

*Corporate Social
Responsibility Report
2014-15*



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 **पंजाब नैशनल बैंक**
punjab national bank

Head Office : 7, Bhikhajji Cama Place, New Delhi - 110 607
www.pnbindia.in

पंजाब नैशनल बैंक
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Commemorating 150th Birth Anniversary of Lala Lajpat Rai

A stalwart of the freedom struggle, Lala Lajpat Rai ranks among India's most outstanding leaders. He was popularly known as 'Punjab Kesari' or 'The Lion of Punjab'. Born on 28th January 1865 at a small village of Dhudike in district Ferozpur, Punjab, he was a contemporary of great stalwarts including Mahatma Gandhi. Paying tribute to him, Gandhiji wrote in Young India under the caption 'Long Live Lalaji' : 'Men like Lalaji cannot die so long as the sun shines in the Indian sky'. As a tribute to the recognition of his sacrifices, the Government of India commemorates his 150th birth anniversary from 28th January 2015 to 28th January 2016.

Lalaji gifted India not only the freedom but also the first Swadeshi Bank known as Punjab National Bank. PNB emerged in the late nineteenth century, inheriting the traditions on ancient trade & banking. Influenced by the impact of modern British banks, a section of elite in Punjab thought of establishing a Swadeshi Bank professionally run with Indian Capital and Management. Rai Mul Raj of Arya Samaj also had long cherished the idea that Indians should have a National Bank of their own. Lalaji who was deeply concerned with the fact that Indian capital was being used to run English Banks and profits went entirely to the British, supported this philosophy that resulted into the emergence of Punjab National Bank to further the country's interest. The Bank was established on 12th April, 1895 by patriots like Lala Lajpat Rai, Mr. E C Jessawala, Babu Kali Prasono Roy, Lala Harkishan Lal, Sardar Dyal Singh Majithia, Lala Lal Chand, Lala Dholan Das and Lala Prabhu Dyal. The Lion of Punjab, Lala Lajpat Rai, was actively associated with the management of the Bank in its formative years

On completion of 120th year of existence of the Bank, PNB paid homage to Lalaji by taking the initiative to develop six villages which include the birth place of Lala Lajpat Rai i.e., Dhudike as 'DIGITAL VILLAGES'. The Bank's activities in these Digital Villages will not be limited to provide cashless banking through digital platforms, but also focus on digitalizing every sphere of their lives. Apart from this, the Bank also celebrated 150th birth anniversary of Lala Lajpat Rai with great enthusiasm on 28th January'15.

Punjab National Bank salutes Punjab Kesari Lala Lajpat Rai for his outstanding contribution to the Bank. The nation will forever remain indebted to him for his courage, valor and dedication to country in general and to the Bank, in particular.



From the desk of Managing Director and Chief Executive Officer - Corporate Social Responsibility Report

It is indeed my pleasure to bring forth the CSR Report of your Bank for the Financial Year 2014-15. The Report highlights the developments of the Bank made in the area of Corporate Social Responsibility during the period under review.

At Punjab National Bank, Corporate Social Responsibility is embedded in our values and depicts how we conduct business, develop products and services and deliver services for attainment of our goals and commitments. The Bank's approach to CSR extends to all our stakeholders viz. our employees, our customers, our shareholders and the community and the society.

During the year under review, the Bank continued to collaborate with the associations aimed at creating an equal opportunity for all in the society without any discrimination. The Bank invariably catered to the needs and aspirations of the society

and engaged in the activities like organizing Medical Health Check camps, Blood Donation Camps, Tree Plantation under green initiative, Donation of Medical equipments and other necessary infrastructure, etc.

PNB Prerna, an association of wives of the Senior Officials and senior lady Officials of the Bank also carried forward the CSR agenda of the Bank successfully. During the year, PNB Prerna undertook medical health check up camps, distributed necessary articles for the blind students and wheel chairs for the physically challenged people. Apart from these, PNB Prerna also took up Ann Daan Seva and distribution of blankets to the poor section of the society.

During the year, the Bank continued to empower the rural and poor populace through Farmers' Training Centres (FTCs) and Rural Self Employment Training Institutes (RSETIs).

The Bank also participated in programmes of spreading Financial Literacy by way of opening of Financial literacy Centres (FLCs) at various places.

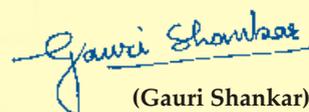
Further, the Bank, being the Public Sector entity, ensured adequate fund flow to the sectors such as Agriculture, Education, Housing, Small & Medium Enterprises, Weaker Sections, Women and Rural Youth. The Bank considers these sectors as important pillars of the Indian economy. Towards the supporting the education of the girls, PNB promoted a scheme viz. PNB LADLI under this scheme, School bags, Uniform and books were provided to girl child students of rural and semi urban areas.

The Bank contributed in a big way towards successful implementation of the Government Schemes such as Pradhan Mantri Jan Dhan Yojana

(PMJDY) which aimed at bringing the financially excluded strata of the society into the formal banking setup.

I feel that the Bank will continue to make efforts in this direction as for us CSR is not a destination but a journey. Each step can take you in the right direction, no matter how small or large that step may be. We continue to strive and add more value to the work.

In the end, I would like to express my sincere thanks to all those who contributed towards making Corporate Social Responsibility a success during the year.


(Gauri Shankar)

Managing Director & CEO

Punjab National Bank's Corporate Social Responsibility Approach

1. Corporate Social Responsibility is socially responsible and enlightened attitude of the Bank. Our CSR policy is to ensure effective and sustained CSR programme to strengthen social ties of the Bank with the community at large.
2. The CSR is an integral part of the overall PNB corporate Business Strategy. To integrate the concepts of CSR with Business Strategy, the Bank makes the following commitments:

2.1 Sustainability

PNB intends to be a catalyst for change that benefits present and future generations. Sustainability is an integral part of PNB's activities – in our core business and beyond. Thus, we believe in being responsible to all our stake holders, society and the environment.

2.2 Corporate Volunteering

“Giving back to the society” is the prime motive behind our CSR activities. The message that we give to our staff regarding CSR is that whatever we do today will have an impact on future generations. Thus we undertake CSR activities with full participation of staff members.

2.3 Social Investments

Being a socially responsible organization, we contribute to society through the PNB Farmers Welfare Trust, PNB Centenary

Rural Development Trust, PNB Prerna, Farmers' Training Centres, Financial Literacy & Credit Counseling Centres, Rural Self Employment & Training Institutes, PNB Hockey Academy to support National Game and other such initiatives. We help the underprivileged communities to overcome unemployment and poverty and shape their own future through education and skill development programmes. All these initiatives are counted by us as social investment.

2.4 Health

We strongly endorse the view that healthy mind and healthy body in a healthy environment is essential for overall growth of society and the nation. Thus, we invest in areas that facilitate such enhancements. During the year 2014-15, the Bank has undertaken 1067 CSR activities with the active involvement of staff. This includes 58 free medical checkup camps which benefitted 5178 persons. Also 1932 units of blood are collected in 39 Blood Donation Camps organized during the year.

2.5 Green Initiatives

We have implemented some quick win “Green practices” to conserve resources be it electricity, water, paper, etc. We are making efforts for rainwater harvesting in existing buildings and encourage environment

friendly new constructions. We are promoting wind energy and popularizing solar energy usage in rural areas. Sapling of 6943 plants was executed in 67 Tree Plantation Camps organized during the year.

2.6 Promotion of Sports

The Bank continued in its efforts to promote sports and nurturing young talents as a part of CSR activity. The Bank has set up Hockey Academy in Sept. 2002 for junior hockey players in the age group of 14 to 17 years with sanctioned strength of 25 players. Subsequently, in April 2004, the Bank also formed its senior hockey team.

The senior players are employees of the Bank whereas the junior players are provided lodging, boarding and training facility by bank and are groomed as hockey players.



41st Lal Bahadur Shastri Silver Jubilee Tournament was played during December, 2014. The senior team beat ONGC, CRPE, Air India, BPCL and lifted winner's trophy.

2.7 Other CSR Initiatives

- A. PNB Prerna, an association of the wives of the senior officials of the Bank as well as senior lady officials of the Bank is performing a vital role in undertaking/showcasing/promoting the Bank's CSR activities. The prime objective of the association is to support the Corporate Social Responsibility initiatives of the Bank.

Highlights of CSR Activities during the year



Bank organized a CSR initiative programme at a School for blinds at New Delhi and distributed Brail Paper and audio CDs through PNB Prerna members



Eight Wheel Chairs and one supporting stick was distributed on the occasion of celebration of Independence Day i.e. 15th August 2014 at Head office premises in New Delhi. The President of PNB Prerna and other members were present on the occasion.



Under PNB Prerna, the Bank organized Ann Daan Seva at Rajender Nagar New Delhi wherein meal was served to the needy and destitute belonging to poor section of the society.



Chairman and Managing Director seen donating blood in the Blood Donation Camp organised at Head office New Delhi.

Blood Donation Camps were organized at four Head Office buildings of the Bank at Bhikhaiji Cama Place, Sansad Marg, Rajendra Place and Atma Ram House. A total of 405 units of blood was collected in the above camps through Red Cross Society of India.



As part of CSR activity, the bank distributed 400 blankets to the inmates of old age and destitute home at Rangpuri Pahari Delhi.

Highlights of field level CSR initiatives:-

FGMO Agra:

- 1 medical health check up camp was organized in which 124 were patients benefitted.
- As a part of Green initiative, 3 tree plantation programmes were organized and total no. of 312 trees were planted.
- CO Bareilly distributed clothes to 65 mentally challenged girls/women at Prem Niwas Missionary, Chowki Choraha.
- CO Bulandshahr organized blood donation camp under CSR activities.

FGMO Bhopal:



Shri S.K. Zutshi, Circle Head Bhopal presenting cheque to Sh. Shivraj Singh Chaudhan, Chief Manager on the occasion of Police Gallantry Awards ceremony.

- As part of bank's CSR activities 7 Medical health check up camps were organized in which 135 patients were benefitted.
- As a part of Green Initiative, 4 tree plantation programme were organized and total no. of 400 trees were planted.

- CO Jabalpur donated coolers to Maa Sharda Devi Vridha Ashram, Mehar, Distt. Satna through PNB Prerna members.

FGMO Chandigarh:

- As part of bank's CSR activities 4 Medical health check up camps were organized in which 482 patients were benefitted.
- As a part of Green initiative, 12 tree plantation programme were organized and total no of 2350 trees were planted.
- 8 blood donation camp were organized and 962 units of blood collected.

FGMO Chennai:



Shri K.V.Brahmajji Rao, Executive Director handing over computers to ZP High School, Amalapuram and the "School for Blind" in Amalapuram during the inauguration of the branch at Amalapuram under Hyderabad Circle.

- As part of bank's CSR activities 7 Medical health check up camps were organized in which 750 patients were benefitted.
- Eye testing camp has been organized by BO Mailapur, Chennai for public and staff members.

- CO Hyderabad has gifted an inverter to "AADARANA", The Home for orphaned and needy students at Saroor Nagar, Hyderabad.

FGMO Delhi:

- As a part of bank's CSR activities, 3 Medical health check up camps were organized in which 83 nos. of patients were benefitted.
- CO, Central Delhi has donated inverter, 2 batteries and 2 exercise machines to Leprosy Colony, Peera Garh Delhi.
- CO Central Delhi has donated one Almirah, two desert coolers and one refrigerators to Prem Niketan Sangh
- CO Central Delhi provided one transcutaneous nerve stimulator and one water cooler to Prateek, an institute for children with special needs and mentally challenged at Nangloi.
- CO South Delhi sponsored computer education centre run by NGO Adharshila at Kalkaji for social upliftment of slum habitat, health check up and cancer detection camp at Nanakpura.
- CO North Delhi donated deep freezer to Shri Anandpur Trust, Krishna Nagar.
- CO Noida donated computer, automatic sewing machine, stationary items and books to students of Sewa Delhi Politechnic.

FGMO Jaipur:

- As a part of Green Initiative 12 tree plantation programme were organized and total no. of 191 trees were planted.
- As part of bank's CSR activities, 2 blood donation camps were organised and 125 units of blood collected.
- CO Alwar organized blood donation camp under CSR activities on the occasion of 121st year celebration.
- CO Alwar distributed solar Lanterns to girl students under PNB Ladli Scheme as part of Bank CSR activities.
- CO Bharatpur constructed water tank for students of Govt. High School, Mallah.
- BO Jhalawar under CO Jaipur distributed clothes to poor and needy students of Kachi Basti, Kota under bank's CSR activities.

FGMO Kolkata:

- CO Burdwan adopted Seren Sangra village under PNB Vikas programme.
- CO Burdwan got done Air Conditioning of Thalassemia Hospital under bank's CSR activities.
- BO Kuchinda under CO Sambalpur organized blood donation camp at Village Tiharipalli on birth day of Lala Lajpat Rai and 25 units of blood collected.

FGMO Lucknow:



Shri Gauri Shankar, Managing Director and CEO distributing blankets to the needy people at Lucknow. Sh. Arvind Tiwari, FGM Lucknow and Sh. P.N. Mathur, Circle head Lucknow are also seen in the picture.

- As part of bank's CSR activities, 11 Medical health check up camps were organized in which 2653 patients were benefitted.
- As a part of Green Initiative, 4 tree plantation programme were organized and total no. of 500 trees were planted.
- 2 blood donation camps were organized and 33 units of blood collected.
- CO Gorakhpur provided text books to students of primary School under adopted village Baghgada.

FGMO Ludhiana:

On the occasion of 150th Birth Anniversary of Late Lala Lajpat Rai, great visionary, freedom fighter and founding member of our Bank, we have adopted village Dudhike for constructive development. Village Dhudike is the birth place of Late Lala Lajpat Rai. On this occasion, Bank has

constructed toilets in senior secondary girls school, Dudhike. Chairs and Durries have been given to other school at Mudhke village.



Shri Gauri Shankar, Managing Director & CEO donating four wheel chairs at Railway Station Ludhiana. Sh. Harpal Singh, FGM and Sh. Chander Khurana, Circle Head Ludhiana are also seen in the picture.



Sh.K.R. Kamath inspecting Jan Dhan Yojna Camp at village Chakmukand under BO Khasa, CO Amritsar

- CO Bhatinda distributed woolen clothes to poor & needy people under Bank CSR activities.
- BO New Shale, Distt. Gurdaspur under CO Kapurthala distributed school uniforms and school bags to girl students of Govt. School.
- CO Jalandhar distributed fruits and woolen clothes to Aids Patients of Civil Hospital , Jalandhar.



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FGMO Meerut:

- As part of bank's CSR activities 2 Medical health check up camps were organized.
- As a part of Green Initiative 73 tree plantation programme were organized and total no. of 1596 trees were planted.
- CO Meerut organized tree plantation camp at Meerut College and Meerut Park.
- BO Vidhan Sabha , Dehradun distributed sweaters to 170 students of Govt. Primary School, Nunarkhera under bank's CSR activities.
- CO Haridwar through PNB Prerna distributed sweaters, socks and caps to Sishu Siksha Sadan Junior High School BHEL Haridwar under bank's CSR activities.

FGMO Mumbai:



Dr. Ram S. Sangapure, Executive Director with girl students of adopted Village Mamdapur Distt. Latur under Nagpur Circle with other officials of the Circle.

- CO Ahmedabad distributed blankets to poor and needy persons at Ahmedabad City as part of Bank CSR activities.
- CO Pune provided 50 traffic barricades to Traffic Police, Pune.

FGMO Patna:

- As part of bank's CSR activities 2 Medical health check up camps were organized.
- 2 blood donation camps were organized.
- CO Bihar Sharif distributed stationary to students of Paithna School under PNB Ladli Scheme.
- CO Darbhanga distributed blankets to poor and needy patients at Sadar Hospital, Supaul City. 100 blankets were distributed in Sadar hospital, Village Jagatpur and Village Semyar.
- CO Gaya: Crockery distributed to Kasturba Balika Vidhaylya, Distt. Aurangabad as CSR activities.

FGMO Shimla:

- CO Hamirpur distributed Text books to girl students under PNB Ladli Scheme.
- As part of bank's CSR activities, CO Jammu constructed toilet at Govt. Primary school, Gummat, Jammu under Swachh Vidhalaya campaign.
- As part of bank's CSR activities, CO Jammu distributed stationary items and uniforms at Govt. School, Harsha Dabber, Bishnah, Jammu under PNB Ladli Scheme.

B. Donation

During the year, the Bank has taken initiative for donations to different beneficiaries like Al Noor Charitable Society, Armed Forces Flag Day Fund, Indian Naval Benevolent Association, Hind Khust Nivaran Sangh, Servants of the People Society, Nirman Chhaya Delhi Govt. The Bank has also contributed to the PM Relief Fund on account of help to flood victims of Jammu and Kashmir by way of deduction of one day's salary of employees of the Bank.

CSR INITIATIVES

PRIORITY SECTOR

The Bank has achieved National Goal of 40% under Priority Sector as on March 2015. The achievement of Priority Sector advances was ₹ 135809 crore as on March 2015 i.e. 42.89% of Adjusted Net Bank Credit against the National Goal of 40 percent.

Corporate Social Responsibility (CSR activity):

Bank is promoting welfare in Rural / Semi Urban Areas as a part of **Corporate Social Responsibility through its Trust / Centre's as under;**

- A. PNB Farmer Welfare Trust,
- B. PNB Centenary Rural Development Trust,
- C. Financial Literacy Centre.

Following schemes are in place for the pursuit of said objective:-

1. PNB VIKAS- Village Adoption Scheme:

As part of the Corporate Social Responsibility initiatives, the Bank has launched a Welfare Scheme of adoption of villages named as "PNB VIKAS".

The objective the Scheme is to develop the adopted villages in an holistic manner, which includes Human, Economic & other Infrastructure Development for example sanitation, drinking water supply, education, electricity, health, etc in co-ordination with the other stake holders (villagers, the Govt. authorities, local bodies etc). Under this Scheme, bank has adopted 130 villages (68 in lead districts and 62 in non lead districts) in different Circles. So far, an expenditure of ₹ 5.34 lacs has been incurred on 37 activities up to 31.03.2015.

2. PNB Ladli:

Scheme for popularization of education among girls of Rural / Semi urban areas. PNB Ladli scheme was launched by the Chairperson of PNB

Prerna jointly with PNBFWT at Neemrana (Raj.) on 17.07.2014. This scheme has since been launched on Pan India basis in the month of August 2014 through all adopted villages. Under the scheme we are providing education inputs of ₹ 2500/- to 10 needy girl students of each identified village. This year we have targeted to cover 2000 girls (₹ 50.00 lacs) as assistance & these girls will continue to get support every year till they complete 12th class. So far we have distributed ₹ 28.02 lacs to 1409 girls under this scheme upto 31.03.15.

3. PNB Asha Kiran:

Scheme has been launched. To accelerate the pace of women empowerment development in rural areas wherein 1000 rural women will be identified & nurtured till their economic empowerment. So far, FTCs have identified 163 rural women for this project till 31 March.'15 & started nurturing them till their economic empowerment.

Salient features of PNB Asha Kiran are:-

- Free health Check up Camps.
- Financial Literacy Guidance.
- Linking all women participants with Prime Minister's Jan Dhan Yojana.
- Promoting formation of women SHG/JLG
- Training for Self Employment.
- Financial assistance by providing loans.
- Market linkage for their produce.

4. Swachchh Vidyalaya Campaign:

Scheme to provide financial assistance for construction of toilets in government schools of adopted villages of PNB VIKAS has been approved. It focuses on co-educational and girls' govt. schools wherein we provide:-

- Separate toilet facility for girl student within an estimated expenditure of ₹ 1.20 lacs/Toilet in all 127 identified villages.
- A library with regular newspaper & educative magazines upto cost of ₹ 15000/-.
- Asport kit upto cost of ₹ 10000/-.

5. PNB UJALA:

Scheme launched on 28.01.15 for providing 4 Solar Street Lights up to cost of ₹ 80000/- in the adopted villages and a Solar Lantern to each girl student costing ₹ 500/- already adopted under **PNB LADLI Scheme**. Under the scheme 212 Solar Lights have been installed in 60 villages and 540 Solar Lanterns given to girl students up to 31.03.2015.

6. PNB Farmers' Welfare Trust:

Punjab National Bank Farmers' Welfare Trust (PNBFWT) was established on 22nd September, 2000 on the basis of permission accorded by the Board of Directors of PNB as a part of social corporate responsibility for capacity building and welfare of the farmers, women and rural youth.

PNB Farmers' Welfare Trust (PNBFWT) is operating 10 PNBFTCs across the country to provide training facilities to farmers, women and rural youth.

FTCs of the PNBFWT provide free of cost training/residential training to farmers, women and rural youth. FTCs also arrange free transportation to farmers from villages to the training center. FTCs provide training on agriculture & allied activities, computer courses, cutting, tailoring & embroidery, etc. Regular On Location Programmes and Kisan Goshties are held at the door-steps of the farmers by the FTC officials by frequent visits to the villages.

Out of the above, FTCs are also organizing Human Health Check Up Camps and Animal Health Check Up Camps at FTCs and other places.

FTC have adopted one village each for undertaking developmental activities, wherein developmental works like, construction of public conveniences, class-rooms for schools, village library, dispensary, playgrounds, providing fans, water coolers etc. to schools are being undertaken.

During 2014-15 upto March, 2015, FTCs have trained persons including 25226 women with the help of 4210 training programmes. FTCs have also organised 72 Human Health Check Up Camps, 126 Animal Health Check Up Camps and also arranged 104 visits to Agriculture Universities/Colleges/Fairs/Govt. Farms etc. during this period.

7. PNB Centenary Rural Development Trust (PNB CRDT):

As per the Ministry of Rural Development, Govt. of India guidelines Bank has established 54 PNB Rural Self Employment Training Institutes (PNBRSETIs) in it's lead districts as well as in non-lead districts allotted by the concerned SLBC

under the aegis of PNB Centenary Rural Development Trust. The land is allotted by the concerned State Government free of cost/ on lease basis for construction of RSETI building.

During the F.Y. 2014-15, upto March'2015, 30503 persons have been trained in these centers out of which 8524 belongs to BPL families and 18450 were women.

Our RSETIs are focusing to increase the rate of settlement of participants by ensuring adequate credit for inclusive growth.

8. Financial Literacy Centres (FLCs)

The Financial Literacy Centres were introduced to impart financial education. As per the RBI guidelines, each Bank is expected to open an FLC in every district where it has lead responsibility. Our Bank has lead bank responsibility in 63 districts and we have opened FLCs in 60 lead districts. In addition to this, bank has opened one FLC in Karol Bagh, Delhi, 3 FLC in Kerala and 40 FLCs in Lead Districts outside LDMO's with independent premises taking the total number of FLCs to 103.

These centres are providing the face to face counselling on financial issues related to banking viz. deposits, opening of No frill Accounts, preventive and curative credit counselling etc. During the year 2014-15 upto March' 2015, 243315 number of enquiries were made in the FLCs and 341771 persons attended the 8008 seminars conducted by FLCs.

To promote financial literacy in rural areas and to create awareness about our Bank's schemes a Documentary Film 'VARDAAN' has been launched.

New schemes Formulated

- To keep pace with changing scenario Bank formulated following new schemes to boost Agriculture credit;
- 1 **PNB Dugdh Vikas Yojna** : For setting up of Milk collection centers; for purchase of Milhcattles, construction of sheds and meeting working capital requirements of Farmers under Tie-up arrangements with Village level Milk Society / Co-operative Milk Unions and Private Dairy Company.
 - 2 For promoting **Organic Farming** by the Farmers for Commercial purpose.
 - 3 Scheme for financing to Farmers / Producers under **Contract Farming** arrangements.
 - 4 Scheme for financing to Registered Farmer Producer Organizations (FPOs)& Farmer Producer Companies (FPCs) has been approved. Under the scheme **FPCs may be offered loans up to ₹ 1.00 crore without any collateral subject to cover under Credit Guarantee Fund of SFAC**. MOU has been signed with SFAC to seek guarantee cover under the said scheme.
- To provide relief to farmers who suffer losses due to reasons beyond their control, **policy for restructuring of Agriculture Debts** has

been formulated (other than natural calamity). Under the policy power for restructuring of Agriculture overdues - principal & interest is vested with Branch Officials for loans up to ₹ 10.00 lacs. To meet urgent need of farmers immediate relief upto ₹ 50000/- may be provided to KCC farmers under facilities like KishanTatkal Card Scheme.

C. Road ahead

Our sense of responsibility towards all stakeholders shapes both our thoughts and our actions. It is firmly anchored in our value chain, in each and every sector of business and across all levels of the Bank. As such, we plan to have a wider and deeper reach of CSR activities across the country during the current year.

Need was felt to focus the coverage of Corporate Social Responsibility Activities which are already undertaken by the Bank. Accordingly, the activities undertaken by the Bank for the sustainable socio economic development of the society which contribute significantly for upliftment and betterment of human life such as running of 'PNB Hockey Academy', adaptation of villages under 'PNB Vikas Scheme', maintaining of 'PNB Farmers' Welfare Trust' and administrating 'RSETIs' including 'Financial Literacy Centres (FLCs)' shall be making concentrated efforts towards its activities under Corporate Social Responsibility.

We shall be ensuring full achievement of numerical and financial budgets with a high level of visibility and benefit to the society at large.