

Date	Headline	Publication	Edition	Page	Source
Jun 02, 2026	PNB LAUNCHES 'DIGI PNB SHRAM SAATHI' SCHEME	Hindustan Times	3Editions	10	Bureau

PNB LAUNCHES 'DIGI PNB SHRAM SAATHI' SCHEME

Punjab National Bank (PNB) launched “DIGI PNB SHRAM SAATHI” scheme to offer collateral-free digital loans up to Rs 1 Lakh to its existing account holders who are community-based frontline workers employed with various central government departments, local bodies, and various central public sector enterprises etc.

Date	Headline	Publication	Edition	Page	Source
May 31, 2026	PNB launches collateral-free loans	The Hindu Business Line	8Editions	3	Bureau

PNB launches collateral-free loans



Punjab National Bank (PNB) has officially launched its “DIGI PNB SHRAM SAATHI” scheme, offering collateral-free, end-to-end digital loans up to ₹1 lakh for existing account holders who serve as community-based frontline workers. The scheme aims to drive financial inclusion for skilled, semi-skilled and unskilled workforce segments at major enterprises like BHEL, GAIL, SAIL and ONGC. To qualify, gainfully employed individuals must be at least 21 years old with a total annual household income up to ₹3 lakh. Loan limits range from ₹10,000 to ₹1 lakh, carrying an 11 per cent interest rate. The bank will waive margin requirements, processing fees, and documentation charges.

Date	Headline	Publication	Edition	Page	Source
May 30, 2026	Punjab National Bank launches “DIGI PNB SHRAM SAATHI” scheme to empower Daily Wage earners and other Community-based workers	Free Press Journal	Mumbai	15	Bureau

Punjab National Bank launches “DIGI PNB SHRAM SAATHI” scheme to empower Daily Wage earners and other Community-based workers



Punjab National Bank (PNB), one of nation’s leading public sector banks, has launched its “DIGI PNB SHRAM SAATHI” scheme to offer collateral-free digital loans up to Rs. 1 Lakh to its existing account holders who are community-based frontline workers employed with various Central Government departments, local bodies, government-sponsored agencies, various Central public sector enterprises etc. The loan is being offered under digital mode only.

As a part of the Viksit Bharat vision under ‘Vision Viksit Bharat@2047’, the scheme aims to promote inclusive growth, financial empowerment, and socio-economic upliftment of vulnerable workforce segments in India. The scheme is designed for skilled, semi-skilled, and unskilled community workers, including: Anganwadi Workers (AWW), Anganwadi Helpers (AWH), Mini-Anganwadi Workers (Women & Child Development Department).

ASHA (Accredited Social Health Activist) workers, ASHA Facilitators, Link Workers (in some states) (in Health Department)

Mid-Day Meal Cooks / Cook-cum-Helpers, Adult Literacy Mission Workers (Education & Literacy Department)

Safai Mitra / Sanitation Workers, Swachh Bharat Mission workers, Door-to-door garbage collectors (ULB-engaged) (in Local Bodies / Municipal Corporations)

Van Rakshak (daily wage), Forest Fire Watchers, Plantation & nursery workers (Forest Department)

Daily wage earners/contractual workers employed with other Central Public sector enterprises like BHEL, GAIL, SAIL, ONGC etc.

Speaking on the occasion, Subodh Kumar, GM, Retail Asset Business Division, PNB, said: “In alignment with the Government’s ‘Vision Viksit Bharat@2047’, Punjab National Bank is proud to introduce the “Digi PNB Shram Saathi” digital lending scheme to financially empower our nation’s dedicated frontline community workers . By providing accessible formal credit, we are ensuring that essential grassroots workers—such as ASHA, Anganwadi, and sanitation staff—are no longer dependent on informal lending and can achieve true financial security. The premium for securing the loan amount shall be borne by the bank.

The product is being launched in digital mode, providing end-to-end digital solutions and minimal documentation requirements will ensure a smooth and convenient application process anytime, anywhere.” Launched as part of the government’s Vision Viksit Bharat@2047 initiative, the scheme aims to promote financial inclusion, economic empowerment and socio-economic upliftment of vulnerable workforce segments across the country.