

MARKETING OF INNOVATIVE FINANCIAL PRODUCTS BY  
PRIVATE PAKISTANI BANKS



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## **ABSTRACT**

The research study focused on the analysis of innovative financial products and their features introduced by the commercial banks. For detailed study and analysis, a sample of five banks was selected with regard to the rate of interest, security charges, repayment plan, cost of processing, security and any other collateral required, and procedures and paperwork involved, and the after sales service. A sample of 100 existing and prospective clients was selected and the questionnaire (9 items) was distributed. The response was 100%.

The analysis of the responses received showed that Union Bank, followed by Bank AL-Falah, was leading others in offering more attractive features of their products. Therefore they generated higher level of sales and clientele. Other Banks in the field can learn a few good lessons of strategic marketing from these leaders.

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