Tel **:** (0421) 64171-72 Email:email.jsr@ipdcbd.com **Branch Manager**: S.M. Abu Hasan abu.hasan@ipdcbd.com; Tel : +(88) 09612885533, Ext: 522	**Narayanganj Branch** Sattar Tower 50(old), 48(new) S.M. Maleh Road, Tanbazar, Narayanganj Fax : 027646437 Tel **:** +(88-02) 764635-7 Email:email.nyr@ipdcbd.com **Branch Manager:** Suraiya Akter suraiya.akhter@ipdcbd.com Tel : +(88) 09612885533, Ext: 452	**Bogura Branch** Amicus Center, 416-417 Sherpur Road, Bogura Sador, Bogura Fax: 05161479 Tel : +(88-051) 5161477-49 Email:email.bogra@ipdcbd.com **Branch Manager**: Md. Farid Hasan farid.hasan@ipdcbd.com; Tel : +(88) 09612885533, Ext: 477

Gazipur Branch Shah Jilani Tower Outpara, Tangail Road, Gazipur Choerasta, Gazipur-1702 Fax: 0249262258 Tel :+(88-0681) 49262256-58 Email:email.gzi@ipdcbd.com **Branch Manager:** Md. Atikur Rahman atikur.rahman@ipdcbd.com, Tel : +(88) 09612885533, Ext: 427	**Cumilla Branch** Alahi Tower (2nd Floor) Holding no-139,Kaporiea Potti, Cumilla Fax: (081) 74214 Tel : (081) 74196-97 Email: email.comilla@ipdcbd.com **Branch Manager:** Mohammed Atiqur Rahman. atiqur.rahman@ipdcbd.com; Tel : +(88) 09612885533, Ext: 562	**Mymensingh Branch** Momen Tower (3rd Floor) 65, Muktijuddha Sharani Sharak (Chuto Bazar), Mymensingh Fax: 02996668440 Tel **:** 02996668438, 02996668439 Email: email.myn@ipdcbd.com **Branch Manager:** Md. Mostafigur Rahman mostafig.rahman@ipdcbd.com; Tel : +(88) 09612885533, Ext: 542
Khulna Branch Matribhasha Bhaban (3rd Floor) 63 K.D.A. Avenue, P.S. Sonadanga, Dist. Khulna,+8802477727518-19 +8802477727520 (Fax) Tel : +8802477727518-19 **Branch Manager:** Md Rashedul Islam Khan rashedul.khan@ipdcbd.com Tel : +(88) 09612885533, Ext: 852	**Faridpur Branch** Nowab Ali Tower (1st Floor) House-9/2, Kobi Jashim Uddin Road, Sadar Faridpur. +8802478801768-69 +8802478801770 (Fax) Tel : +8802478801768-69 **Branch Manager**: Md. Rejvi Ahmed rejvi.ahmed@ipdcbd.com; Tel : +(88) 09612885533, Ext: 779	**Rangpur Branch** *H # 03, Swapno Supershop Building, (1st Floor)* *R # 02 S M Chakrabarti Road (Lion's School More)* *Guptopara, Rangpur-5400* **Fax:** +8802589964602 **Tel :** +8802589964600-01 **Branch Manager:** Md. Shahidul Islam shahidul.shahid@ipdcbd.com; Tel : +(88) 09612885533, Ext: 827

Barisal Branch Dr. Syed Iman Ali Tower (3rd floor).Holding No. 420, Sadar Road, Barisal Sadar, Barisal Tel : 02478862631, 02478862632, 02478862633 email.barishal@ipdcbd.com **Branch Manager:** Abu Bakar Siddick abu.bakar@ipdcbd.com	**Mirpur Branch** Dynasty Tower (5th floor),Plot-01, Road-12, Block-C, Section-6 Mirpur, Dhaka 01777751284 email.mirpur@ipdcbd.com **Branch Manager:** H.M. Pervez Khan pervez.khan@ipdcbd.com	**Savar-Branch** MK TOWER (5th Floor) B-16/1, Jaleshwar, Shimultola, Savar, Dhaka, **Tel :** 02223371306, 02223371307, 02223371308 Ext:429 email.savar@ipdcbd.com **Branch Manager:** Mominoor Islam mominoor.islam@ipdcbd.com
Rajshahi Branch Balighata House, House no: 228 (Nich Tala), Sultanabad, Station Road, Rajshahi Tel : +(88) 09612885533, Ext: 961 Mobile # 01711-295949 email.rajshahi@IPDCBD.COM **Branch Manager:** Amit Kumar Sarker amit.kumar@IPDCBD.com		

The working hours are generally from 10am to 5pm, from Sunday to Thursday.

1. Citizen's Service

As a strategic orientation of the company, IPDC has organized its business activities into different units to provide following services-

Business Unit: Corporate

SL	Name of the service	Service providing method	Required documents and places of availability	Fees and charges of the service and payment method	Time required to provide the service	Office/ person responsible
1	**Lease Finance**	Lease finance service is used to finance the purchase of commercial equipment, generators large engine etc. • The business should be operating for at least 01 year. • Legal ownership will remain in the name of IPDC throughout the lease period, it will be transferred after the credit facility has been repaid. • Financing up to 100% of procurement cost or net value.	• Request Letter • Quotation for proposed asset • Signed CIB Undertaking form • Copy of Updated Trade License • Copy of National ID of Directors, ETIN Certificate, Photograph of the Directors/Owners • Copy of Credit Rating Report • Copy of Audited Financial Statements of last 3 years • Copy of Registered Partnership Deed for partnership firm • Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company • Copy of Updated Environment Clearance certificate • Other relevant documents if required by IPDC	• The interest rate is competitive, considering customer's credit worthiness and prevailing regulations. • The repayment of the facility can be done monthly, quarterly, semi-annually; also structured payment may be made annually based on the cash flow of the business. • The tenure is usually up to 5 years.	Disbursement within a reasonable timeframe	Raisa Zaman Business Analysis & Development Manager, Corporate Business Contact No.: +(88) 0961288553 3, Ext.: 245 Email: zaman.raisa@IPDCBD.COM

2	**Term Loan**	• Term loan is provided to meet long term business goals, along with financing its fixed expenditures and expansion of the business. • The business must be operating for at least 3 years.	• Request Letter • Signed CIB Undertaking form • Copy of Updated Trade License • Copy of National ID of Directors, ETIN Certificate, Photograph of the Directors/Owners • Copy of Credit Rating Report • Copy of Audited Financial Statements of last 3 years • Copy of Registered Partnership Deed for partnership firm • Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company • Copy of Updated Environment Clearance certificate • Other relevant documents if required by IPDC	• The interest rate is competitive, considering customer's credit worthiness and prevailing regulations. • The repayment of the facility can be done monthly, quarterly, semi-annually; also structured payment may be done annually based on the cash flow of the business. • Thetenure is above 12 months.	Disbursement within a reasonable timeframe	Raisa Zaman Business Analysis & Development Manager, Corporate Business Contact No.: +(88) 0961288553 3, Ext.: 245 Email: zaman.raisa@IPDCBD.COM
3	**Project Financing**	• Project Financing is offered for developing new unit to the existing product line and capacity, a new concern of an existing group or a new joint venture project for an existing company. • The project must be feasible and all requirements from all concerned authorities must be met.	• Request Letter • Project profile • Signed CIB Undertaking form • Copy of Updated trade license, • Copy of National IDof Directors, ETIN Certificate, Photograph of the Directors/Owners, • Copy of Credit Rating Report • Copy of Audited Financial Statements of last 3 years	• The interest rate is competitive, considering customer's credit worthiness and prevailing regulations. • Structural repayment is available depending on the	Disbursement within a reasonable timeframe	Raisa Zaman, Business Analysis & Development Manager, Corporate Business Contact No.: +(88)

		• The project must generate sufficient cash flow to meet long term debt.	• Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company. • Copy of Updated Environment Clearance certificate • Other relevant documents if required by IPDC	cash flow of the project. • Depending on the project feature the credit facility tenure is being decided. • Certain debt-equity ratio must be maintained subject to regulatory conditions and terms of sanction letter.		0961288553 3, Ext.: 245 Email: zaman.raisa@I PDCBD.COM
4	**Quasi Equity investme nt**	• IPDC corporate division finance funds by purchasing preferred shares of specific company. • The company issuing the share must be a public or private Limited company providing service for at least 3 years. • Consent from appropriate regulatory authority is required.	• Request Letter • Signed CIB Undertaking form • Copy of Updated trade license, • Copy of National IDof Directors, ETIN Certificate, Photograph of the Directors/Owners, • Copy of Credit Rating Report • Copy of Audited Financial Statements of last 3 years • Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company. • Copy of Updated Environment Clearance certificate	• The interest rate is competitive, considering customer's credit worthiness and prevailing regulations. • The repayment is done through dividend payment. • Annual principal redemption may be applicable.	Subscription is completed within a reasonable timeframe	Raisa Zaman, Business Analysis & Development Manager, Corporate Business Contact No.: +(88) 0961288553 3, Ext.: 245 Email: zaman.raisa@I PDCBD.COM

			• Other relevant documents if required by IPDC	• The facility may be callable.		
5	**Short-term financing**	• For daily business operations and to meet short-term asset requirements, IPDC Finance provides short-term financing like working capital finance. The service is designed based on the client's requirements. • The business must be operating for at least 3 years.	• Request Letter • Signed CIB Undertaking form • Copy of Updated trade license, • Copy of National IDof Directors, ETIN Certificate, Photograph of the Directors/Owners, • Copy of Credit Rating Report • Copy of Audited Financial Statements of last 3 years • Copy of Registered Partnership Deed for partnership firm • Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company. • Copy of Updated Environment Clearance certificate • Other relevant documents if required by IPDC	• The interest rate is competitive, considering customer's credit worthiness and prevailing regulations. • The credit facility term is maximum of 12 months. Repayment can be done on a monthly or quarterly interest payment. • Principal to be paid at maturity. • Structured repayment is allowed depending on the clients need.	Disbursement within a reasonable timeframe	Raisa Zaman, Business Analysis & Development Manager, Corporate Business Contact No.: +(88) 0961288553 3, Ext.: 245 Email: zaman.raisa@IPDCBD.COM

6	**Investment in Bond**	• IPDC finance funds by purchasing bond of specific company. • The company issuing the bond must be a public or private Limited company operating for at least 3 years. • Consent from appropriate regulatory authority is required.	• Request Letter • Signed CIB Undertaking form • Copy of Updated trade license, • Copy of National IDof Directors, ETIN Certificate, Photograph of the Directors/Owners, • Copy of Credit Rating Report • Copy of Audited Financial Statements of last 3 years • Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company. • Copy of Updated Environment Clearance certificate • Other relevant documents if required by IPDC	• Investment is subject to availability of matching liquidity for the tenor. • The repayment is done through dividend/coupon payment.	Subscription is completed within a reasonable timeframe	Raisa Zaman, Business Analysis & Development Manager, Corporate Business Contact No.: +(88) 0961288553 3, Ext.: 245 Email: zaman.raisa@IPDCBD.COM

Business Unit: Supply Chain Finance (SCF)

SL	Name of the service	Service providing method	Required documents and places of availability	Fees and charges of the service and Repayment method	Time required to provide the service	Office/ person responsible
1	**Factoring** *(Financing against accounts receivable)*	IPDC provides funding against approved & verified invoices in advance at a discounted rate to meet up working capital requirements of borrower.	• Application for loan to IPDC Finance PLC. • Copy of updated trade license. • Copy of National ID of Directors/ Partners/Proprietors/Owners and Guarantors. • Copy of transactional reports from respective anchors/debtors. • Duly filled in CIB undertaking form by the Proprietor/Partners/ Directors &/or Guarantors. • Copy of ETIN Certificate of proposed business concern(s) and/or Directors/ Partners/ Proprietors/Owners and Grantors • Photograph of the Directors/Owners • Copy of Updated Credit Rating Report • Copy of DVC verified Audited/Management Financial Statements of last 3 years. • Copy of Latest statement of debt/ liability • Latest Stock report • Copy of Registered Partnership Deed (for partnership firm only) • Copy of Related documents regarding Personal Net Worth • Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company.	**Fees and charges of the service:** As per latest IPDC Schedule of Fees & Charges ref. DFIM Circular no.01 dated April 3, 2018 **Repayment Method:** ▪ Primarily from the proceeds of purchased bills assigned with IPDC. ▪ Secondarily from undiscounted bills and operating cash flows. ▪ Payment may be made through postdated cheque, DDI or any other eligible/approved medium.	***Variable:*** Approx. 7-10 Working days (Subject to availability of required documents)	Head of Supply Chain Finance +880194-7777222

			• Environment Clearance certificate (if applicable) **Note:** Other documents may be required depending on: ▪ Borrower's profile ▪ Nature of financing ▪ Payment modality & ▪ Various risk parameters. ▪ Others (as applicable)			
2	**Work order Financing** *(Financing against approved work orders)*	IPDC provides funding against approved & verified work orders in advance at a discounted rate to accommodate liquidity shortage to complete the works.	• Application for loan to IPDC Finance PLC. • Copy of updated trade license. • Copy of National ID of Directors/ Partners/Proprietors/Owners and Guarantors. • Copy of transactional reports from respective anchors/debtors. • Duly filled in CIB undertaking form by the Proprietor/Partners/ Directors &/or Guarantors. • Copy of ETIN Certificate of proposed business concern(s) and/or Directors/ Partners/ Proprietors/Owners and Grantors • Photograph of the Directors/Owners • Copy of Updated Credit Rating Report • Copy of DVC verified Audited/Management Financial Statements of last 3 years. • Copy of Latest statement of debt/ liability • Latest Stock report • Copy of Registered Partnership Deed (for partnership firm only) • Copy of Related documents regarding Personal Net Worth	**Fees and charges of the service:** As per latest IPDC Schedule of Fees & Charges ref. DFIM Circular no.01 dated April 3, 2018 **Repayment Method:** • Primarily from the proceeds of purchased work orders assigned with IPDC. • Secondarily from operating cash flows of the concern. • Payment may be made through postdated cheque, DDI or any other eligible/approved medium.s	**Variable** Approx. 7-10 Working days (Subject to availability of required documents)	Head of Supply Chain Finance +880194-7777222

			• Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company. • Environment Clearance certificate (if applicable) **Note:** Other documents may be required depending on: ▪ Borrower's profile ▪ Nature of financing ▪ Payment modality & ▪ Various risk parameters. ▪ Others (as applicable)			
3	**Distributor Finance**	Distributor Finance provides funding for distributors by facilitating payment to manufacturers from the time of product order/lifting, through the distribution of goods via dealerships, until the ultimate sale to end user.	• Application for loan to IPDC Finance PLC. • Copy of updated trade license. • Copy of National ID of Directors/ Partners/Proprietors/Owners and Guarantors. • Copy of transactional reports from respective anchors/debtors. • Duly filled in CIB undertaking form by the Proprietor/Partners/ Directors &/or Guarantors. • Copy of ETIN Certificate of proposed business concern(s) and/or Directors/ Partners/ Proprietors/Owners and Grantors • Photograph of the Directors/Owners • Copy of Updated Credit Rating Report • Copy of DVC verified Audited/Management Financial Statements of last 3 years. • Copy of Latest statement of debt/ liability • Latest Stock report	**Fees and charges of the service:** As per latest IPDC Schedule of Fees & Charges ref. DFIM Circular no.01 dated April 3, 2018 **Repayment Method:** Payment is made by distributor/borrower on or before expiry/credit term.	**Variable** Approx. 7-10 Working days (Subject to availability of required documents)	Head of Supply Chain Finance +880194-7777222

			• Copy of Registered Partnership Deed (for partnership firm only) • Copy of Related documents regarding Personal Net Worth • Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company. • Environment Clearance certificate (if applicable) **Note:** Other documents may be required depending on: ▪ Borrower's profile ▪ Nature of financing ▪ Payment modality & ▪ Various risk parameters. ▪ Others (as applicable)			
4	**Import Duty Finance**	Import Duty Finance provides funding for importers by facilitating import duty & other related payments to appropriate duty related authority during clearing and transportation of imported cargos from port.	• Application for loan to IPDC Finance PLC. • Copy of updated trade license. • Copy of National ID of Directors/ Partners/Proprietors/Owners and Guarantors. • Copy of transactional reports from respective anchors/debtors including import duty payment history. • Duly filled in CIB undertaking form by the Proprietor/Partners/ Directors &/or Guarantors. • Copy of ETIN Certificate of proposed business concern(s) and/or Directors/ Partners/ Proprietors/Owners and Grantors • Photograph of the Directors/Owners • Copy of Updated Credit Rating Report	**Fees and charges of the service:** As per latest IPDC Schedule of Fees & Charges ref. DFIM Circular no.01 dated April 3, 2018 **Repayment Method:** Payment is made by importers/borrower at the expiry/credit term or/before.	**Variable** Approx. 7-10 Working days (Subject to availability of required documents)	Head of Supply Chain Finance +880194-7777222

			• Copy of DVC verified Audited/Management Financial Statements of last 3 years. • Copy of Latest statement of debt/ liability • Latest Stock report • Copy of Registered Partnership Deed (for partnership firm only) • Copy of Related documents regarding Personal Net Worth • Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company. • Environment Clearance certificate (if applicable) **Note:** Other documents may be required depending on: ▪ Borrower's profile ▪ Nature of financing ▪ Payment modality & ▪ Various risk parameters. ▪ Others (as applicable)			
5	**Reverse Factoring** *(Financing against accounts payable))*	Reverse Factoring is a mode of financing against payables arising out of purchasing of goods or receiving of services on credit.	• Application for loan to IPDC Finance PLC. • Copy of updated trade license. • Copy of National ID of Directors/ Partners/Proprietors/Owners and Guarantors. • Copy of transactional reports from respective anchors/debtors including history of supplier payments & others. • Duly filled in CIB undertaking form by the Proprietor/Partners/ Directors &/or Guarantors.	**Fees and charges of the service:** As per latest IPDC Schedule of Fees & Charges ref. DFIM Circular no.01 dated April 3, 2018 **Repayment Method:** Payment is made by borrower at the	**Variable** Approx. 7-10 Working days (Subject to availability of required documents)	Head of Supply Chain Finance +880194-7777222

			• Copy of ETIN Certificate of proposed business concern(s) and/or Directors/ Partners/ Proprietors/Owners and Grantors • Photograph of the Directors/Owners • Copy of Updated Credit Rating Report • Copy of DVC verified Audited/Management Financial Statements of last 3 years. • Copy of Latest statement of debt/ liability • Latest Stock report • Copy of Registered Partnership Deed (for partnership firm only) • Copy of Related documents regarding Personal Net Worth • Copy of Memorandum & Article of Association, Form XII, Schedule X, Certificate of Incorporation and Board Resolution for private and public Limited company. • Environment Clearance certificate (if applicable) **Note:** Other documents may be required depending on: ▪ Borrower's profile ▪ Nature of financing ▪ Payment modality & ▪ Various risk parameters. ▪ Others (as applicable) .	expiry/credit term or/before.		

Business Unit: SME

SL	Name of the service	Service providing method	Required documents and places of availability	Fees and charges of the service and Repayment method	Time required to provide the service	Office/ person responsible
1	CMSME Loan Application Related Services	Relationship Managers of the different branches will be responsible for providing services to clients by briefing below mentioned information's: - Provide brief about CMSME Loan products. - Importance of proper Utilization of fund subject to different loan products as per guideline given by Bangladesh Bank and PPG of IPDC - Analyze the client's eligibility and offer product that will best Serve the clients purpose. - Loan application procedure Documents checklist	Below materials are available at different branches of IPDC: - CMSME Loan Application Form - CMSME product brochures - Required Document Checklist	Documentation and Processing Fees: As per Bangladesh Bank guideline Payments Method: ▪ Through AC payee cheque (if applicable)		**Head Office:** Samiul Islam Assistant Relationship Manager Contact Info: 01764656177 samiul.islam@ipdcbd.com **Dhanmondi:** Habibur Rahman, Territory Business Manager Contact Info: 01787-653969 habibur.rahman@ipdcbd.com

2	Joyee (CMSME Women Entrepreneur Loan) Application Related Services	"Joyee" is a star product of IPDC. The product is dedicated for strengthening women entrepreneurs by ensuring financial support. Each branch has a 'Women Entrepreneur Dedicated Help Desk' who are responsible for providing services to Women Entrepreneurs by below mentioned means: - Provide insights about joyee product. - Assessing Clients Eligibility to avail the loan. - Loan application procedure After disbursement service.	Below materials are available at different branches of IPDC: - Joyee Loan Application Form - Product brochures of Joyee - Joyee Dedicated Help Desk ▪ - Required Document Checklist	Documentation and Processing Fees: As per Bangladesh Bank guideline Payments Method: • Through AC payee cheque (if applicable)		**<u>Uttara:</u>** Md. Izazur Rahman Shovon, Associate Relationship Manager Contact info: 01709674707 izazur.shovon@ipdcbd.com **Motijheel : A.S.M Ibne Mijan**, Senior Executive Contact info : 01632051585, ibne.mijan@ipdcbd.com **Narayangonj:** Md. Nahidur Rahman, Assistant Relationship Manager Contact info : 01913075236, nahidur.rahman@ipdcbd.com
3	Refinance Schemes Related Services	Our Central Refinancing Unit (CRU) is responsible for co ordinating with Bangladesh Bank and getting approval of refinance schemes. we have a strong pool of relationship managers who are time to time trained by our CRU on different refinancing schemes offered by Bangladesh bank. As such they can guide potential customers as following ways	Below materials are available at different branches of IPDC: - Refinancing Handout for RMs containing basic required synopsis of the available schemes. ▪ - Circulated Operating Guideline of the refinancing schemes provided by Bangladesh Bank.	Documentation and Processing Fees: As per Bangladesh Bank guideline Payments Method: Through AC payee cheque (if applicable)		

		- Deliver information's about available CMSME refinancing loan products/schemes. - Customers eligibility to avail different refinance scheme - Purpose justification (which scheme should be used for which purpose) Requirements of Bangladesh bank for approving the schemes.				**Gazipur:** Suman Kumar Basak, Territory Business Manager Contact Info: 01313-778174 suman.basak@ipdcbd.com **Mymensingh:** Parvez Kabir, Territory Business Manager Contact info : 01712338496, parvez.kabir@ipdcbd.com **Chattogram**: Rubal Chandra Nath Associate Relationship Manager. Contact info: 01613221615, rubal.nath@ipdcbd.com
4	Stimulus Loan	Our trained Relationship Managers are responsible for providing stimulus fund related following information to clients. - Prospects of stimulus fund - Criteria's that should be met by clients to avail stimulus fund. - Justified utilization of fund - Loan application procedure and documents checklist.	Below materials are available at different branches of IPDC: - Stimulus Loan Application Form - Stimulus Dedicated Help Desk ▪ - Required Document Checklist	Documentation and Processing Fees: As per Bangladesh Bank guideline Payments Method: Through AC payee cheque (if applicable)		

						Cumilla: Kamrul Hasan Kawser Shekh, Territory Business Manager Contact info: 01750019240, kamrul.shekh@ipdcbd.com **Sylhet:** Amdadul Haque, Associate Relationship Manager Contact info: 01719949649, amdad.haque@ipdcbd.com **Bogura: :** Sakib Al Amin Territory Business Manager Contact info : 01755579286, **sakib.amin@ipdcbd.com** **Rangpur :**

						Md Jannatul Ferdous Territory Business Manager Contact info : 01744309119, jannatul.ferdous@ipdcbd.com **Rajshahi :** Benjir Ahmed Assistant Relationship Manager Contact info : 01745003360, benzir.ahmed@ipdcbd.com **Dinajpur:** Tauhid Reza Choudhury Territory Business Manager Contact info : 01717525625, saiyed.hai@ipdcbd.com

						Jashore : Hafizul Islam Relationship Manager Contact info : 01787678350 Hafizul.islam@IPDCBD.COM **Khulna:** Muhamad Mahbubur Rahman Territory Business Manager Contact info : 01744121300 muhamad.rahman@ipdcbd.com **Faridpur:** Md. Nazmul Hassan Associate Relationship Manager Contact info : 01717-964914

						nazmul.hassan@ipdcbd.com
						Barishal: Md. Ishak Ali Executive Contact info : 01728-151955 ishak.ali@ipdcbd.com

Business Unit: Retail Loan

SL	Name of the service	Service providing method	Required documents and places of availability	Fees and charges of the service and payment method	Time required to provide the service	Office/ person responsible

1	Priti	All the IPDC's retail products are combined with special benefits for women very specially. Preeti's goal is to take the graph of women's life a little higher with various services including economic prosperity, financial security, lifestyle and medical facility. **Deposits**: FDR, DPS, Millionaire scheme, Double money scheme, Ultiflex deposit scheme. **Loan:** Home loan, auto loan, personal loan.	• Photographs (applicant's and guarantors) • Utility bill copy • E-Tin • Employment Certificate • Latest Salary Slip/ Salary Certificate • Bank statements for last 12 months • Trade License of the business • Copies of individual income-tax returns • Bank statements for last 12 months • Copies of Ownership Document & Rental	For Loan: As per company's schedule of charges. Payment Method: EMI through BEFTN/PDC	Asset: 3-15 business days depends on loan type.	Abdur Rahim rahim.rony@ipdcbd.com 01730725551

		Females within the age of 18 to 65 can use the IPDC Priti offer.	Agreement if you have rental income. • Copies of Savings Instrument (if any) • Similar proof of other income • Documents and agreements related to property ownership. • Might be needed some additional documents based on CRM requirement. places of availability: At all branches and Sales Office.			
2	Home Loan	IPDC is lending its hand to build a desired home. Home Loan amount depends on the client's repayment capability. Several factors such as monthly net disposable income, age, qualifications, nature of job/business, savings habits and purposes are taken into consideration. Purposes: Flat purchase/Construction Eligibility: You can apply for IPDC Home Loan if you are: Salaried, self-employed, businessmen, and landlord. Application can be done	• Photographs (applicant's and guarantors) • Utility bill copy • E-Tin • Employment Certificate • Latest Salary Slip/ Salary Certificate • Bank statements for last 12 months • Trade License of the business • Copies of individual income-tax returns • Bank statements for last 12 months • Copies of Ownership Document & Rental	As per company's schedule of charges. Payment Method: EMI through BEFTN/PDC	3-15 business days after submitting all required documents along with Application form.	Md. Imran Hossain md.imran@ipdcbd.com 01536207818

		individually or jointly Age must be minimum 25 years (if income is to be considered) and maximum 65 years or retirement Your verifiable minimum monthly income (Salaried: 40,000/-: Government Service: 25,000/-; Self Employed: 50,000/-; Landlord: 40,000/-)	Agreement if you have rental income. • Copies of Savings Instrument (if any) • Similar proof of other income • Documents and agreements related to property ownership. • Might be needed some additional documents based on CRM requirement. places of availability: At all branches and Sales Office.			
3	Auto Loan	The Auto loan is provided to finance the purchase of brand-new vehicles, reconditioned and used vehicles. People who can apply for IPDC Auto Loan: Salaried, self-employed, businessmen or landlord Age must be minimum 21 years (if income is to be considered) and maximum 60 years or retirement (whichever is lower) The verifiable minimum monthly income - 30,000/- The minimum working experience - Salaried- 1 year, Self Employed- 2 years, Business- 3 years	• Photographs (applicant's and guarantors) • Utility bill copy • E-Tin • Employment Certificate • Latest Salary Slip/ Salary Certificate • Bank statements for last 12 months • Trade License of the business • Copies of individual income-tax returns • Bank statements for last 12 months • Copies of Ownership Document & Rental	As per company's schedule of charges. Payment Method: EMI through BEFTN/PDC	3-7 business days after submitting all required documents along with Application form.	Md. Mamunur Rahman, mamunur.rahman@ipdcbd.com 01915489895

			Agreement if you have rental income. • Copies of Savings Instrument (if any) • Similar proof of other income • Vehicle Quotation • Might be needed some additional documents based on CRM requirement.			
4	Personal Loan	IPDC provides personal loan for any purpose. The client can avail the loan from IPDC and spend as per his requirement. Thus, IPDC personal loan is equipped to finance maximum amount for client's convenience. you can apply for IPDC Personal Loan if you are: Salaried employed can apply for personal loan Doctors also can apply	• Photographs (applicant's and guarantors) • Utility bill copy • E-Tin • Employment Certificate • Latest Salary Slip/ Salary Certificate • Copies of individual income-tax returns • Bank statements for last 06 months • Might be needed some additional documents based on CRM requirement.	As per company's schedule of charges. Payment Method: EMI through BEFTN/PDC	3-7 business days after submitting all required documents along with Application form.	Humayun Reza Murtaza murtaza.reza@ipdcbd.com 01730728282

5	Bhalo Basha Home Loan**:**	Bhalo Basha home Loan offers housing finance to the growing middle-income based people outside metropolitan areas. Government, non-government service employee, businessman, doctor, citizens living abroad and etc. can apply for this service.	• Photographs (applicant's and guarantors) • Utility bill copy • E-Tin • Employment Certificate • Latest Salary Slip/ Salary Certificate • Bank statements for last 12 months • Trade License of the business • Copies of individual income-tax returns • Bank statements for last 12 months • Copies of Ownership Document & Rental Agreement if you have rental income. • Copies of Savings Instrument (if any) • Similar proof of other income • Documents and agreements related to property ownership.	As per company's schedule of charges. Payment Method: EMI through BEFTN/PDC	3-15 business days after submitting all required documents along with Application form.	Fuad Khan fuad.khan@IPDCBD.COM 01712961752

			• Might be needed some additional documents based on CRM requirement.			

Business Unit: Retail Deposit

SL	Name of the service	Service providing method	Required documents and places of availability	Fees and charges of the service and payment method	Time required to provide the service	Office/ person responsible
1	Annual Profit Scheme	Minimum deposit: BDT 50,000	Forms: Account Opening Form & CAF (Filled and signed) For Individual Account: • Duly completed Account opening Form. • Photo of the applicant • Photo ID of the Applicant • Copy of ETIN and Tax return certificate (if available) • Cheque for initial deposit in favor of IPDC Finance PLC. • Visiting Card (if Available) • Copy of Electricity or Gas Bill • In case of Minors account, Legal Guardian needs to fill the form and provide the required documents mentioned here. N.B Additional Documents may be requested as per requirement.	Minimum Tenure: 1year Mode of interest payment: Annually Renewal option: Principal auto renewal only. Fees and charges: N/A	Transaction Date + 2 Working days	Syed Tousif Haque – Center Manager – Gulshan Center tousif.haque@ipdcbd.com Cell: 01717477895

2	General Fixed Deposit	Minimum Deposit: BDT 50,000	The required documents for General Fixed Deposit are same as the documents for annual profit scheme as mentioned above.	Minimum Tenure: 3 months Mode of Interest Payment: to be decided at Maturity. Renewal option: (Principal/ Principal + Interest, i.e. Capitalized) Fees and charges: N/A	Transaction Date + 2 Working days	Syed Tousif Haque – Center Manager – Gulshan Center Cell: 01717477895
3	Cumulative Profit Scheme	Minimum deposit: BDT 50,000	The required documents for Cumulative Profit Scheme are same as the documents for annual profit scheme and IPDC Deposit Scheme as mentioned above.	Minimum Tenure: 2 years Mode of Interest Payment: At Maturity Renewal Option: Principal with Interest auto renewal only annually. Fees and charges: N/A	Transaction Date + 2 Working days	Syed Tousif Haque – Center Manager – Gulshan Center tousif.haque@ipdcbd.com Cell: 01717477895
4	Monthly Profit Scheme	Minimum deposit: BDT 50,000	The required documents for Monthly Profit Scheme are same as the documents for Annual profit scheme and other IPDC Deposit Schemes as mentioned above.	Minimum Tenure: 1 year Mode of Interest Payment: Monthly basis Renewal Option: Principal auto renewal only. Fees and charges: N/A	Transaction Date + 2 Working days	Syed Tousif Haque – Center Manager – Gulshan Center tousif.haque@ipdcbd.com Cell: 01717477895

5	Quarterly Profit Scheme	Minimum deposit: BDT 50,000	The required documents for Quarterly Profit Scheme are same as the documents for Annual profit scheme and other IPDC Deposit Schemes as mentioned above.	Mode of Interest Payment: Quarterly basis Renewal Option: Principal Auto renewal only. Fees and charges: N/A	Transaction Date + 2 Working days	Syed Tousif Haque – Center Manager – Gulshan Center tousif.haque@ipdcbd.com Cell: 01717477895
6	Double money deposit scheme	Minimum deposit: BDT 50,000	The required documents for Double money deposit scheme are same as the documents for Annual profit scheme and other IPDC Deposit Schemes as mentioned above.	Mode of Interest Payment: At Maturity Renewal Option: Principal with Interest or auto renewal only. Fees and charges: N/A	Transaction Date + 2 Working days	Syed Tousif Haque – Center Manager – Gulshan Center Cell: 01717477895
7	Deposit premium scheme	IPDC Finance PLC has the most flexible saving schemes available to suit your needs. Attractive interest rates Up to 90% instant overdraft facility against deposit No account maintenance charges IPDC Finance PLC reserves the right to change the Rate of Interest for Savings Schemes time to time without prior intimation. Online fund transfer facility	The required documents for Deposit premium scheme are same as the documents for Annual profit scheme and other IPDC Deposit Schemes as mentioned above.	Minimum deposit installment: 1000tk. Minimum tenure: 3 years Mode of interest payment: At maturity. Fees and charges: N/A	Transaction Date + 2 Working days	Syed Tousif Haque – Center Manager – Gulshan Center Cell: 01717477895

		Can receive a fixed amount at maturity by depositing monthly installment till maturity				
8	Millionaire Deposit Scheme	Minimum initial deposit: BDT 50,000 Can help to be a millionaire by using small initial investments and monthly installments conveniently over a specific period	The required documents for Millionaire deposit scheme are same as the documents for Deposit premium scheme and other IPDC Saving Schemes as mentioned above.	Minimum Tenure: 3 Years Mode of Interest payment: At maturity. Fees and charges: N/A	Transaction Date + 2 Working days	Syed Tousif Haque – Center Manager – Gulshan Center Cell: 01717477895
9	Ultiflex Deposit Scheme	Can deposit any amount at any time over a specific period. Minimum Amount to open the account: 50,000	The required documents for Ultiflex deposit scheme are same as the documents for Deposit premium scheme and other IPDC Saving Schemes as mentioned above.	Minimum initial deposit: BDT 50,000 Minimum Tenure: 3 Years Mode of Interest payment: At maturity Early withdrawal facility: up to 25% of the deposited amount once with the tenure. Fees and charges: N/A	Transaction Date + 2 Working days	Syed Tousif Haque – Center Manager – Gulshan Center Cell: 01717477895

10	Institutional Fixed Deposit	Minimum deposit: BDT 50,00	**Mandatory requirements for all applicants:** Duly filled in Account Opening Form Photograph of the signatories, duly attested by RM Valid photo ID (passport, driving license, national ID etc. containing Name, Date of Birth, Father's & Mother's name & address) of the signatories, duly attested by RM E-TIN certificate Original copy of Resolution of the Board of Directors/Partners/Trustees/Governing Body/Executive Committee for opening and operating account with IPDC (not required for Proprietorship Concern) Certified copy of Partnership Deed/Memorandum and Articles of Association/Constitution/By Laws/Trust Deed as applicable for the entity Updated trade license, if required for the entity. **Information/Document/Conditions applicable for specific entities** **Proprietorship Concern** -Duly filled in and signed Nominee Information Form	Fees and charges: N/A	Transaction Date + 2 Working days	Syed Tousif Haque – Center Manager – Gulshan Center Cell: 01717477895

			-Nominee photograph attested by the proprietor **Limited Company** -Certificate of Incorporation -Certificate of Commencement of Business (in case of Public Limited Company) -Approval from the Ministry of Health in case of Hospital/Clinic/Diagnostic Centers **Club/Charity/Association/Trust** -Registration Certificate from NGO Bureau if the entity receives fund from abroad -Registration Certificate from Micro-Finance Regulatory Authority if the entity is engaged with Micro Financing -Photo ID of all the trustees in case of Trust Account **Co-Operative Society** -Certificate of Registration with Department of Co-Operative -Constitution/By Laws to be certified by Department of Co-Operative **Government Owned Institutions' Account**			

			-RJSC certified copy of Certificate of Incorporation/related Government Ordinance -Certificate from the Chief Controller of Insurance in case of Insurance Company -License from Bangladesh Bank in case of Commercial Bank **Companies Registered Abroad** -All documents must be certified by the Bangladesh Embassy/High Commission N.B. Additional documents may be requested as per requirement			

2. Internal Services:

Business Unit	Name of the service	Service providing method	Required documents and places of availability	Fees and charges of the service and payment method	Time required to providethe service	Office/ person responsible
HR	HR Services	a) Leave & Attendance: Online Service through HRIS software. b) LOI & Salary Certificate/ any other certificates: on request hardcopy provide c) Transfer: online communication as per management decision d) Promotion: Hardcopy letter issued to individual promoted employees e) Release & Experience Letter: Upon Separation letter issue f) Issuance of NOC: on request	Leave: Documentation is required in few cases (Maternity Leave, Sick Leave for more than 3 days, COVID-19 Leave etc.) Attendance: For any sort of absenteeism, Line Manager's formal approval is mandatory a) Duly filled out form by the employee. This form is collected from the employee during the onboarding process. b, e & f) Certificate request communication and hardcopy/online	N/A	A,b) As and when e) Within 1 month after separation from service	Najam Hossain 01313212257 In Charge-Compensation & HR Operation

	Compensation and Benefits	a) Monthly Salary, Festival Bonus, Incentives, Performance Bonus, any other monetary benefits: online payment through banking channel on due date b) Provident Fund & Gratuity: Banking Channel and after separation from service employee shall be eligible for the payment/service c) Insurance (hospitalization): Online Bill Claim submission through portal.	c) Relevant documents related to hospitalization	N/A	As per policy timeline	Najam Hossain 01313212257 In Charge-Compensation & HR Operations
	Disciplinary and Grievance Management	If any employee faces any unusual behavior/abuse/harassment can whistle blow through different internal channels (Talk to me box, Sushoma Platform, complaint etc.)	Analysis of the development area considering the present role Written complaint from victim/ incident share anonymously through different IPDC provided platform.	N/A	As per policy timeline	Najam Hossain 01313212257 In Charge-Compensation & HR Operations

	Talent Acquisition	Considering Business requirements, the Department can submit requisition for headcount in a prescribed form by HR.	Proper Justification of Manpower requirement and approval from management	N/A	As per policy timeline	Nahida Sultana 01671858948 In Charge, Talent Acquisition
	People Development	As per role requirement and individual development plan, find out the development area and arrange internal and external development program through recognized and proven trainers.				Nahida Sultana 01671858948 In Charge, Talent Acquisition

3. What we expect from the Citizen

- Duly filled in application form
- Payment of required fees in an acceptable mode.
- Ensuring authenticity and genuineness of papers and documents.
- Timely repayment of all dues.
- If any fraud is detected, let the company know immediately.

4. CUSTOMER COMPLAINT MANAGEMENT & GRIEVANCE REDRESS SYSTEM (GRS):

If the citizen do not receive services as per Citizen's Charter or customer service is not satisfactory citizens can follow the below process for complaint filing-

SL	When to contact	Contact person	Contact address		Time required to provide solution
1	If concerned officer fails to provide solution	Complain settlement officer	Consumer Loan	Mr. Mohiuddin Chowdhury, AGM & Head of Retail collection Contact number: 09612885533, Ext : 291 Mobile: 01714085522 Email: mohiuddin.chowdhury@ipdcbd.com	5 working days
			Business Loan	Mr. Rofiqul Islam, AGM & Head of Business Finance collection Contact number: 09612885533, Ext; 247 Mobile: 01730318771 Email: rofiqul.islam@ipdcbd.com	
2	If Complain settlement officer fails to provide solution within mentioned time frame	Appeal Officer	Mr. Imran Khan, GM & Head of CRM, Credit Risk Management. Contact number: 09612885533, Ext: 359 Mobile: 01730053199 Email: imran.khan@ipdcbd.com		3 working days
3	If Appeal officer fails to provide solution within mentioned time frame	Complaint Management Cell	Mr. Mehedi Mahmood Khan, AGM & Head of Mortgage, Retail Business Contact number: 09612885533 Ext: 370 Mobile: 01755521601 Email: mehedi.khan@ipdcbd.com		3 working days