



Website : [www.pnbindia.in](http://www.pnbindia.in)  
Twitter : @PnbIndia  
Facebook : /PnbIndia

Press Release for immediate distribution

## **PNB MD & CEO Announces Plans to Expand Digital and Startup Banking Presence in Bengaluru**

**Bengaluru, 16 January 2026:** Punjab National Bank (PNB), India's leading public sector bank, is reinforcing its commitment to digital-led growth and deeper engagement with emerging business ecosystems. PNB MD&CEO Shri Ashok Chandra visited Bengaluru to review business performance and outline the Bank's strategic expansion plans for Karnataka, with a strong focus on technology-driven banking and startup enablement.

As part of this initiative, PNB is planning to open **Digital Branches in major technology parks across Bengaluru**, aimed at addressing the evolving banking needs of professionals, corporates, and digitally savvy customers. In addition, the Bank is also planning to establish a **dedicated Startup Branch in Electronic City**, one of India's leading startup and innovation hubs. The proposed branch will offer customised banking solutions, credit support, and advisory services tailored to startups and new-age enterprises. These initiatives are aligned with PNB's broader strategy to strengthen digital delivery, enhance customer convenience, and support India's innovation-driven growth.

Reiterating PNB's commitment to digital transformation, Shri Ashok Chandra highlighted the role of technology in improving service delivery, operational efficiency, and customer experience across channels. He also underlined the importance of continuous employee upskilling to support the Bank's evolving business model and growth aspirations. Emphasising Karnataka as a key growth market, Shri Chandra stated that strengthening PNB's presence across the state remains a strategic priority, with plans to open several new branches in the current and coming years.

As part of its customer-centric initiatives, PNB is also prioritising improvements in service quality and branch ambience. A **QR code-based customer feedback system** has been introduced, enabling customers to share real-time feedback on branch services, which will be integrated into employee performance evaluations. In addition, older branches will be renovated to provide enhanced customer experience.

To strengthen credit access for entrepreneurs and small businesses, PNB has enhanced its **MSME Digital Loans**. Bank is also putting focus on digital PM SVAnidhi, PM Vishwakarma, and PM Surya Ghar Muft Bijli Yojana.

PNB has also launched the '**Luxura**' **Metal Credit Card**, a premium credit card targeted at High Net-worth Individuals (HNIs), featuring world-class benefits and exclusive privileges. Indian Women's Cricket Team Captain and PNB Brand Ambassador Harmanpreet Kaur is the face of this premium segment.

Reaffirming its focus on women empowerment, Shri Ashok Chandra noted that 29–30% of PNB's workforce comprises women. The Bank has introduced **dedicated initiatives for women customers**, including ₹10 lakh cancer insurance coverage for women savings account holders, and priority lending support for Self-Help Groups (SHGs) and women entrepreneurs.

An interactive Town Hall meeting was also held in Bengaluru, during which Shri Ashok Chandra engaged with more than 350 employees from across the region. The session encouraged open dialogue and active participation, enabling employees to share ideas and suggestions directly with the MD & CEO. Discussions focused on improving customer service, enhancing branch ambience, strengthening CASA portfolio, accelerating growth across MSME, agriculture, and retail segments, and improving recovery in NPA accounts.

Currently, PNB operates 155 branches across 31 districts in Karnataka. Through focused leadership engagement, strategic expansion, and a sustained push towards digital banking, PNB continues to position itself as a future-ready bank, committed to inclusive growth, customer-centricity, and long-term value creation.

The press meet was also attended by Hyderabad Zonal Manager Ms. Vandana Pandey and Bengaluru Circle Head Shri Ratish Kumar Singh.

\*\*\*\*\*