



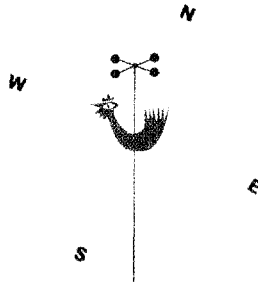
Bank of Punjab Ltd

11-202 0669357



The People's
people

BANK OF PUNJAB LTD.



Like the wind, we too have spread our wings
far and wide.

From humble beginnings in Punjab's rural belt to
a national bank with 129 banking offices, overseas
customers and global banking facilities,
Bank of Punjab's evolution over the past 9 years,
has been truly remarkable.

We have expanded operations to span the map of
the country and today, the voices etched upon our
soul are a composite medley of dialects and
intonations. The cheerful and vigorous dialects
of the North intermingle seamlessly with the
melodious lingua franca of the East, while Southern
accents blend harmoniously with the 'commercialese'
of the West.

True to our founding principles, we continue to enrich our offerings to embrace larger segments of the populace.

We continue to leverage technology to provide better solutions and invest in systems and processes to further streamline our operations. We focus on customer service at every level of our organization in our bid to make every customer feel 'special'.

Constantly, we seek to learn, to improve and to enrich.

And ever so often, we stop to listen, to understand. In our unwavering quest to be the People's Bank.





Part of Supply Side

ROBERT ESKANDER

The call of the land was always in my blood. But money was scarce and my dreams of swaying fields, golden kernels of corn and gushing water, remained fantasies of my mind. Till Bank of Punjab came along. Today, I feel replete!

Given our roots in Punjab and our recognition of India as an agricultural economy, at BOP we have made a conscious effort to develop financial packages specially for the farming community.

More than a quarter of our branches are located in the agricultural heartlands of Punjab and Haryana, ensuring easy access to farmers far and wide. Diverse schemes including crop loans, tractor loans as well as a myriad other specialized products, have been launched to cater to the specific needs of this sector. Swift processing of documentation and issue of Kisan Credit Cards for easy availment through the Bank's widespread ATM network, have enabled thousands of farmers to enjoy the fruits of prosperity.

Besides the above, BOP has also developed customized home, auto and personal loan schemes for this community, keeping in mind the cyclical nature of their business and its unique aspects.





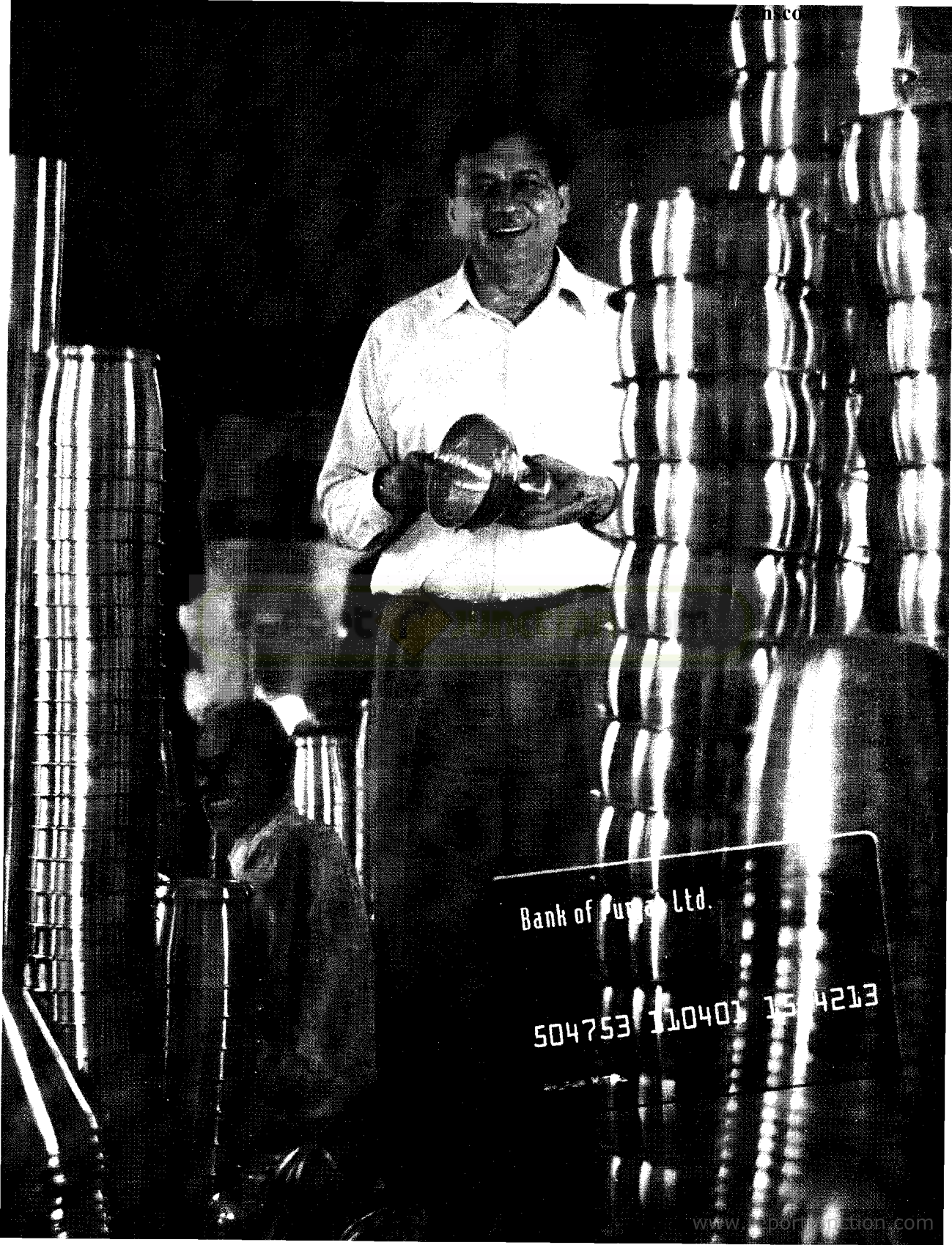
The ban on felling timber felled my business in one swoop! My livelihood suddenly depended on imports, but the option was fraught with red tape and minutiae. Enough to deter someone already reeling from shock. Till I sought help from Bank of Punjab. Today, I deal with the world's elite!

Bank of Punjab's correspondent banking relationship now extends to over 70 countries across the globe, thus providing an extremely wide reach to importing and exporting organizations and traders. Understanding their unique requirements we have built tailor-made packages that ensure the three imperatives of speed, reliability and economy, so essential for a lucrative and effective transaction.

Financing options offered to importers encompass Letters of Credit, working finance, a dedicated dealing room for risk cover on currency movement through forward contracts and sundry hedging options along with competitive currency conversion rates for over 75 currencies.

Additionally, these services come backed by a powerful cash management services network that spans 2200 locations, leveraging various correspondent bank alliances, to facilitate efficient execution of all transactions.





Bank of Punjab Ltd.

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Trading is such a volatile business and money frequently gets stuck, hindering the entire cashflow cycle. Straining the very fabric of one's business. I used to spend sleepless nights worrying about how I would execute the next transaction! Till I availed of Bank of Punjab's unique trade finance scheme.

To facilitate domestic trading, a widespread BOP branch network spanning the length and breadth of the country was a pre-requisite and amongst our first investments. Today we operate through 129 banking offices stretching across coastal towns, metros & major cities as well as the key business and trading centres of the country.

Special loan schemes for the trading community encompassing minimal documentation, quick processing & disbursement and flexible repayment options have found immense popularity with this segment. Trade finance is made easily available through diverse customized options which include channel financing, finance against receivables arising from sales on credit. The Bank also provides its customers an Anywhere Banking option, low priced domestic remittances and installation of POS terminals at merchant sites to offer a composite trading package that covers all aspects and needs.



Bank of Punjab Ltd.

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SARITA SINGHA