

PDF - DEBT TECHNIQUES IN THE BANKING SECTOR ISSUES PROBLEM AND PROSPRECTS (A CASE STUDY OF UNION BANK NIGERIA) - researchcub.info
ABSTRACT: When some banks in the system are distressed, it is in the best interest of the non distressed one that an effective resolution of the distressed is carried out. This is because, the distress in one bank which leads to a loss of confidence in the effected bank can also affected confidence in the entire banking system, the corporation requires enormous amount of money which it does not have at the moment given the age and size of the insurance fund. Bank customers expect their bankers to provide them with loan and advances to make up the short fall in their required fund the ability of the bank to maintain profitability depends largely on the extent to which the credit policy and debt recovery techniques is maintained. Credit control department is the center of banks and as such, they are charged with responsibility of making proper use of the share holders funds of the public at large. The union bank of Nigeria PLC has been chosen for this work.. The study is carried out to examine the debt recovery techniques employed by union bank of Nigeria PLC towards the effective running of the bank as lending attitude and preferring solution as deemed appropriate. The case study method was adopted in carrying out the work and data were collected from secondary and primary source. Secondary sources information include the use of existing literary coupled with use of some journals and other unpublished manuals were seen to be useful for this work. Chapter one highlights one the statement of the researches problem, definition of some important terms used for the study, scope, limitation and hypothesis. Chapter two dealt with relate iterative. It focuses on conceptual and theoretical bed rock upon which bank recovery techniques is built. Chapter three and four dealt on data collection which includes questionnaire analysis, personal interview, analysis as well as testing hypothesis based on response to the questionnaire. Chapter five is the findings, conclusion and recommendation of the researcher.

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