

*Comparison b/w Corporate, Consumer and SME's Credit  
Policies of UBL and HBL*



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## **Abstract**

The banking industry of Pakistan turned in an exceptional performance leveraging on a spectacular growth in deposits, aggressive marketing and investments, and increased efficiency. State Bank of Pakistan is now focusing on the banking sector reforms aimed at strengthening supervision capabilities, improving soundness of the banking system and facilitating the enhancement of banking services.

This study focuses on two banks i.e. United Bank Limited (UBL) and Habib Bank Limited (HBL). The area highlighted in this study is how UBL is different from HBL in terms of its Consumer, Corporate and SME's credit processes. The type of study is descriptive in nature.

In order to collect data, both primary and secondary sources were used. Questionnaire method was adopted to collect and analyze data from the respondents. Two different questionnaires were formulated, one for the customers and the other for the bank employees. Sample of 20 respondents was selected for filling the questionnaire of customers and 20 employees filled the other questionnaire.

The main purpose of designing two different questionnaires was to analyze the views of both groups independently. The evaluation of the data was done by the help of graphs and tables.



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