



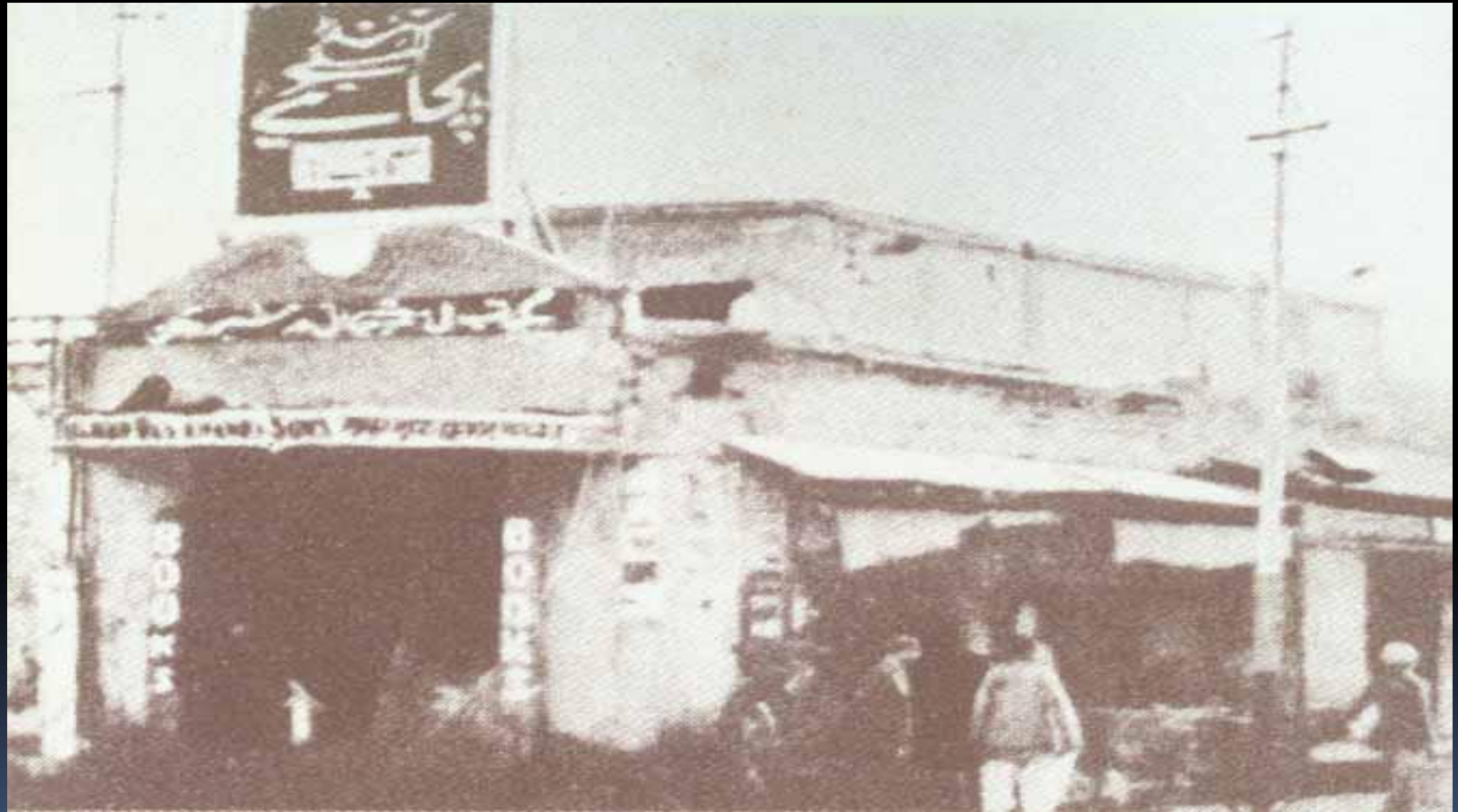
punjab national bank

...the name you can BANK upon !

Punjab National Bank

Punjab National Bank — History of the Bank

FIRST OFFICE



The first office of pnb at Ganpatrai Road,
Lahore

FOUNDERS OF PNB



**Sardar Dayal Singh
Majithia**



Lala Harkishan Lal



E.C. Jessawala



**Rai Bahadur Lala
Lalchand**



Kali Prosanna Roy



Lala Prabhu Dayal



**Bakshi Jaishi
Ram**



**Lala Dholan
Dass**



Lala Lajpat Rai

Board of Directors



Shri. K. R. Kamath
Chairman & Managing Director
and Dy. Chairman of Indian Banks
Association



Shri. Rakesh Sethi
Executive Director



Smt. Usha
Ananthasubramanian
Executive Director

<u>Type</u>	<u>Public</u>
<u>Traded as</u>	<u>BSE: 532461</u> <u>NSE: PNB</u>
Industry	Banking, <u>Financial services</u>
Founded	1895
Founder(s)	<u>Lala Lajpat Rai</u>
Headquarters	<u>New Delhi, India</u>
Key people	K R Kamath (Chairman & MD) Credit
Products	cards, <u>consumer banking</u> , <u>corporate banking</u> , <u>finance and insurance</u> , <u>investment banking</u> , <u>mortgage loans</u> , <u>private banking</u> , <u>private equity</u> , <u>wealth management</u>
Revenue	416.86 billion (US\$6.4 billion) (2012) ^[1]
<u>Net income</u>	50.25 billion (US\$770 million) (2012) ^[1]

Introduction



- PNB is a state owned financial services company
- Registered on May 19, 1894
- Second largest government- owned commercial Bank
- Ranked 1243 in Forbes global 2000
- Till now it has-
 - 5100 branches across 764 cities which includes 5 overseas branches
 - More than 60 million satisfied customers

THE HISTORY

1895 : PNB established in Lahore.

1904 : PNB established branches in Karachi and Peshawar.

1939 : PNB acquired Bhagwan Dass Bank Limited.

1947 : Partition of India and Pakistan at Independence. PNB lost its premises in Lahore, but continued to operate in Pakistan.

1960 : PNB amalgamated Indo-Commercial Bank Limited (established in 1933) in a rescue.

1961 : PNB acquired Universal Bank of India.

1963 : The Government of Burma nationalized PNB's branch in Rangoon (Yangon).

1965 : After the Indo-Pak war the government of Pakistan seized all the offices in Pakistan of Indian banks, including PNB's headoffice, which may have moved to Karachi. PNB also had branches in East Pakistan (Bangladesh).

- 1969 : The Government of India nationalized PNB and 13 other major banks on 19th July, 1969.
- 1978 : PNB opened a branch in London.
- 1986 : The Reserve Bank of India required PNB to transfer its London branch to State Bank of India after the branch was involved in a fraud scandal.
- 1988 : PNB acquired Hindustan Commercial Bank Limited in a rescue.
- 1993 : PNB acquired New Bank of India, which the Government of India had nationalised in 1980.
- 1998 : PNB set up a representative office in Almaty , Kazakhstan.
- 2003 : PNB took over Nedungadi Bank (established the bank in 1899), the oldest private sector bank in Kerala. It was incorporated in 1913 and in 1965 had acquired selected assets and deposits of the Coimbatore National Bank. At the time of the merger with PNB, Nedungadi Bank's shares had zero value, with the result that its shareholders received no payment for their shares.

2004: PNB established a branch in Kabul, Afghanistan. PNB also opened a representative office in Shanghai. PNB established an alliance with Everest Bank in Nepal that permits migrants to transfer funds easily between India and Everest Bank's 12 branches in Nepal.

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2005: PNB opened a representative office in Dubai.

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2007: PNB established PNBIL - Punjab National Bank(International) - in the UK, with two offices, one in London, and one in South Hall. Since then it has opened a third branch in Leicester, and is planning a fourth in Birmingham. Gat in Gupta became Chairmen of Punjab National Bank.

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2008: PNB opened a branch in Hong Kong.

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2009: PNB opened a representative office in Oslo, Norway.

Awards and Distinctions

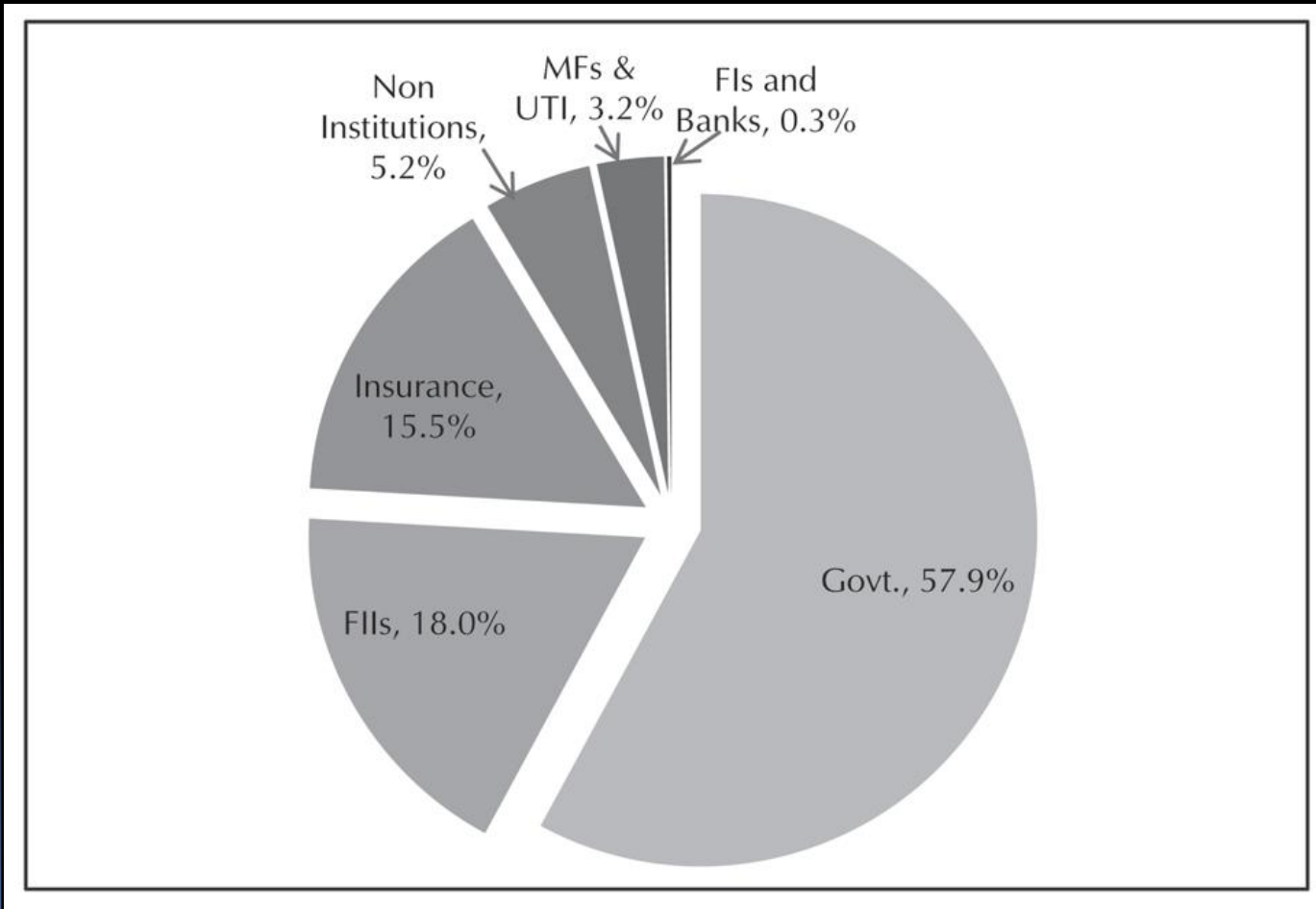
- Ranked among top 50 companies by the leading financial daily, Economic Times.
- Golden Peacock Award for Excellence in Corporate Governance - 2005 by Institute of Directors.
- Earned 9th place among India's Most Trusted top 50 service brands in Economic Times- A.C Nielsen Survey.

And still Counting more.....

SWOT Analysis

Strength	<ol style="list-style-type: none">1. Diversified operations with 5100 branches2. Strong I. T support with “best fit” approach3. Schemes for small and medium scale businesses4. It is the second largest state-owned commercial bank in India with about 5000 branches across 764 cities5. Its 56,000+ workforce serves over 37 million customers
Weakness	<ol style="list-style-type: none">1. Less penetration in the urban areas2. Inadequate advertising and branding as compared to other banks3. Legal issues regarding employees caused a bad name of PNB
Opportunity	<ol style="list-style-type: none">1. Small scale business banking across India2. Expansion in other countries for international banking3. Installation of more ATM's and better customers services
Threats	<ol style="list-style-type: none">1. Economic crisis and economic fluctuations2. Highly competitive environment3. Stringent Banking Norms by the RBI and the Govts

Shareholding Pattern (As on 31st March'13)



Competition

Competitors

1. Indian bank
2. Andhra Bank
3. Canara bank
4. ICICI Bank
5. HDFC Bank
6. SBI





 **ICICI Bank**
khayaal aapka

*Chhoti chhoti baatein
hamesha chhoti nahi hoti.*

Know more

ICICI Bank is India's largest private sector bank with total assets of Rs. 5,367.95 billion (US\$ 99 billion) at March 31, 2013 and profit after tax Rs. 83.25 billion (US\$ 1,533 million) for the year ended March 31, 2013. The Bank has a network of 3,384 branches and 11,063 ATMs in India, and has a presence in 19 countries, including India.

ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialised subsidiaries in the areas of investment banking, life and non-life insurance, venture capital and asset management.

The Bank currently has subsidiaries in the United Kingdom, Russia and Canada, branches in United States, Singapore, Bahrain, Hong Kong, Sri Lanka, Qatar and Dubai International Finance Centre and representative offices in United Arab Emirates, China, South Africa, Bangladesh, Thailand, Malaysia and Indonesia. Our UK subsidiary has established branches in Belgium and Germany.

ICICI Bank's equity shares are listed in India on Bombay Stock Exchange and the National Stock Exchange of India Limited and its American Depositary Receipts (ADRs) are listed on the New York Stock Exchange (NYSE).

HDFC Bank liemitd



<u>Type</u>	<u>Public</u>
<u>Traded as</u>	<u>BSE: 500180</u> <u>NSE: HDFCBANK</u> <u>NYSE: HDB</u> <u>BSE SENSEX Constituent</u>
Industry	Banking, <u>Financial services</u>
Founded	August 1994
Headquarters	<u>Mumbai, Maharashtra, India</u>
Area served	Worldwide
Key people	Mr Aditya Puri (<u>MD</u>)
Products	<u>Credit cards, consumer banking, corporate banking, finance and insurance, investment banking, mortgage loans, private banking, private equity, wealth management</u> ^[1]
Revenue	<u>US\$ 6.487 billion (2012)</u> ^[2]
<u>Operating income</u>	<u>US\$ 1.451 billion (2012)</u> ^[2]
<u>Profit</u>	<u>US\$ 978.3 million (2012)</u> ^[2]
<u>Total assets</u>	<u>US\$ 70.17 billion (2012)</u> ^[2]
<u>Total equity</u>	<u>US\$ 7.793 billion (2012)</u> ^[2]
Employees	66,076 (2012) ^[2]
Website	<u>HDFCBank.com</u>

