

Collaborating  
to build a  
Viksit Bharat

# CORPORATE SOCIAL RESPONSIBILITY REPORT

---





## MD & CEO Message CSR Annual Report FY 2025-26

वसुधैव कुटुम्बकम्  
(THE WORLD IS ONE FAMILY)

I am deeply honored to present the Corporate Social Responsibility (CSR) Report of Punjab National Bank (PNB) for the financial year 2025-26. This report reflects our continued commitment to inclusive growth, community development, and sustainable practices, while reinforcing our role as a catalyst for positive social change.

At PNB, CSR is deeply embedded in our institutional ethos. We view it as a strategic commitment to operate in an economically, socially, and environmentally responsible manner by balancing the expectations of our stakeholders while contributing to the overall well-being of society. Our initiatives are designed to create long-term, sustainable value for communities, aligned with national development priorities and focused on delivering measurable, inclusive outcomes.

During FY 2025-26, our CSR initiatives were guided by a focused and structured approach, addressing key areas such as healthcare, education, skill development, environmental sustainability, rural empowerment, and social

welfare. Leveraging our extensive pan-India presence, we ensured that our interventions reached diverse geographies, particularly underserved and remote regions.

### Building Brighter Future with Education & Training

Education and skill development remain the cornerstone of our CSR strategy. We firmly believe that empowering individuals with knowledge and skills is essential for driving sustainable socio-economic progress.

Through our Farmers' Training Centres (FTCs) and Rural Self Employment Training Institutes (RSETIs), we trained over 1.79 lakh individuals during the year. These programs covered a wide spectrum of activities, including agriculture and allied practices, entrepreneurship development, vocational trades, and digital literacy. A significant proportion of beneficiaries comprised women and individuals from economically weaker sections, reinforcing our focus on inclusivity.

Additionally, our Financial Literacy Centres



(FLCs) have conducted over 10,000 programs, reaching more than 4 lakh individuals, including farmers, self-help groups, senior citizens, and small entrepreneurs. These initiatives aim to promote financial awareness, responsible banking practices, and economic empowerment.

We also continued to support meritorious students through initiatives such as PNB Rising Stars, providing them with sustained educational assistance to help pursue their academic aspirations and build brighter futures.

### Strengthening Healthcare and Social Well-being

Healthcare continues to be a key pillar of our CSR efforts. Recognising that a healthy population is fundamental to national development, PNB remains committed to enhancing healthcare accessibility and promoting community well-being.

During the year, we supported a range of impactful healthcare initiatives, including the provision of ambulances, distribution of

medical equipment, and rehabilitation support for individuals with disabilities. We partnered with credible organisations to implement programs in critical areas such as cancer screening, menstrual health awareness, and adolescent health education.

Special emphasis was placed on reaching women and marginalised communities, ensuring that essential healthcare services are accessible to those who need them the most. Through community health outreach and targeted interventions, we continue to contribute towards building a healthier, more inclusive, and resilient society.

### Community Resilience, Relief & Inclusive Outreach

PNB remained steadfast in its commitment to supporting communities during times of calamity and contributing to broader social welfare initiatives.

During FY 2025-26, we extended financial assistance towards disaster relief efforts in Uttarakhand and Himachal Pradesh, supporting the immediate rehabilitation and recovery of affected families. Our contribution to the Armed Forces Flag Day Fund further reflects our deep respect and commitment towards the welfare of ex-servicemen, war widows, and their dependents.

We also support community and religious institutions by providing infrastructure essentials that enhance public convenience and accessibility, particularly for pilgrims and local communities. These initiatives echo our belief in standing alongside society not only during crises, but also in strengthening everyday social infrastructure, thereby fostering greater inclusion, cohesion, and resilience.

**Promoting Environmental Sustainability**

Environmental responsibility continues to be an integral part of our CSR agenda.

During the year, we undertook several initiatives aimed at promoting ecological balance and environmental awareness. These included tree plantation drives across multiple regions, awareness campaigns on rainwater harvesting, and encouragement of sustainable practices in infrastructure development. Through these efforts, we aim to instill a sense of environmental responsibility among communities and contribute towards a greener, more sustainable future.

**Encouraging Sports and National Pride**

PNB takes pride in its longstanding association with sports, particularly hockey, which holds a special place in India’s sporting heritage.

The PNB Junior Hockey Academy was established on 18 April 2002. It stands as a significant initiative aimed at nurturing young talent and promoting excellence in hockey. Driven by a clear vision to advance and elevate the sport, the academy was revamped and

inaugurated on 6 January 2026, marking a significant milestone in our sporting journey.

Our senior hockey team delivered commendable performances during the year, including winning the Padma Shri Mohd. Shahid Hockey Tournament. We are deeply proud of our players who represented India at the international platforms, including the Olympics, bringing recognition and honour to the nation. Two of our players, Shri Sukhjeet Singh and Shri Abhishek, both Olympians, are part of the Indian Senior Men’s Hockey Team. They won the gold medal in the Men’s Hockey Asia Cup 2025. Shri Abhishek was awarded Player of the Tournament at the 2025 Asia Cup, while Shri Sukhjeet Singh received the Hockey India Dhanraj Pillay Award of the Year 2025 by Hockey India.



Through continued investment in training, infrastructure, and athlete support, we remain committed to nurturing talent and promoting excellence in sports.

**Fostering a Culture of Volunteering and Social Responsibility**

One of the defining strengths of PNB’s CSR efforts lies in the active participation of our employees. Across regions, our staff members have consistently contributed to community welfare initiatives, demonstrating a strong culture of empathy and social responsibility.

PNB Prerna, too, has played a pivotal role in amplifying these efforts, particularly in areas such as women’s empowerment, health awareness, and educational support. Their continued engagement highlights the human dimension of our CSR initiatives and reinforces our commitment to giving back to society.

**Collective Path to Sustainability**

As we reflect on our journey during FY 2025-26, we remain committed to strengthening our role as a responsible corporate citizen. Our CSR initiatives are guided by a clear vision: to create inclusive, sustainable, and long-lasting impact across communities.

We are deeply grateful to our stakeholders, partners, and employees for their unwavering support and collaboration. Together, we will continue to work towards building a more equitable, resilient, and sustainable future for all.

**(Ashok Chandra)**  
Managing Director & CEO



## PNB CSR REPORT 2025-26

### 1. PUNJAB NATIONAL BANK'S CORPORATE SOCIAL RESPONSIBILITY APPROACH

Punjab National Bank Views Corporate Social Responsibility (CSR) as a commitment to operate in an economically, socially and environmentally sustainable manner, while recognizing the interests of its stakeholders such as investors, customers, employees, business partners, local communities, the environment and society at large and contribute to the quality of life of society. At the heart of this strategy is our bank's unwavering commitment to build vibrant communities. This commitment comes to life through our investment in institutions and programmes to support and enhance community development in a sustainable manner. During F.Y. 2025-26, focus on Bank's CSR activities was towards improving Health, Education, Natural Calamity, Skill Empowerment programmes to the public and social welfare activities on Pan India basis through its field offices.

### 2. THE BANK MAKES THE FOLLOWING COMMITMENTS AS PART OF ITS CSR STRATEGY:

#### 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 stakeholders, society and the environment.



Contribution to Armed forces Flag Day Fund (AFFDF) for benefitting Indian Ex-Servicemen (ESM), war widows and their dependents



Punjab National Bank donated an air-conditioned bus to the Shiromani Gurdwara Prabandhak Committee (SGPC) for the convenience of pilgrims visiting the revered Golden Temple.



CSR support to Yuva Unstoppable to provide scholarships to 100 students under the PNB Rising Stars initiative for a brighter future.



CSR for Installation of Steel Railings at Thakur Shri Bankey Bihari Ji Maharaj Temple, Vrindavan.



## 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 active participation of staff members and participation of local populace.



Punjab National Bank contributed ₹1 crores towards relief efforts in the disaster-affected areas of Dharali and Harsil in Uttarkashi district, Uttarakhand.

## 2.3 Social Investments

Being a socially responsible organization, we contribute to society through Farmers Training Centers & Rural Self Employment & Training Institutes, Financial Literacy Centres, Centres for Financial Centres, PNB Prerna and other 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 considered as social investment.

**a. Farmers Training Centres (FTCs):** The Bank has established 12 Farmers Training Centres. FTCs provide training on agriculture & allied activities which include organic farming, fertilizer management, bee keeping,

dairy farming, mushroom production, maintenance of tractor and other farm machineries, processing and preservation of fruits and vegetables, computer courses, beauty parlour, candle and soap making, papad making, making of soft toys, cutting, tailoring & embroidery, etc. These Training Centres have been equipped with the Mobile Van and LED for audio visual display of informative video clips to the farmers. During the FY 2025-26 - Total 1,10,061 persons were trained in these centres. Out of which 52,439 were women. Since inception, FTCs have imparted training to 20,42,240 persons out of which 5,08,710 were women. The Bank spent Rs. 1294.71 Lakh under this during FY 2025-26.



Empowering farmers through knowledge sharing, skill development and sustainable agricultural practices.

**b. Rural Self Employment Training Institutes (RSETIs):** There are 78 RSETIs under aegis of Ministry of Rural Development (MoRD) and 2 Rural Development Centres (PNB initiatives) operating in India which are engaged in providing training to rural population and their families for skill upgradation to undertake self-employment ventures/jobs. During the FY 2025-26, 69,066 persons were trained in these centres out of which 57,026 belong to Below Poverty Line (BPL) families and 56,769 were women. Total number of trained candidates since inception is 7,51,746 out of which 5,23,350 were from

BPL families and 4,66,580 were women. Our RSETIs are focusing for settlement of participants by ensuring adequate

credit for inclusive growth. Total settled candidates are 5,27,399 since inception. The Bank spent Rs.6,175.36 Lakh under this during FY 2025-26.



RSETI Skill Development Initiative - Beneficiaries undergoing vocational and entrepreneurship training under various RSETI programmes, empowering individuals with skills and knowledge for self-employment and sustainable livelihood opportunities.

**c. Financial Literacy Centres:** The Bank has 168 Financial Literacy Centers (FLCs). The Target groups of the programmes conducted by FLCs are Farmers, Self Help Groups, Micro and Small Entrepreneurs, Senior Citizens etc. Total number of

seminars/programmes/camps conducted by FLCs on Financial Education, Preventive Counselling and Customer Rights from 1st April, 2025 to 1st March, 2026 is 10,810 and number of persons attended these programs are 4,17,254.



Empowering communities through financial awareness, digital literacy and responsible banking practices

#### 2.4 Health

We strongly endorse the view that healthy mind and body in a healthy environment is essential for overall growth of the nation. Thus, we invest in areas that facilitate such enhancements. During FY 2025-26, the Bank has undertaken CSR activities in health sector for well-being of general public.

During FY 2025-26, Bank successfully carried out welfare activities in healthcare sector viz. Hearse van to Ruchika Social Services and other activities to support healthcare services for the needy sections of the society.



Punjab National Bank organized PAN-India Blood Donation Camp as part of Vigilance Awareness Week 2025 being observed from 27th October to 02nd November, 2025 on the theme "Vigilance: Our Shared Responsibility." The initiative at Head Office, Dwarka, New Delhi was graced by Sh. Ashok Chandra, MD & CEO, Sh. D. Surendran, Executive Director, and Sh. Raghvendra Kumar, Chief Vigilance Officer, which witnessed enthusiastic participation from employees who came forward to contribute to this noble cause. Reinforcing the spirit of serving the society with humanity & compassion, these camps reflect PNB's commitment towards being a vigilant & socially responsible organization



CSR to Sachhi Saheli for Project Chetna 2.0 - Empowering Adolescents through Menstrual Health Awareness & Life Skills Education in Delhi Government Schools



Distribution of wheelchairs and medical equipment at Gorakhnath Hospital, Gorakhpur, U.P.



CSR for Rehabilitation Support and Welfare Activities at Paraplegic Rehabilitation Centre (PRC), Mohali



Cyclothon Drug Free India organised by NCB in Mumbai City Circle - Mumbai Zone

### 2.5 Green Initiatives

Punjab National Bank remains dedicated to environmental sustainability through its nationwide Tree Plantation Drives, a core pillar of its CSR strategy aimed at enhancing green cover and combating climate change. By focusing on the

plantation of indigenous saplings in rural and semi-urban areas, the bank not only contributes to carbon sequestration but also supports local ecosystems and community livelihoods.



Plantation Drive - Sh. Ashok Chandra, MD & CEO

### 2.6 Education

The Bank continuously strives for carrying its CSR activities towards promotion of education

in society and thus helping in preparing a better tomorrow for the young generation.



CSR support to Kalinga Institute of Social Sciences (KISS), Bhubaneswar, to fund the education of 100 underprivileged tribal students studying there to nurture the country's future.



Sports kits were distributed at School in Gorakhpur, U.P. under CSR



Sports kits, carry bags and food packets were distributed at Rajhi Primary School, U.P



CSR event in UP, where in Bank distributed school bags and water bottle to underprivileged students.



CSR activity at Vijaywada school by donating 2 tables and 22 wall mount fans for benefitting school children by providing necessary infrastructural support.

## 2.7 Promotion of Sports:

PNB remains steadfast in its commitment to promoting India's national sport, Hockey. By fostering a culture of excellence and providing world-class infrastructure, the Bank continues to contribute significantly to the nation's sporting landscape through its Senior Team and Junior Academy.

### 1. PNB Senior Hockey Team

Since its inception in **April 2004**, the PNB Senior Hockey Team has emerged as a powerhouse in domestic and international circuits. Currently, the squad comprises **25 elite players**, all of whom are dedicated employees of the Bank.

- **International Representation:** The team boasts **9 international players** who have represented India at various levels.
- **Elite Achievers:** Two of our standout athletes, **Sh. Sukhjeet Singh (Olympian)** and **Sh. Abhishek (Olympian)**, continue to represent the Indian Senior Men's National Team. They were instrumental in clinching the **Gold Medal** at the **Men's Hockey Asia Cup 2025** held in Rajgir, Bihar.

**Individual Honors (2025):**

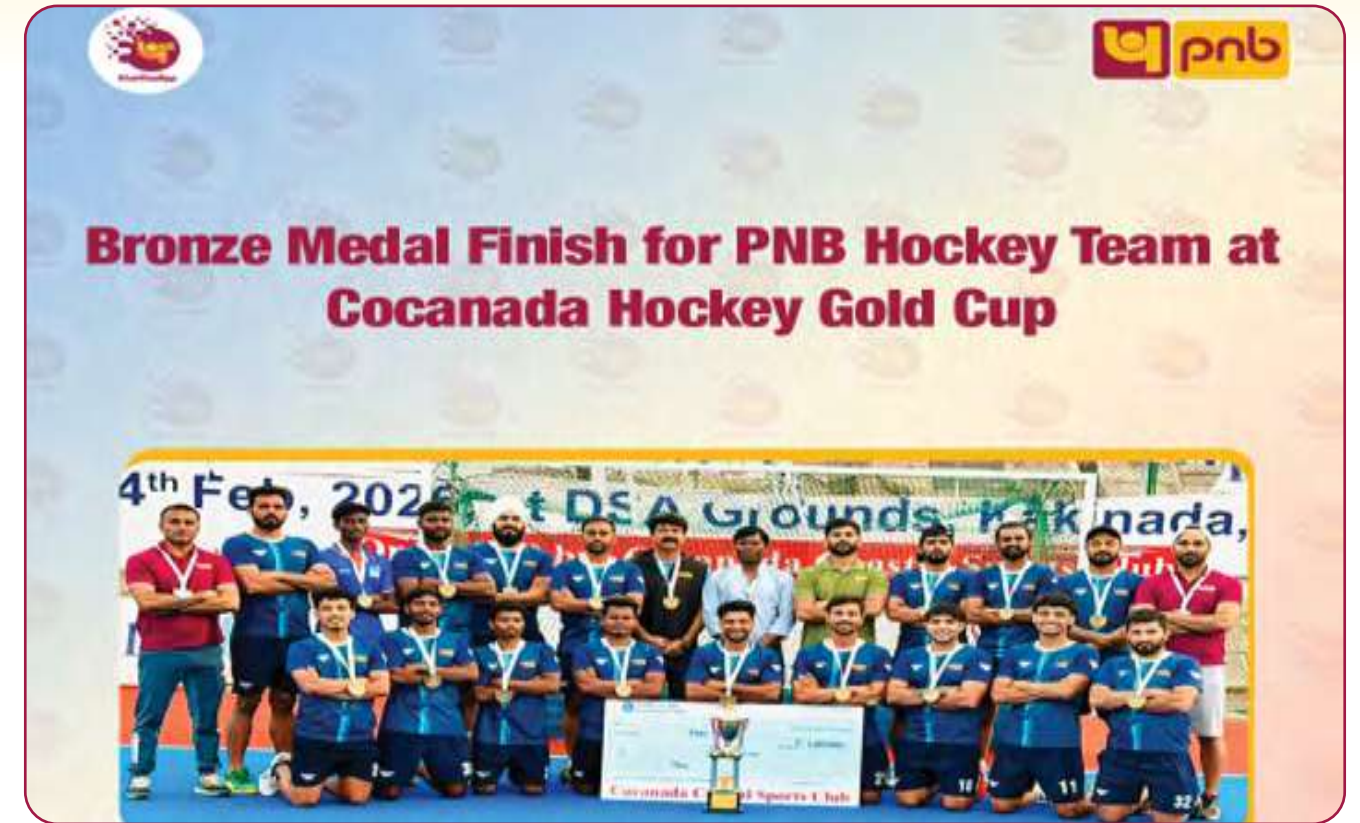
- **Sh. Abhishek:** Recognized as the "Player of the Tournament" at the 2025 Asia Cup.
- **Sh. Sukhjeet Singh:** Honored with the prestigious "Hockey India Dhanraj Pillay Award of the Year 2025."
- Full logistics support, playing kits, and diet allowances.
- Access to expert coaches, dieticians, and physiotherapists.
- Professional-grade AstroTurf grounds and comprehensive insurance coverage.

**Infrastructure & Support**

The Bank provides a comprehensive professional ecosystem for its players, including:

The details of Hockey tournaments in which PNB senior hockey team participated for this FY 25-26 are mentioned below:

S. No.	Period of Tournament	Tournaments/championships	PNB Hockey Team Position
1.	23/05/2025-01/06/2025	14 <sup>th</sup> All India Lakshmi Ammal Memorial Hockey Tournament at Kovilpatti, Tamil Nadu	3 <sup>rd</sup> Place
2.	20/09/2025- 30/09/2025	43 <sup>rd</sup> All India K. D Singh Babu Memorial Hockey Tournament at Lucknow	League stage
3.	30/09/2025 -10/10/2025	5 <sup>th</sup> Hockey India Senior men Inter-department National Championship at Jamshedpur, Jharkhand	League stage
4.	01/11/2025 -08/11/2025	35 <sup>th</sup> Lal Bahadur Shastri Hockey Tournament at Shivaji Stadium, New Delhi	Semi Finalist
5.	08/11/2025 -16/11/2025	126 <sup>th</sup> All India Beighton Cup Hockey Tournament at Kolkata	League stage
6.	04/02/2026 -14/02/2026	1 <sup>st</sup> Cocanada Gold Cup Hockey Tournament at Kakinada, Andhra Pradesh	3 <sup>rd</sup> Place
7.	17/02/2026- 24/02/2026	Padma Shri Mohd. Shahid Hockey Tournament at Varanasi	League stage
8.	20/03/2026 -22/03/2026	Bholath Hockey Cup at Jalandhar, Punjab	League stage



Sh. Sukhjeet Singh receiving Hockey India Dhanraj Pillay Award of the Year 2025 by Hockey India

## 2. PNB Junior Hockey Academy

Established on **April 18, 2002**, the PNB Junior Hockey Academy is a flagship initiative dedicated to nurturing grassroots talent. The Academy was significantly **revamped and formally re-inaugurated on January 6, 2026**, by our esteemed **MD & CEO, Shri Ashok Chandra**, marking a new chapter in our commitment to youth development.

### Key Features of the Academy:

- **Talent Pool:** Currently nurturing **15 promising young players** in a structured, high-performance environment.
- **Holistic Welfare:** Provides residential hostel accommodation and scientifically

balanced nutritional meals.

- **Professional Guidance:** Staffed by qualified coaches, a dedicated dietician, an experienced doctor and a professional physiotherapist.
- **Financial Support:** Trainees receive a monthly stipend of **₹2,500/-** to support their well-being.
- **Logistics:** Comprehensive transport facilities are provided to ensure players attend daily disciplined practice sessions at the stadium.



Inauguration of Hockey Academy on January 6, 2026 by our esteemed MD & CEO, Shri Ashok Chandra

Through these sustained efforts, Punjab National Bank continues to build a legacy of sporting excellence, empowering young athletes to represent India on global platforms.

### 2.8 Other CSR Initiatives

#### A. PNB Prerna, an association of the spouses

of the senior officials of the Bank as well as senior lady officials of the Bank is performing a vital role in undertaking/promoting the Bank's CSR activities. The prime objective of the Association is to support the Corporate Social Responsibility initiatives of the Bank.



PNB Prerna President Ms. Rajnigandha, Vice President Ms. Sumathi, Ms. Anita Mahapatra, Ms. Lavanya and Ms. Ruchi Srivastava presenting CSR support to CAPED for cervical and breast cancer screening initiatives in Delhi on International Women's Day 2026.



PNB Prerna President Ms. Rajnigandha and Vice President Ms. Anita Mahapatra handing over CSR financial assistance to The Earth Saviours Foundation for procurement of medical equipment under community welfare initiatives.



PNB Prerna President Ms. Rajnigandha, Vice President Ms. Anita Mahapatra and Ms. Ruchi Srivastava handing over CSR support cheque to GSKV Matiala, New Delhi for infrastructural development and welfare activities for the school.

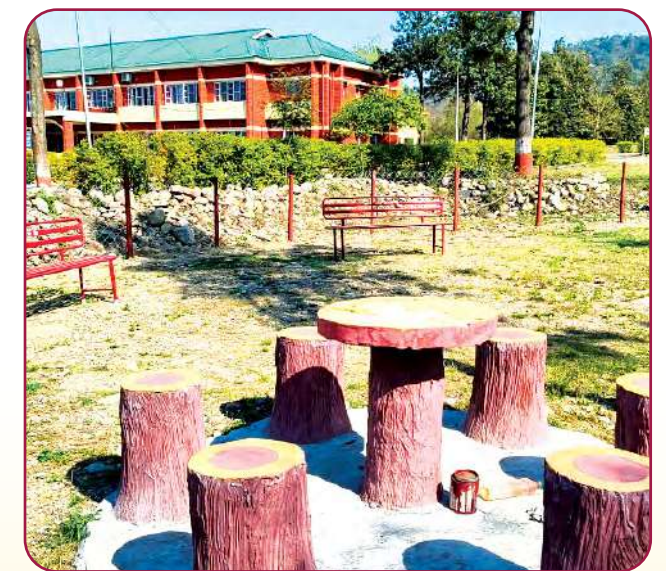
**B. Other Welfare activities under CSR**



Punjab National Bank, Zonal Office, Mumbai, supported the "Food for Life" campaign run by ISKCON as part of its Corporate Social Responsibility initiative. Under this campaign, needy villagers of Wada, Thane district, benefitted.



Zonal Manager, Agra, distributing room heaters and dinner plates at Sur Kuti, Runakta as part of a CSR activity



Donation of benches to Commandant 4th IRB Jangal Berry Hamirpur, H.P.



Installation of counter table and oven at Indian Red Cross Society Hamirpur, H.P.



Study material was provided to the needy students of Primary School Benti, U.P.



Installation of water cooler at Gorakhnath Temple, U.P.



As part of Corporate Social Responsibility, water bottles were distributed to needy students of Primary School, Makhdumpur, Gomti Nagar Extension, U.P.



Providing sports equipment to the needy students of Primary School, Chandwara



Providing study material to needy students of Pre-Primary School, Mankauti, Malihabad



DFS Secretary Shri M. Nagaraju and MD & CEO Shri Ashok Chandra, along with Executive Directors and CVO, flagging off the PNB Half Marathon Delhi 2025 - #PNBCyberRun, promoting fitness, cyber awareness and community engagement.



MD & CEO Shri Ashok Chandra, along with Executive Directors and CVO, sharing a memorable moment with enthusiastic runners during the PNB Half Marathon Delhi 2025 - #PNBCyberRun, celebrating fitness, teamwork and cyber awareness.

### PILLAR-3: DISCLOSURES UNDER BASEL III FOR 31.03.2026

#### (CONSOLIDATED)

Pillar 3 Disclosures under Basel III (Consolidated Basis and Important Ratios i.e. Capital, NPA and Industry Wise Exposure on Solo Basis) Framework for the Year ended March 31, 2026 as per guidelines of RBI have been disclosed separately on Bank's website. For details, please visit our website: [www.pnb.bank.in](http://www.pnb.bank.in) > Regulatory Disclosures > Basel III Disclosures > Financial year 2025-2026

(web link: <https://www.pnb.bank.in/Basel-III-Disclosures.html>)

The section contains following disclosures: -

Sl. No.	Tables	Particulars
1.	Table DF - 1	Scope of Application
2.	Table DF - 2	Capital Adequacy
3.	Table DF - 3	Credit Risk: General Disclosures
4.	Table DF - 4	Credit Risk: Disclosures for Portfolios Subject to the Standardised Approach
5.	Table DF - 5	Credit Risk Mitigation: Disclosures for Standardised Approach
6.	Table DF - 6	Securitisation Exposures: Disclosure for Standardised Approach

Sl. No.	Tables	Particulars
7.	Table DF - 7	Market Risk in Trading Book
8.	Table DF - 8	Operational Risk
9.	Table DF - 9	Interest Rate Risk in the Banking Book (IRRBB)
10.	Table DF - 10	General Disclosure for Exposures Related to Counterparty Credit Risk
11.	Table DF - 11	Composition of Capital
12.	Table DF - 12	Composition of Capital - Reconciliation Requirements
13.	Table DF - 13	Main features of Regulatory Capital Instruments
14.	Table DF - 14	Full Terms and Conditions of Regulatory Capital Instruments
15.	Table DF - 15	Disclosure Requirements for Remuneration
16.	Table DF - 16	Equities - Disclosures for Banking Book Positions
17.	Table DF - 17	Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure
18.	Table DF - 18	Leverage Ratio Common Disclosure Template