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

New Delhi, 29 May 2026: 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:

i. Anganwadi Workers (AWW), Anganwadi Helpers (AWH), Mini-Anganwadi Workers (Women & Child Development Department).
ii. ASHA (Accredited Social Health Activist) workers, ASHA Facilitators, Link Workers (in some states) (in Health Department)
iii. Mid-Day Meal Cooks / Cook-cum-Helpers, Adult Literacy Mission Workers (Education & Literacy Department)
iv. Safai Mitra / Sanitation Workers, Swachh Bharat Mission workers, Door-to-door garbage collectors (ULB-engaged) (in Local Bodies / Municipal Corporations)
v. Van Rakshak (daily wage), Forest Fire Watchers, Plantation & nursery workers (Forest Department)
vi. Daily wage earners/contractual workers employed with other Central Public sector enterprises like BHEL, GAIL, SAIL, ONGC etc.

Key highlights of the scheme:

S No.	Parameters	Details
1.	Purpose	**For Personal consumption (for all purposes)**

2.	Rate of Interest	**Presently 11% (linked to RLLR)**
3.	Extent of Loan	**Minimum: Rs. 10,000 | Maximum: Rs. 1,00,000**
4.	Eligibility	Minimum age of Borrower - 21 years, KYC complied ETB customers , Borrower shall be gainfully employed. The annual household income (actual as well as projected) should be up to Rs. 3,00,000
5.	Processing Fees/ Documentation Charges	**Nil**
6.	Margin	**Nil**
7.	Repayment	Maximum: 36 **months (maximum upto the age of 60 years, whichever is earlier)**
8.	Credit Insurance	Group Credit Insurance to cover these loan accounts. The premium shall be borne by the bank.
8.	Platform to access the scheme	https://digishramsaathi.pnb.bank.in:5443

Speaking on the occasion, **Shri 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.”

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