*ACKNOWLEGEMENTS*

First of all, greetings to Allah the Almighty and the most Merciful, Who give us

the skill to write, to read, to learn and to complete the project. Our special praise to

HOLY PROPHET MUHAMMAD (PBUH)Who is forever a light of guidance we

are of course solely responsible for the content in our report of “How Banks

improve its profitability”.

We thank University of Central Punjab, which provides us the platform and

opportunity to learn. We also thank our respectable teacher ***Prof. Hassan Kamran***,

who gave his support and dedicated assistance to strive for excellent learning and

appreciate coordination of Group Members to make this report more effective. And

the last but not least our parents, who always remain a great source of support and

encouragement who provided us the opportunity to be a part of this institute to

brighten our future.

**Excutive Summary:**

The purpose of this project is to highlight the measures

that help the organization to increase its profitability with the use of its already

existing products or services. It also tells the organization’s what internal and

external measures that help to increase its profit ability and also increase its market shares.

**United bank Limited** is a Pakistan-based bank engaged in commercial banking and

related services. The services offered by the Company include branch banking,

consumer banking, electronic banking, corporate banking, and treasury and

investment. Its branch banking services include direct and indirect foreign

currencies remittance facility, foreign trade and correspondent banking, and safe

deposit locker facilities. Through consumer banking, the Company offers credit

cards, home loans, rupee traveler checks,

**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 Features:**

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

**Product Support Services:**

UBL is providing support services through

* Branches
* Brochures
* Internet
* Call centre

**Misleading Communication about Financial Products:**

Usually the

information communicated about the financial products or services of an entity, is

exaggerated than the actual attributes of the product or service. Also some time our

staff is not too much knowledge about the product or services that company sell.

They can’t fully explain about the features of that or some time they mislead the

Customers.

This led to false interpretation of the product or services on the end of customer

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

and the customer.

**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.

Not only this some other social ethic prevailed in this society that helps to get advantages by the