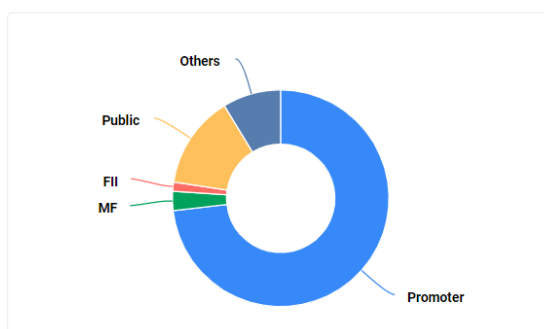


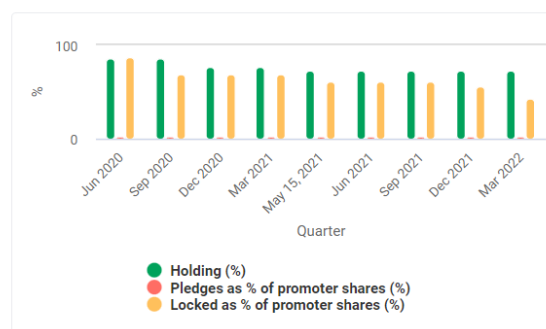
PUNJAB NATIONAL BANK

- General Overview** - Punjab National Bank is an Indian Public sector bank headquartered in Delhi, India, it is under the ownership of the Ministry of Finance, Government of India. The bank was founded in May 1894 and is the second-largest government-owned bank in India, both in terms of its business volumes and its network. The Bank continues to maintain its forte in low-cost CASA deposits with a share of 45.42%. Bank's focus has been on qualitative business growth, recovery, and arresting fresh slippages. PNB offers a wide range of personal banking services including loans, credit cards, savings accounts, fixed deposits, and insurance.
- Shareholding pattern of the company** - The shareholding pattern of the company is listed below.
 - Promoters holding remains unchanged at 73.15% in Mar 2022 qtr
 - FII/FPI have increased holdings from 1.19% to 1.36% in Mar 2022 qtr.
 - The number of FII/FPI investors increased from 205 to 206 in Mar 2022 qtr.
 - Mutual Funds holding remains unchanged at 2.87% in Mar 2022 qtr
 - The number of MF schemes decreased from 29 to 27 in Mar 2022 qtr
 - Institutional Investors have increased holdings from 12.79% to 12.95% in Mar 2022 qtr.

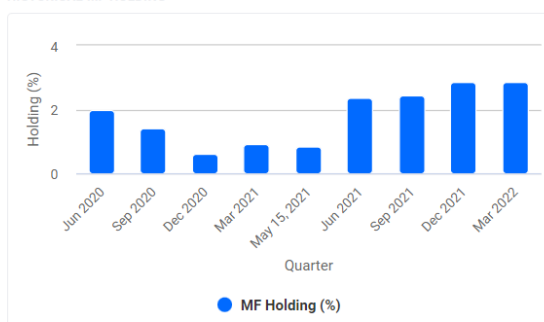
SHAREHOLDING SUMMARY



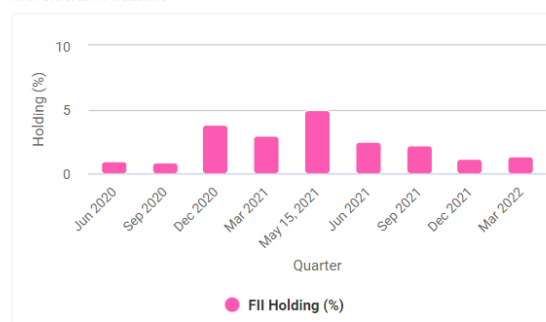
HISTORICAL PROMOTOR HOLDING



HISTORICAL MF HOLDING



HISTORICAL FII HOLDING



Shareholding Pattern - Punjab National Bank

Holder's Name	No of Shares	% Share Holding
NoOfShares	11011015558	100%
Promoters	8054125685	73.15%
ForeignInstitutions	149252345	1.36%
NBanksMutualFunds	316450173	2.87%
CentralGovt	350563	0%
Others	208492253	1.89%
GeneralPublic	1321411220	12%
FinancialInstitutions	960933319	8.73%

● Management of the company -



Born on December 26, 1964, **Atul Kumar Goel** assumed the charge as MD & CEO of Punjab National Bank w.e.f. 01.02.2022. Prior to this, he was holding the position of Managing Director & CEO of UCO Bank. Before his elevation as MD & CEO of UCO Bank, he was Executive Director in Union Bank of India w.e.f. 15.09.2016 to 01.11.2018. Mr. Goel is having around three decades of Professional Banking Experience in three Banks viz. Allahabad Bank (now Indian Bank), Union Bank of India & UCO Bank. As a qualified Chartered Accountant, he has vast experience, exposure & expertise in all major areas of banking including Large Corporate, Treasury Management, Risk Management; Financial

Planning & Investor Relations Transformation, Compliance, etc.



Shri Sanjay Kumar assumed the charge as Executive Director of the Punjab National Bank on April 01, 2020. Before taking up this assignment, he was Executive Director of the United Bank of India. Shri Kumar, M.Sc., started his career in Banking at United Bank of India in the year 1985 as Probationary Officer. He is a Certified Associate

member of the Indian Institute of Bankers (CAIB). He also holds a Diploma in Treasury, Investment, and Risk Management (DTIRM) from the Indian Institute of Banking and Finance. He along with two others is the executive director of PNB.



Dr. Rekha Jain has been elected as Shareholder Director w.e.f. 12.09.2021 for a period of three years. She is a post-graduate in Physics from the University of Delhi. She completed her Ph.D. from the Indian Institute of Technology, Delhi. She has served as Professor at the Indian Institute of Management, Ahmedabad from June 1985 to December 2019 (i.e. till superannuation). She has over 37 years of diverse experience and special knowledge in Information Technology, Payment & Settlement Systems, Business Management, and Risk Management. She along with five others is

the director of PNB.

- **SWOT Analysis of the company** - SWOT Analysis of Punjab National Bank – PNB SWOT Analysis focuses on the Strength, Weaknesses, Opportunities, and Threats. Strength and Weakness are the internal factors and Opportunities and Threats are external factors. PNB or Punjab National Bank is a Public Sector Bank known for its banking and financial services. The headquarters of PNB is in New Delhi. It is the second-largest Public Sector Bank and was founded in the year 1894.

- **Strengths :**

- Large Customer Base: PNB is having one hundred and eighty million customers.
- Large Network of Branches and ATMs: PNB has 10910 branches, and a wide ATM network of 13000+ ATMs.
- Acquisition: Some of the Popular Bank like the United Bank of India and OBC (Oriental Bank of Commerce) was merged into PNB on April 1st, 2020.
- International Presence: PNB has also marked its presence in the United Kingdom China, Dubai, Hong Kong, Kabul, Bhutan, Kazakhstan, and Kowloon.
- Financials: Total Revenue of PNB in the year 2020 was 11 Billion US Dollars and its Net Income was 47 Million US Dollars.
- Large Employee Base: PNB has a large employee base of 103000 employees as.

- Subsidiaries: PNB Housing Finance, PNB MetLife Insurance, PNB Investment Services, PNB International Ltd., and PNB Gilts Limited are the subsidiaries of Punjab National Bank.
 - Strong IT Infrastructure: Punjab National Bank has a strong IT Infrastructure.
- **Weaknesses :**
 - Less penetration in the urban areas
 - Inadequate advertising and branding as compared to other banks
 - Legal issues regarding employees caused a bad name for PNB
- **Opportunities :**
 - PNB can also start E-Wallets which are trending in the country.
 - E-Gateway can be offered to website owners at a nominal price.
 - The growing demand for Banking in the country creates a good opportunity for the Bank.
 - Banks can give emphasis on business loans to attract more customers.
 - Banks can also launch new schemes for Saving Account Holders to increase their cash deposit ratio.
 - Banks can also promote their products by using social media platforms and advertising platforms like Google Ads and Facebook Ads.
- **Threats :**
 - Fluctuations and Crises in the Economy are a major threat.
 - RBI and Government Regulations are also a threat to the Bank.
 - New and Old Competitor Banks are also a threat.
- **Competitive Analysis of the company** - There are several brands in the market that are competing for the same set of customers. Below are the top 6 competitors of Punjab National Bank:
 - Indian bank
 - Andhra Bank
 - Canara bank
 - ICICI Bank
 - HDFC
 - SBI

Let's have a look at the Stock Performance of PNB with these banks plus other banks and also the net interests, profits, and total assets with respect to these other companies. From the stats we can deduce that the net profit of PNB with respect to SBI is very less and also it is less than Indian bank and Canara Bank :

Company Name	1 Year	9 Month	6 Month	3 Month	1 Month	2 Week	1 Week	Last Price	5 Day Performance
Bank of Baroda	83.50 26.47%	88.10 19.86%	92.15 14.60%	120.35 -12.26%	103.50 2.03%	96.40 9.54%	96.90 8.98%	105.60	
Bank of India	75.60 -39.62%	57.50 -20.61%	55.45 -17.67%	52.40 -12.88%	46.70 -2.25%	43.80 4.22%	44.70 2.13%	45.65	
Bank of Mah	25.00 -36.00%	20.60 -22.33%	20.65 -22.52%	18.75 -14.67%	16.70 -4.19%	16.00 -	15.55 2.89%	16.00	
Canara Bank	151.75 38.95%	177.20 18.99%	219.70 -4.03%	248.30 -15.08%	210.95 -0.05%	181.70 16.04%	185.05 13.94%	210.85	
Central Bank	26.30 -31.56%	22.75 -20.88%	22.20 -18.92%	20.35 -11.55%	18.05 -0.28%	17.10 5.26%	16.95 6.19%	18.00	
Indian Bank	135.70 18.02%	141.45 13.22%	148.50 7.85%	170.20 -5.90%	162.35 -1.36%	147.05 8.91%	149.70 6.98%	160.15	
IOB	26.35 -33.97%	22.45 -22.49%	21.25 -18.12%	19.45 -10.54%	17.20 1.16%	16.50 5.45%	16.55 5.14%	17.40	
PNB	41.00 -25.24%	40.30 -23.95%	40.35 -24.04%	37.75 -18.81%	31.20 -1.76%	29.20 4.97%	29.45 4.07%	30.65	
Punjab & Sind	20.50 -29.95%	18.35 -21.74%	17.00 -15.53%	17.20 -16.51%	15.25 -5.84%	14.00 2.57%	14.25 0.77%	14.36	
SBI	424.40 15.09%	457.70 6.72%	503.55 -3.00%	516.10 -5.36%	471.05 3.69%	451.35 8.22%	466.90 4.62%	488.45	

Name	Last Price	Market Cap. (Rs. cr.)	Net Interest Income	Net Profit	Total Assets
SBI	488.55	436,011.91	275,457.29	31,675.98	4,987,597.40
Bank of Baroda	105.60	54,609.58	69,880.78	7,272.28	1,277,999.84
Canara Bank	211.10	38,296.29	69,397.53	5,678.42	1,226,979.66
PNB	30.65	33,748.76	74,879.53	3,456.96	1,314,805.03
IOB	17.35	32,795.69	16,729.87	1,709.54	299,377.16
Union Bank	36.00	24,605.09	67,943.95	5,232.10	1,187,591.05
Indian Bank	160.30	19,964.42	38,856.22	3,944.82	671,668.05
Bank of India	45.75	18,773.81	38,075.83	3,404.70	734,614.02
Central Bank	17.95	15,582.29	22,801.65	1,044.83	369,214.99
UCO Bank	11.20	13,390.67	14,981.34	929.76	267,784.02
Bank of Mah	15.95	10,735.14	13,019.22	1,151.54	230,611.38
Punjab & Sind	14.60	9,895.57	7,095.81	1,039.05	121,067.54
Vijaya Bank	46.05	6,005.60	12,589.84	727.02	177,632.05
Oriental Bank	43.45	5,953.56	17,867.69	54.99	271,909.55
Corporation Bk	9.80	5,874.30	15,622.63	-6,332.98	213,577.86
United Bank	4.50	4,081.18	8,559.88	-2,315.92	151,529.93
Syndicate Bank	15.15	4,065.84	21,725.40	-2,588.30	311,278.86
Allahabad Bank	7.60	3,440.89	16,864.29	-8,333.96	248,575.76
Dena Bank	12.65	2,857.69	8,932.23	-1,923.15	120,859.80
Andhra Bank	9.10	2,816.94	18,932.22	-2,786.13	249,311.41

- **Conclusion** - PNB tends to offer quality financial services by leveraging technology to create value for customers and other stakeholders, opportunities for employees, and thus, contributing to the economic growth of the nation. Also, the Lowest Interest rate for PNB loans is 8.80%, which is lower than the lowest interest rate of SBI at 9.60%. Hence, PNB is offering a cheaper loan option. Since it is a government-owned bank, the deposits of the bank are safe. It has a very long history and track record of serving people in the country. The bank is bound to grow more in the future.