Date	Headline	Publication	Edition	Page	Source
Jul 05, 2026	PNB EXPANDS DIGITAL CREDIT FOR FRONTLINE WORKERS	Hindustan Times	Delhi	24	Bureau

PNB EXPANDS DIGITAL CREDIT FOR FRONTLINE WORKERS

Punjab National Bank (PNB) introduced customer-centric digital lending solutions such as PNB Shram Saathi and the PM e-Svanidhi Scheme, designed to empower frontline workers, community service providers and street vendors through accessible, affordable and digitally enabled credit. PNB Shram Saathi is a specially designed personal loan scheme for community-based and frontline workers employed by Central and State Government departments or government-supported agencies. Eligible customers can avail collateral-free loans ranging from Rs 10,000 to Rs 1 lakh.

NewsRoom

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Jul 02, 2026	PNB Shram Saathi, PM e-Svanidhi drive PNB's commitment to digital financial inclusion	The Echo of India	Kolkata	8	Bureau

PNB Shram Saathi, PM e-Svanidhi drive PNB's commitment to digital financial inclusion

EOI CORRESPONDENT

NEW DELHI, JULY 1: On Digital India Day, Punjab National Bank (PNB), one of India's leading public sector banks, reaffirmed its commitment to advancing financial inclusion by enabling easier access to formal credit through digital banking solutions. PNB has introduced customer-centric digital lending solutions such as PNB Shram Saathi and the PM e-Svanidhi Scheme, designed to empower frontline workers, community service providers and street vendors through accessible, affordable and digitally enabled credit. PNB Shram Saathi is a specially designed personal loan scheme for community-based and frontline workers employed by Central and State Government departments or government-supported agencies. The scheme caters to Anganwadi workers, ASHA workers, sanitation workers, mid-day meal cooks, forest workers and several other essential service providers. Eligible customers can avail collateral-free loans ranging from Rs 10,000 to Rs 1 lakh, with nil processing charges and a repayment tenure of up to 36 months, enabling them to meet personal financial needs with ease. Further strengthening financial inclusion, PNB continues to actively support the PM e-Svanidhi Scheme, which provides collateral-free working capital loans to street vendors while encouraging digital transactions through UPI-enabled credit facilities. The scheme offers progressive loan tranches ranging from Rs 5,000 to Rs 50,000, rewarding timely repayment with access to higher credit limits. With nil margin and processing charges for eligible loan amounts, the initiative enables vendors to formalize their businesses, adopt digital payments and build long-term financial resilience. Speaking on the occasion, Debasish Gangopadhyay, GM, Digital Banking Transformation Division, said: "Digital India is not just about technology, it is about making financial services more accessible, inclusive and empowering for every citizen. At PNB, we are committed to leveraging digital banking to bridge financial gaps and extend formal credit to communities that play a vital role in India's growth. Through initiatives such as PNB Shram Saathi and PM e-Svanidhi, we are enabling greater financial inclusion while supporting the nation's vision of a digitally empowered society." As the nation celebrates Digital India Day, PNB reiterates its commitment to driving inclusive growth through digital innovation, ensuring that every citizen from frontline workers to small entrepreneurs has access to formal financial services that support their aspirations and contribute to India's economic progress.