

**NATIONAL BANK OF PAKISTAN FACED FEWER
THAN ANTICIPATED DEMAND FOR
LOANS UNDER
PRSDIENT'S ROZGAR SCHEME**

**A THESIS
PRESENTED TO
THE FACULTY OF MANAGEMENT SCIENCES
BAHRIA INSTITUTE OF MANAGEMENT SCIENCES, KARACHI.**

**IN PARTIAL FULFILLMENT
OF THE REQUIREMENT FOR THE
DEGREE OF MASTERS IN BUSINESSS ADMINISTRATION**

**PREPARED BY
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APRIL 2008**

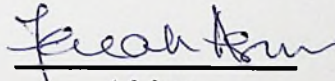
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RECOMMENDATION FOR ORAL EXAMINATION

This Project/thesis hereto attached, entitled, "National Bank of Pakistan faced fewer than anticipated demand for loans under President's Rozgar Scheme." prepared and submitted by Fahad Naseer, in partial fulfillment of the requirements for the degree MASTER IN BUSINESS ADMINISTRATION, is hereby recommended for appropriate action.

Date: 3-07-08

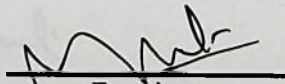


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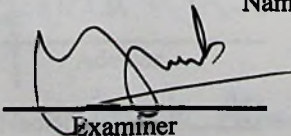
PROJECT / THESIS COMMITTEE

In partial fulfillment of the requirements for the degree of MASTER IN BUSINESS ADMINISTRATION, this thesis entitled, "National Bank of Pakistan faced fewer than anticipated demand for loans under President's Rozgar Scheme." is hereby recommended for Oral Examination.



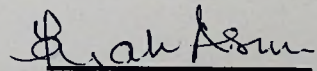
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ABSTRACT:

This report is discussing significant facts about the future of newly introduced President's Rozgar Scheme and hurdles which this scheme is facing right from the start. The main thought behind this research report is **"Why NBP faced fewer than anticipated demand for loans under this scheme?"**

For the accomplishment of proper research with great understanding I have conducted survey through questionnaire and also took a formal interview from the head of this scheme.

The study was conducted first by gathering some secondary data on the internet regarding the launch and views of different people about this scheme. On the later stage survey was conducted through questionnaire in order to get the response of customers and sales people regarding the problem under study. After that, I also conducted an interview in which I was able to observe the point of view of the head of this scheme regarding the future of this scheme and improvements which are required for the betterment.

After collecting the data from various sources mentioned above I analyzed that in the graphical forms in order to have a good understanding about that data in quantitative terms. I found that customers have so many complaints regarding the quality, spare parts availability and the policies of NBP. I also found that NBP didn't do a proper research about the customer's need and the problems arise from the Karobar products. NBP also failed to create awareness in the target market and spent heavily on advertising through TV and news paper rather than trade shows and other BTL activities.

Finally, I recommended some strategies regarding the promotional programs, employee motivational programs and customer services programs in order to make this scheme successful and achieve the organizational targets.

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Questionnaire for customers

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