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Financing Problems Face by UBL



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All praise be Almighty Allah, who blessed us with learning and mind to make them work, as they should. It is He, who has given us boundless affection and depth of feeling for those who need them, whose guidance, help and blessing have always a great source of encouragements for us.

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Abstract

As important as banks are to the economy as a whole and to local communities there is much confusions about exactly what a bank is . Currently banks can be identified by the functions (services or role) they perform in economy. The problem that not only as the functions of their principles competitors are changing as well Banking is an essential industry. This industry .composed of thousands of firms worldwide, literally affects the welfare of every other industry and the economy as a whole.

To day banking industry is an industry in change, Rather than being something in particular , it is continuously becoming something new offering services, merging and consolidating in to much large and more complex business, adopting new tehcnologies that seem so change faster most of us can comprehended and facing and changing set of rules as more and more nations cooperate to regulate and supervise the banks that serve their citizens. Banking is one of the most heavily regulated businesses in world. . No one can start bank without Government permission to s do so and no one can close a bank with out the Government approval. Banking is also changing as place to find a job. Despite Banking' is transaction and turn oil, it requires special personal traits that not every one processes. Among the most important these are honesty , reliability and willingness to always be open to new ideas and new ways of meeting customers needs .Bankers can never stop learning because their industry is becoming something new every day and their customers expect them to be ahead of the curve financially speaking , no matter how fast things happen to be changing .

In united Banking Limited faces many pressures from changing regulations, identifying competition from non-bank financial service firms, the spreading internalalization of banking market s and continuing innovations in technology and automation . Equally important future of bank, however is powerful economic and social trends affecting banking customers base.

Banking is a vital industry. It is wind up when we are looking for a new automobile loan to purchase tuition for college or trade school is financial advice on how invest of our savings, creditor begin business, .This industry collected of the thousands firms globally.

In United Bank Limited continues to suffer a salvo of problems; the loan recovery and high managerial expenditure, they also have an estimated 11000 extreme employees of their total of some 232102. The reduction of expenditure, although necessary, may not be so easy; between 1100 and 1890 daily wage earners had their jobs established as a result of pressure from their powerful union just before the SBP. The useless to say, United bank limited cannot pay for such a move as they operate a profitable aboard business of 32 branches; one of their few strengths; another being their obtainable local branch network

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