

Focus

Focused on the Fundamentals.
Centered on Solutions.

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... ਭਰੋਸੇ ਕਾ ਸੰਕੇਤ!



punjab national bank

...the name you can BANK upon!



MANAGING DIRECTOR & CEO MESSAGE

It is with great pleasure that I present the CSR Report of your Bank for the Financial Year 2015-16. The CSR Report of the Bank brings out the progress made by the Bank in the area of Corporate Social Responsibility during the period under review.

At Punjab National Bank, Corporate Social Responsibility forms an integral part of the business strategy of growing responsibly and deepening relationships and engagement with all our stakeholders viz. our employees, our customers, our shareholders and the society as a whole. The Bank fully realizes its role as one of the largest domestic banks in supporting local and national efforts in making lives of the people in the society better.

During the year under review, the Bank continued to proactively undertake diversified and extensive social responsibilities by participating in a diverse range of activities covering poverty alleviation, financial inclusion, education, environmental protection and carbon reduction as well as sports and culture.

The Bank continued its efforts towards creating an egalitarian society and protecting the environment and collaborated with the associations. The Bank also organized Medical Health Check camps, Blood Donation Camps, Tree Plantation under green initiative, donation of Medical equipments and other necessary infrastructure.

PNB Prerna, an association of wives of the Senior Officials and senior lady Officials of the Bank carried forward the CSR agenda of the Bank successfully. During the period under review, PNB Prerna organized medical health check up camps,

distributed necessary articles for the blind students, wheel chairs for the physically challenged people, etc.

The Bank empowered the rural and poor populace through its well structured Farmers' Training Centres (FTCs) and Rural Self Employment Training Institutes (RSETIs). The Bank also contributed towards spreading the Financial Literacy by way of opening of Financial literacy Centres (FLCs) at various places.

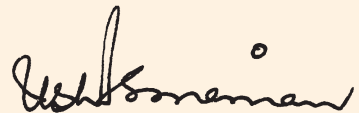
The Bank contributed in a big way towards successful implementation of the Government Schemes such as **Pradhan Mantri Mudra Yojana** which aims at ensuring adequate credit facility to small entrepreneurs to create a justifiable and balanced credit system. The Bank continued to play lead role in promoting financial inclusion and Social welfare schemes.

Further, the Bank ensured adequate fund flow to the sectors such as Agriculture, Education, Housing, Weaker Sections, Women and Rural Youth as the Bank takes them to be the vital constituents of the Society. The Bank also ensured that rural infrastructure development and Girls' education is not neglected by pushing up its schemes such as PNB Ladli and PNB Ujala.

In line with the Government's Swachh Bharat Mission, the Bank launched **Swachh Vidyalaya Campaign** to provide financial assistance for construction of utilities in the Government schools of adopted villages.

Going forward, we will continue to support the society by way of active participation in programmes aimed at creating a better society. We will continue to conduct business in a manner that is sensitive to societal and environmental issues.

In the end, I would like to express my sincere thanks to all those who contributed towards making Corporate Social Responsibility a success during the year.



(Usha Ananthasubramanian)
Managing Director & CEO



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 including investors, customers, employees, business partners, local communities, the environment and society at large and contribute to the quality of life of the society. At the heart of this strategy is our bank's unwavering commitment to build vibrant communities across our global footprints. This commitment comes to life through our investment in institutions and programmes to support and enhance Community development in a sustainable fashion.

We leverage our core competencies in following ways:

2.1 Sustainability

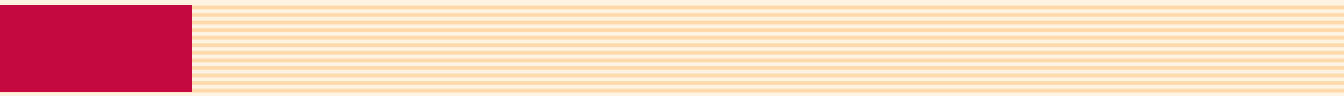
PNB intends to be a catalyst for change that benefits present and future generations. Sustainability is an integral part of PNB's activities – in our core business and beyond. Thus, we believe in being responsible to our share holders, clients, employees, society and the environment.

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 full participation of staff members.

2.3 Social Investments

Being a socially responsible organization, we contribute to society through the PNB Farmers Welfare Trust, PNB Centenary Rural Development Trust, PNB



Prerna, Farmers' Training Centres, Financial Literacy & Credit Counseling Centres, Rural Self Employment & Training Institutes and other such initiatives. We help the underprivileged communities to overcome unemployment and poverty and shape their own future through awareness creation and up skilling them.

2.4 Health

We strongly endorse the view that healthy mind and healthy body in a healthy environment is essential for overall growth of society and the nation. Thus, we invest in areas that facilitate such enhancements.

2.5 Green Initiatives

We have implemented some quick win “Green practices” to conserve resources be it electricity, water, paper, etc. We are making efforts for rainwater harvesting in existing buildings and new constructions are environment friendly. We are promoting wind energy and popularizing solar energy usage in rural areas.

2.6 Collaboration

The bank engages with local agencies so as to offer facilities as per the local needs and requirements. We are working closely with local people as Business Correspondents and Business Facilitators for improved reach. The Bank also collaborates with local Panchayats / Self Help groups for facilitating better acceptability and dovetailing products as per requirements of local populace. Our alliances with local organizations help ensure that we are supporting programs that are most likely to succeed and facilitate long term positive change.

2.7 Promotion of Sports

The Bank continued in its efforts to promote sports and nurturing young talents as a part of CSR activity. The Bank has set up Hockey Academy in Sept. 2002 for junior hockey players in the age group of 14 to 17 years with sanctioned strength of 25 players. Subsequently, in April 2004, the Bank formed its senior hockey team.

The senior players are employees of the Bank whereas the junior players are provided lodging, boarding and training facility by bank and are groomed as hockey players.

During the year the senior hockey team of the bank won 120th Beighton Cup, Kolkata, 2015, Late Vivek Memorial Hockey Tournament Feb. 2016-Varanasi, 35th All India K.D. Singh Babu Invitational prize Money Hockey Tournament 2016 (March 2016), 79th All India Scindia Gold Cup Hockey Tournament, Gwalior(MP) which brought laurels to the Bank.

Similarly Junior Hockey team of the Bank also participated in various tournaments and were winner of Jawahar Lal Nehru Junior Hockey Tournament, 2015, TVS Gold Cup Akhil Bhartiya Hockey Tournament, Lalitpur (Feb., 2015), Late Athar Gold cup Hockey Tournament, Moradabad held on (Dec., 2015), Pre Nehru Hockey Qualifying Tournament played at Delhi – Sep. 2015, Delhi Hockey League, Delhi – Oct. 2015 and Senior Ashok Vajpai Gold Cup Hockey Tournament Pilibhit UP.

Smt. Usha Ananthasubramanian, MD & CEO, Sh. Gauri Shankar, Sh. K V Brahmaji Rao and Dr. Ram S Sangapure, Executive Directors with players of Senior Hockey team while felicitating the team on winning the coveted 120th Beighton Cup, Kolkata, the oldest hockey tournament of the world.



2.7 Other CSR Initiatives

PNB Prerna, an association of the wives of the senior officials of the Bank as well as senior lady officials of the Bank is performing a vital role in undertaking/showcasing/promoting the Bank's CSR activities. The prime objective of the association is to support the Corporate Social Responsibility initiatives of the Bank.

Highlights of CSR Activities during the year

Smt. Usha Ananthasubramanian, MD & CEO along with Sh. K V Brahmaji Rao, ED, Sh. Ram S Sangapure, ED and other senior officials at Head Office flagging off the trucks carrying relief material for the victims of Chennai Floods.



Smt. Usha Ananthasubramanian, MD & CEO distributing the school bag, water bottle and lunch box to the students of Blind school of National Association of Blinds, Delhi on the occasion of Republic Day celebration.



Smt. Usha Ananthasubramanian, Managing Director & CEO presenting a cheque to Hon'ble President of India, Sh Pranab Mukherji at Rashtrapati Bhawan New Delhi as a helping hand towards eradication of leprosy. Sh. Gauri Shankar, Sh. K V Brahmaji Rao and Dr. R S Sangapure, Executive Directors are also seen in the picture.





Highlights of field level CSR initiatives are as under:

ZONAL OFFICE, AGRA:

- 2 medical health check up camps organized in which 70 people benefitted.
- As a part of Green initiative, 3 tree plantation programmes were organized and total no. of 45 trees were planted.
- Blood donation camp was organized by CO Bulandshahr and CO Moradabad.
- CO Bareilly provided clothes to mentally handicapped women and girls under CSR.
- CO Jhansi provided blankets to the girl students under PNB Ladli scheme.
- CO Agra provided fans to Govt. Deaf & Dumb school under CSR.

Shri S K Bahal, Zonal Manager, Agra and Sh. P K Jain, Circle Head Bulandshahar planting a tree.



Mrs Rita Kaul, DGM, Zonal Audit Office Agra & other officials are donating Electric geysers to aged women at women's shelters at Moradabad.



Sh. D Chand, Circle Head Bareilly distributing sweets and gifts to women prisoners in District Jail, Badaun on the occasion of one week Beauty Parlor training program.



ZONAL OFFICE, BHOPAL

- As a part of Green initiative, 4 tree plantation programmes were organized and total no. of 125 trees were planted.
- CO Jabalpur provided gas connection and gas stove for food cooking to schools under CSR initiatives.
- CO Bhopal provided sewing machines at the closure of dress designing training programme at RSETI.

Sh. Pawan Kumar Ahluwalia, MD, KJS Cement Ltd., Sh. Himanshu Joshi, Zonal Manager, Bhopal and Sh. Binod Kumar, Circle Head, Jabalpur providing fire extinguisher to Maa Sharda Devi Mandir.



ZONAL OFFICE, CHANDIGARH

- As part of bank's CSR activities 13 Medical health check up camps were organized in which 1414 persons benefitted.
- As a part of CSR initiative, 8 blood donation camps were organized and total no of 1095 units of blood got collected.

- CO Karnal provided 25 mattresses and the food items to Bal Bhawan Orphanage under CSR activities.
- CO Hissar provided school dresses, school bags and writing material to girls students of Dobhi Village.
- CO Rohtak provided study material to students at RSETI Narnaul.

Sh. Mahesh Purohit, Circle Head, Hissar donating blood in a blood donation camp organized at Dayanand College.



ZONAL OFFICE, CHENNAI

- As part of bank's CSR activities 2 Medical health check up camps organized in which 145 patients benefitted.
- CO Chennai provided daily used items to children of Nirmla Shishu Bhawan under CSR.

Shri Gauri Shankar, Executive Director providing desktop to Divyang Students of Snehdeep Trust for the disabled during visit at Karnataka Circle. Sh. R K Chatterjee, Zonal Manager Chennai, Sh. A K Mishra, Circle Head Bangaluru were also present.



On the occasion of Bank's Foundation Day, Sh. Naseem Ahmed, Circle Head, Chennai donating food items of daily use to the children of Nirmala Shishu Bhawan under CSR activity.



Mrs. Usha Ananthasubramanian, Managing Director & CEO, Dr. Ram S. Sangapure, Executive Director and Dr. Rakesh Gupta, General Manager providing teaching materials to school children at Farmers Training Centre, Pillyarptty under Corporate Social Responsibility.



ZONAL OFFICE, DELHI

- As part of CSR initiatives, 5 medical health check up camps were organized in which 440 persons benefitted.
- As a part of Green initiative 2 tree plantation programmes were organized and total no. of 9 trees were planted.
- CO Central Delhi provided ration to the leprosy patients at Peergarhi Chowk, Delhi as part of CSR activities.
- CO North Delhi provided solar lanterns and computers to girl students of adopted village Katevada.

- CO South Delhi provided water cooler purifier to Jan Shravan Aivam Vani Nishakt jan Kalyan Kendra.

Sh. S D Srivastava, Circle Head, North Delhi distributing solar lanterns & Computer to the children of Merry Gold Public School at adopted village Katevda.



Dr. R.K. Yaduvanshi, Zonal Manager Delhi & Sh. S D Srivastava, Circle Head, North Delhi donating Water Cooler to Citizen Development Centre.



ZONAL OFFICE, JAIPUR

- As part of CSR initiatives, 13 medical health check up camp were organized in which 1388 people benefitted.
- As a part of Green initiative 7 tree plantation programmes were organized and total no. of 342 trees were planted.
- As part of bank's CSR activities, 1 blood donation camp organized and 61 units of blood collected.
- CO Shriganga Nagar provided water cooler and RO system to ITI College Surat Garh.

Mrs. Usha Ananthasubramanian, Managing Director and CEO giving cheque to girl child under “Bal Muskaan” scheme on the occasion of inauguration of Udaipur Circle Office. Dr. Ram S. Sangapure, Executive Director and Mrs. Kalpana Gupta, Zonal Manager Jaipur are also seen in the picture.



Sh. V K Sachdeva, Circle Head, Sriganaganagar handing over Water Cooler & RO provided to ITI College under Suratgarh branch.



ZONAL OFFICE, KOLKATA

- As part of CSR initiatives, 6 medical health check up camp were organized in which 200 persons benefitted.
- As a part of Green initiative 1 tree plantation programme was organized and total no. of 50 trees were planted.
- As part of bank’s CSR activities, 4 blood donation camps organized and 50 units of blood collected.
- CO Midnapur provided financial help to the poor girl students of Daria Village.
- CO Burdwan organized health check up camp.
- CO Kolkata provide bicycles to girl students of adopted village Dashbaga under PNB Ladli.

Sh. Manas Ranjan Biswal, Zonal Manager, Kolkata and Sh. C. A. K. Mishra, Circle Head Midnapur donating bicycles to girl students of Vidyasagar Balika Bhawan.



Sh. C.A.K. Mishra, Circle Head Midnapur inaugurating Toilet at NKMSK School in Duria village, Naraingarh Block constructed by bank.



ZONAL OFFICE, LUCKNOW

- As part of bank's CSR activities, 9 Medical health check up camps were organized in which 1520 persons were benefitted.
- As a part of Green initiative, 4 tree plantation programmes were organized and total no. of 265 trees were planted.
- CO Kanpur organized free medical camp on the occasion of Prakash Parv of Sh. Guru Nanak Dev.
- CO Faizabad provided school dresses to the students in the adopted village Deeh Pure Birbal as part of CSR activities.
- CO Gorakhpur provided the clothes for dresses for inmates of Missionaries of charity, Mother Teresa Home as part of CSR activities.
- CO Allahabad provided solar lamps to students under PNB Ladli scheme.

Smt. Dimple Yadav, Member of Parliament providing bicycle to the beneficiary of PNB Ladli scheme in a mega event organized in Kanpur circle.



Sh. Nawab Iqbal Mahmood, Chief Guest & Sh. A M Tiwari, Zonal Manager, Lucknow providing waste disposal dustbins to Ram Manohar Lohia Institute, Punj Vihar colony, PNB IIT and Regional Staff college, Lucknow.



Sh. Vivek Jha, Circle Head, Varanasi inaugurating toilet constructed under the Prime Minister's Clean India campaign for children and women under CSR initiative.



ZONAL OFFICE, LUDHIANA

- As part of CSR initiatives, 3 medical health check up camps were organized in which 141 persons benefitted.

- As a part of Green initiative 2 tree plantation programmes were organized and total no. of 190 trees were planted.
- As part of bank's CSR activities, 1 blood donation camp organized and 78 units of blood got collected.
- CO Jalandhar provided study desk to the students of Govt. High School of adopted village Dhogdi.
- CO Bhatinda provided school dresses to students of Govt. Primary School at Govindpur under CSR.
- CO Patiala provided school bags to girl students under PNB Ladli scheme.

Sh. A K Gupta, Zonal Manager, Ludhiana and Sh. Charanjit Singh, Circle Head Bhatinda distributing school uniforms and stationery materials to the students of Government School at village Puhla.



Sh. Srikant Sharma, Circle Head Hoshiarpur, Sh. Sanjeev Sharda, Dy Circle Head and Sh. R C Sharma, LDM are distributing Shawls & quilts to differently abled children in a program organized by Rural Self Employment Training Institute.



Sh. S.N.D Bansal, Circle Head Kaputhala & Sh. Karanjit Singh, LDM donating RO system to the society of mentally disabled children.



ZONAL OFFICE, MEERUT

- As part of bank's CSR activities 7 Medical health check up camps were organized and 485 nos. of patients were benefitted.
- As a part of Green initiative 13 tree plantation programmes were organized and total no. of 227 trees were planted.
- As part of bank's CSR activities, 2 blood donation camps organized and 81 units of blood got collected.
- CO Haridwar provided Medical Ambulance to Prem Ashram, Haridwar under CSR.
- CO Mujjafarnagar provided school bags to students of Govt. Primary Model School under CSR.
- CO Meerut provide water cooler to Maa Kaushlya Devi Saraswati Shishu Mandir.

Shri Sameer Bajpai, Circle Head, Meerut presenting a water cooler to Maa Kaushalya Devi Saraswati Shishu Mandir.



Sh. M K Pangtey, Zonal Manager Meerut and Sh. Sameer Bajpai, Circle Head Meerut planting a tree in Rishabh Academy.



ZONAL OFFICE, MUMBAI

- As part of bank's CSR activities 30 Medical health check up camps were organized and 1067 nos. of patients were benefitted.
- As a part of Green initiative 9 tree plantation programmes were organized and total no. of 354 trees were planted.
- As part of bank's CSR activities, 2 blood donation camps organized and 136 units of blood got collected.
- CO Ahmedabad provided Computers to Primary school, village Maninagar, Ahmedabad under CSR initiatives.
- CO Surat provided school dresses and sitting cushion to the students of Geeta Nagar Primary school.
- CO Pune provided relief to flood affected Kashmiri migrants.

Sh. P K Saxena, Circle Head Ahmedabad donating dustbins to primary camp Hanuman Mandir, under Corporate Social Responsibility.



Sh. P. J. Maheshwari, Circle Head, Surat planting a tree at primary school under Corporate Social Responsibility.



Sh. K V Brahmaji Rao, Executive Director, Sh. Rakesh Kumar, Zonal Manager Mumbai & Sh. P K Saxena, Circle Head Ahmedabad presenting computers under CSR to Primary School, Village Maninagar, Ahmedabad.



Sh. Anant Geete, Hon'ble Minister of Heavy Industries and Public Enterprises, Government of India & Sh. Vinod Joshi, Circle Head Mumbai providing computers and nets to shield mosquitoes in classrooms to Govt. Deaf & Dumb School at Alibag.





Sh. H K Bhutani, Circle Head, Nagpur providing School bags & dresses to the children of orphanage and juvenile home on the occasion of the Foundation Day of the Bank.



ZONAL OFFICE, PATNA

- As part of bank's CSR activities 3 Medical health check up camps were organized.
- CO Gaya organized blood donation camp.
- CO Patna provided blankets to girl students of Kasturba Gandhi Vidayalya under CSR.
- CO Ranchi provided voice recorder to the girl students.
- CO Mujjaffarpur provided fans and almirah to a school under CSR.

Sh. P K Pradhan, Circle Head, Ranchi & Sh. A C Parichha, Dy. Circle Head distributing track suits to the differently abled Cricketers of Jharkhand Disabled Sports and Welfare Academy.



Sh. K N R Verma, Circle Head, Patna distributing blankets to girl students of Kasturba Gandhi Vidyalaya in a CSR program.



ZONAL OFFICE, SHIMLA

- As part of bank's CSR activities 1 Medical health check up camp was organized and 55 nos. of persons were benefitted.
- As part of bank's CSR activities, 3 blood donation camps organized and 288 units of blood got collected.
- CO Dharamshala provided water cooler and bed sheets to the school of differently abled students as part of CSR activities.

Sh. G S Gandhoke, Zonal Manager, Shimla handed over water cooler to orphanage of Tutikandi, Shimla under Corporate Social Responsibility.



B. Donation

During the year, the Bank has taken initiative for donations to different beneficiaries like Hind Kusht Nivaran Sangh, Lala Lajpat Rai Birth Place Memorial Committee, Mulki Sunder Ram Shetty Birth Centenary, Mumbai, MVM Educational Campus, Mumabi etc. Employees of the Bank have also contributed to the PM Relief Fund on account of help to flood victims of Chennai by way of donation of one day's salary.



CSR INITIATIVES

PRIORITY SECTOR

The Bank has achieved National Goal of 40% under Priority Sector as on March 2016. The achievement of Priority Sector advances was Rs. 147122 crore as on March 2016 i.e. 43.06% of Adjusted Net Bank Credit against the National Goal of 40 percent.

Corporate Social Responsibility (CSR activity):

Bank is promoting welfare in Rural / semi Urban Areas as a part of Corporate Social Responsibility through its Trust / Centre's as under;

- A. PNB Farmer Welfare Trust,
- B. PNB Centenary Rural Development Trust,
- C. Financial Literacy Centre.

Following schemes are in place for the pursuit of said objective:-

1. PNB VIKAS-Village Adoption Scheme:

As part of the Corporate Social Responsibility initiatives, the Bank has launched a Welfare Scheme of adoption of villages named as "PNB VIKAS".

The objective of the Scheme is to develop the adopted villages in an holistic manner, which includes Human, Economic & other Infrastructure Development for example sanitation, drinking water supply, education, electricity, health, etc in co-ordination with the other stake holders (villagers, the Govt. authorities, local bodies etc). Under this Scheme, bank has adopted 167 villages (78 in lead districts and 89 in non lead districts) in different Circles.

PNB Ladli:

Scheme for popularization of education among girls of Rural / Semi urban areas. PNB Ladli scheme was launched by the Chairperson of PNB Prerna jointly with PNBFWT at Neemrana (Raj.) on 17.07.2014. There after launched on Pan India basis in the month of August 2014 through all adopted villages. Under the scheme we are providing education inputs of Rs. 2500/- to 10 needy girl students of each identified village.

PNB Asha Kiran:

Scheme has been launched to accelerate the pace of women empowerment development in rural areas wherein 1000 rural women will be identified & nurtured till their economic empowerment.

Salient features of PNB Asha Kiran:

- Free health Check up Camps.
- Financial Literacy Guidance.
- Linking all women participants with Prime Minister's Jan DhanYojana.
- Promoting formation of women SHG/JLG
- Training for Self Employment.
- Financial assistance by providing loans.
- Market linkage for their produce.

Swachchh Vidyalaya Campaign:

Scheme to provide financial assistance for construction of toilets in government schools of adopted villages of PNB VIKAS has been approved. It focuses on co-educational and girls' govt. schools wherein we provide:-

- Separate toilet facility for girl student within an estimated expenditure of Rs.1.20 lacs / Toilet in all 167 identified villages.



- A library with regular newspaper & educative magazines upto cost of Rs. 15000/-.
- A sport kits upto cost of Rs. 10000/-.
- So far 77 number toilets have been constructed across the country.

PNB UJALA:

Scheme launched on 28.01.15 for providing 4 Solar Street Lights up to cost of Rs. 80000/- in the adopted villages and a Solar Lantern to each girl student costing Rs. 500/- already adopted under **PNB LADLI Scheme**. Under the scheme 464 Solar Lights have been installed in 133 villages and 1549 Solar Lanterns given to girl students up to 31.03.2016.

PNB Farmers' Welfare Trust:

- ◆ Punjab National Bank Farmers' Welfare Trust (PNBFWT) was established on 22nd September, 2000 on the basis of permission accorded by the Board of Directors of PNB as a part of social corporate responsibility for capacity building and welfare of the farmers, women and rural youth.
- ◆ PNB Farmers' Welfare Trust (PNBFWT) is running 10 PNBFTCs in 9 states where holistic approach of development of farmersfamily is being done.
- ◆ FTCs of the PNBFWT provide **free of cost training/residential training** to farmers, women and rural youth. FTCs also arrange free transportation to farmers from villages to the training center. FTCs provide training on agriculture & allied activities, computer courses, cutting, tailoring & embroidery, etc. Regular On Location Programmes and Kisan Goshties are held at the door-steps of the farmers by the FTC officials by frequent visits to the villages.

- ◆ Out of the above, FTCs are also organizing Human Health Check Up Camps and Animal Health Check Up Camps at FTCs and other places.
- ◆ FTC have adopted one village each for undertaking developmental activities, wherein developmental works like, construction of public conveniences, class-rooms for schools, village library, dispensary, playgrounds, providing fans, water coolers etc. to schools are being undertaken.
- ◆ During 2015-16 upto March, 2016, FTCs have trained 158708 persons including 21187 women with the help of 4443 training programmes. FTCs have also organised 87 Human Health Check Up Camps, 137 Animal Health Check Up Camps and also arranged 112 visits to Agriculture Universities/Colleges/Fairs/Govt. Farms etc.during this period.

PNB Centenary Rural Development Trust (PNB CRDT):

As per the Ministry of Rural Development, Govt. of India guidelines Bank is operating 54 PNB Rural Self Employment Training Institutes (RSETIs) and 2 PNB initiated RSETIs across the country wherein free vocational training are provided as per Ministry of Rural Development Programmes. The land is allotted by the concerned State Government free of cost/ on lease basis for construction of RSETI building.

During the F.Y. 2015-16, up to March' 2016, 35917 persons have been trained in these centers out of which 8336 belongs to BPL families and 19082 were women.

Our RSETIs are focusing to increase the rate of settlement of participants by ensuring adequate credit for inclusive growth.

Financial Literacy Centres (FLCs)

Bank is operating 108 Financial Literacy Counseling centres where in structured financial Literacy is being spread.



These centres are providing the face to face counselling on financial issues related to banking viz. deposits, opening of No frill Accounts, preventive and curative credit conselling etc. During the year 2015-16 upto March' 2016, 239562 number of enquiries were made in the FLCs and 520358 persons attended the 8008 seminars conducted by FLCs.

New schemes Formulated

- ◆ To facilitate and promote the cultivation of **Pineapple in North-East region** (Having the ideal harvesting conditions for the purpose) scheme for financing , has been issued on 10.02.2016.
- ◆ Scheme for financing agriculture activities on unregistered leased / rented land to all individuals/ SHGs/ JLGs
- ◆ New scheme, for financing women Joint Liability Groups up to Rs. 10 lacs without collateral security, was launched during this period to promote Women JLGs.
- ◆ Incentive Scheme for facilitating Self-Help Group bank linkage has been launched on 06.01.2016 naming **PNB SAKHI**.

Modifications in existing Schemes

- ◆ To enhance the declining share of Bank`s business under the Farm Mechanization segment, scheme for financing of farm machinery and repair/renovation of **Tractors and Power Tillers** – additional guidelines for financing without mortgage of land have been circulated on 10.02.2016.
- ◆ To support Small & Marginal Farmers, the extent of loan under PNB Bhu-Swami Scheme has been increased from Rs.10 lac to Rs. 20 lacs.
- ◆ In order to increase the flow of credit to Women the extent of limit has been enhanced from Rs. 50000 to Rs. 100000 under “PNB Kalyani Card Scheme”.

Sensitization programs and upgradation of skills of staff.

- ◆ To boost Agriculture advances/Priority sector advances, sensitization program of LDMS was conducted on 19th & 20th of February 2016.
- ◆ To promote SHG/JLG, NGOs meet was organized on 07.01.2016 at ours and thereafter at LDMS, Bhiwani & FGMO, Bhopal on 27.1.2016 & 29.1.2016.
- ◆ Sensitization of Incumbent-In-Charge and newly recruited Agriculture Officers was done at various centers for accelerating the pace of disbursement and recovery of Agriculture advances.
- ◆ To disseminate the knowledge of different bank schemes to the public & entrepreneurs, various meetings along with stalls in fairs etc. are being held.
- ◆ Handbook, on restructuring of KCC accounts, prepared to help the field staff, for providing relief to farmers.

Celebration of Campaigns/Weeks

- ◆ To extend focused credit to small and marginal farmers for inclusive growth, we have organized **Special Agriculture Credit Campaigns** w.e.f 16.06.15 to 19.09.15 & 01.11.15 to 31.01.16.during this Kharif/Rabi seasons & have disbursed Rs. 8503 crore against the target of Rs. 8000 crore.

Others

- ◆ Thrust was given on Investment Credit – High Value Agri Products like Polyhouses Commercial Dairy, Cold chain Logistics, Custom Hiring Units, Organic and Contract Farming.
- ◆ Thrust on tapping the potential available for financing Food & Agro Processing Units.



- ◆ Revision of Scale of Finance ensured in view of Increased Input cost.
- ◆ To ensure issuance of ATM Cards in all KCC accounts, we celebrated the ATM Card issuance week w.e.f. 11.01.16 to 23.01.16, 22.02.16 to 29.02.16 & 14.03.2016 to 19.03.2016 as a result our farmers coverage % has increased from 32% as on 31.3.2015 to 72.5% as on 31.3.2016.
- ◆ To promote financial literacy in rural areas and to create awareness about our Bank's schemes a Documentary Film '**VARDAAN**' has been launched.
- ◆ A special campaign, jointly sponsored by PNB and NABARD to organize financial literacy camps by selected 79 FLCs in 9 States is organized from January 2016 to March 2016. The total project cost of Rs. 1.48 crore was approved by NABARD. Out of which 60% of expenditure is to be reimbursed by NABARD on actual basis.

Opportunities

- ◆ Financing to Food & Agro Units has been classified as under Agriculture Advance.
- ◆ South India has a large potential for high value agriculture and we may tap this available potential by our efforts.
- ◆ North East is largely a tribal and credit starved region. There is a large scope for credit dispensation in the area.
- ◆ Tie-ups in dairying as milk production area has a good deal of potential.

Threats & Risk

- ◆ Since last two, three years, recurring unprecedented rainfall and other natural calamities in some part of the country, made the recovery process slow.

- ◆ Competition perceived from small payment banks.
- ◆ Inward competition from private banks.

C. Road ahead

Our sense of responsibility towards all stakeholders shapes both our thoughts and our actions. It is firmly anchored in our value chain, in each and every sector of business and across all levels of the Bank. As such, we plan to have a wider and deeper reach of CSR activities across the country during the current year.

Need was felt to focus the coverage of Corporate Social Responsibility Activities which are already undertaken by the Bank. Accordingly, the activities undertaken by the Bank for the sustainable socio economic development of the society which contribute significantly for up liftment and betterment of human life such as running of `PNB Hockey Academy`, adaptation of villages under `PNB Vikas Scheme`, maintaining of `PNB Farmers` Welfare Trust` and administrating `RSETIs` including `Financial Literacy Centres (FLCs)` shall be making concentrated efforts towards its activities under Corporate Social Responsibility.

Going forward, we will continue to support the society by way of active participation in programmes aimed at creating a better society. We will continue to conduct business in a manner that is sensitive to societal and environmental issues.

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