*ACKNOWLEGEMENTS*

All praises are due to Allah. First and foremost we thank Allah Subhan-a-Tallah,

the most generous, for having finally made this humble effort a reality. We praise

him because if it were not for his graciousness, it would never materialize.

While we were of course solely responsible for the content in our report of “How

Banks improve its profitability” We want to thank first of all our University of

Central Punjab, which provides us the platform and opportunity to learn and then

of course our beloved and respectable teacher ***Prof. Hassan Kamran***, who taught

us by his support and dedicated assistance to strive for excellent learning.

We also appreciate coordination and communication of all of all Group Members

to each other to make our report more effective. And the last but not least our

parents, who always remain a great source of support and encouragement which

made us the part of this institute to brighten our future.

**Physical Evidence:**

UBL is one of the largest bank of Pakistan. It will stand now on giant foot, all the

branches of the UBL play role as physical evidence for the our product,UBL has a

solid foundation of over many years in Pakistan, with a network of over 1056

branches all over the Pakistan, 750 of which are automated branches. These are

one of the tool of publicity of products or services. Management must be provided

attractive brochures, print material both in English and Urdu to all the branches of

UBL that highlight its features and core distinguish services that UBL provided.

***CORE DISTINCTIVE COMPETENCY***

***DIRECT COMPETIORS***

1. PRIMARY COMPETIORS

* Habib Bank Limited
* Allied Bank Limited
* MCB Limited

1. SECONDARY COMPETITOR

* Al-Falah Bank Limited
* Bank Al- Habib
* Faysal Bank
* Askari Bank

**Product Feature:**

The sales of any product and services are immensely depending on product or

service attributes that may increase or decrease the sales. Now Advancement of

new technology changes the entire senioro of the product or services shape. They

creates products more colorful and giving it the style that distinguished product

with others Brands. It will be more appreciate by the customer because it is not

only the stylish but also more durable.

These are following feature of that the product should have.

**Branding**

UBL is name and monogram. Its color, its design is different from other financial

institutions and UBL name is providing value to the product.

**Packing**

Product packing is durability and long life.

AND EASYUSER GUIDE IS ALSO PROVIDED FOR CONVENIENCE.

**Labeling**

There are following label on our product.

* (Bank Logo) UBL
* Product name
* Bank issue card no
* Bank issue validity time period
* Customer name

1. **Product Support Services:**

UBL is providing support services through

* Branches
* Brochures
* Internet
* Call centre

**Female Staff**

In our society, female gender is preferred over male, especially in case of financial

marketing. It is a natural phenomenon that opposite gender attract towards each

other. Therefore female are thought to be more probable to market and project

financial products. It is a bit shiny side of this approach.

The criticism on this approach specifies that it is a negative trend or approach

which immorally tries to get business from mainly male clients. This trend has

adversely affected the social trend of marketing of financial products and imposed

a gloomy affect on the carrier of male marketing personal.

**Misleading Communication about Financial Products:**

Usually the information communicated about the financial products of an entity, is

exaggerated than the actual attributes of the product.

This led to false interpretation of the product on the end of customer which

eventually leads to complications in future for both the financial institution and the

customer.