

*Nurturing relationships with trust*



Corporate Social Responsibility Report  
**2013-2014**

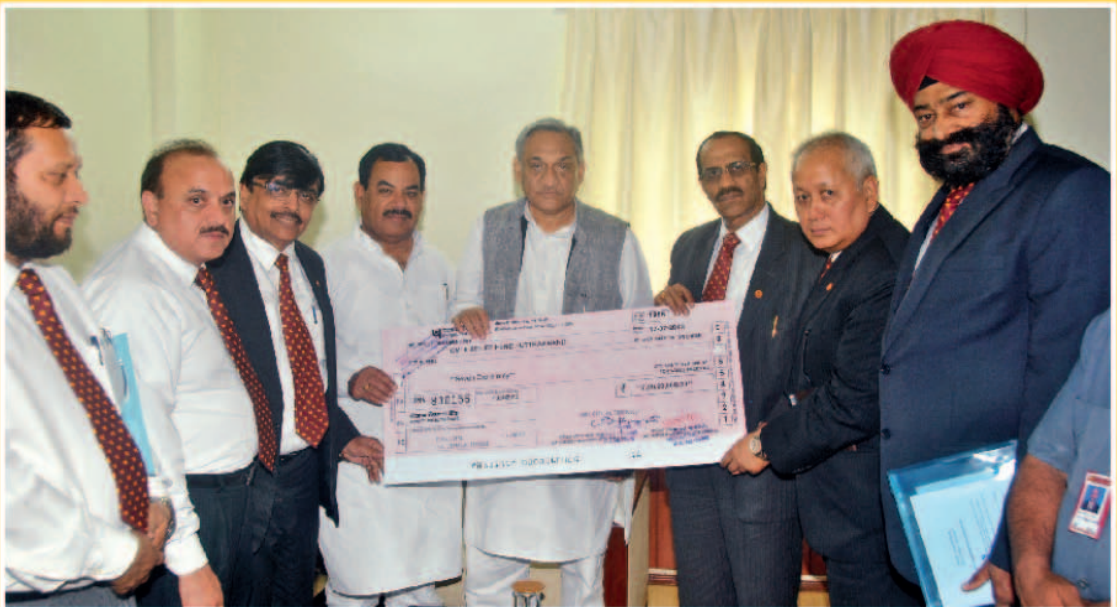
पंजाब नैशनल बैंक  
...भरोसे का प्रतीक !



punjab national bank  
...the name you can BANK upon !



Shri K.R. Kamath, Chairman & Managing Director, presented a draft to Hon'ble President of India, Shri Pranab Mukherjee at a function held at Rashtrapati Bhavan, New Delhi for Indian Leprosy Association. Shri R.K. Sethi, Shri Gauri Shankar and Shri K.V. Brahmaji Rao, Executive Directors are also seen in the picture.



Shri K.R. Kamath, Chairman & Managing Director, presenting a cheque of ₹ 7.00 crore to Shri Vijay Bahuguna, Hon'ble Chief Minister, Uttarakhand for Chief Minister's Relief Fund – Uttarakhand. Shri M.K. Pangtey, Field General Manager – Meerut and other PNB Executives are also seen in the picture.



## From The Desk of Chairman & Managing Director

बैंक की पांचवी सीएसआर रिपोर्ट प्रस्तुत करते हुए एक बार फिर से मुझे अत्यधिक प्रसन्नता हो रही है। इस रिपोर्ट के माध्यम से, बैंक निगमित सामाजिक उत्तरदायित्व के क्षेत्र में बैंक द्वारा की गई सभी गतिविधियों को रेखांकित करता है।

पंजाब नेशनल बैंक में, निगमित सामाजिक उत्तरदायित्व हमारे मूल्यों में ही सन्निहित है और दर्शाता है कि लक्ष्यों एवं प्रतिबद्धताओं की प्राप्ति के लिए हम कैसे व्यापार करते हैं, उत्पादों तथा सेवाओं को विकसित करते हैं एवं सेवाओं की डिलीवरी करते हैं। बैंक सक्रिय रूप से सामाजिक नीतियों को अपनाता है क्योंकि बैंक की दो तिहाई शाखाएं ग्रामीण और अर्ध शहरी क्षेत्रों में हैं जहाँ सीएसआर दिन प्रतिदिन की सामान्य बैंकिंग गतिविधियों का आधार है।

पंजाब नेशनल बैंक समाज तथा छोटे एवं लघु उद्यमियों के लिए विशेषकर युवाओं की जरूरतों और आकांक्षाओं को अग्रसक्रिय रूप से पूरा कर रहा है। किसानों की आजीविका में सुधार करने के लिए किसान प्रशिक्षण केंद्रों (एफटीसी), ग्रामीण स्व-रोजगार प्रशिक्षण संस्थानों (आरएसईटीआई) और वित्तीय साक्षरता एवं ऋण परामर्श केंद्रों (एफएलसीसी) के रूप में बैंक के पास एक सुनिर्धारित ढांचा है।

सीएसआर क्षेत्र में बैंक के प्रयासों को क्रमबद्ध करने के लिए एक अलग विंग अर्थात् पीएनबी प्रेरणा स्थापित की गई है जिसमें वरिष्ठ अधिकारियों की पत्नियों तथा महिला अधिकारीगण उन जरूरतमंद संगठनों एवं हितधारियों की पहचान करती हैं जो निःशक्तजनों और समाज के निम्नस्तर से लोगों की जिंदगियों में परिवर्तन लाने के लिए सहयोग किए जाने के योग्य हैं। सीएसआर गतिविधियों को मण्डल स्तरों तक विकेंद्रित किया गया है। नवोन्मेष विचारों को प्रोत्साहित करने के लिए मंडलों की सर्वश्रेष्ठ सीएसआर पहलों को सम्मानित करने की योजना प्रचलन में है।

It gives me once again a great pleasure to present the fifth CSR Report of the Bank. Through this report, the Bank underlines all the activities undertaken by the Bank in the area of Corporate Social Responsibility.

At Punjab National Bank, Corporate Social Responsibility is embedded in our values and depicts how we conduct business, develop products and services and deliver our services for attainment of our goals and commitments. The Bank has been actively pursuing the social policies since two third branches of the bank are in Rural and Semi Urban areas where the CSR is the core of normal day to day banking operations.

Punjab National Bank has been proactively catering to the needs and aspirations of the society and small & micro entrepreneurs and youth in particular. Towards improving the livelihood of farmers, the Bank has a well defined set up in terms of Farmers' Training Centres (FTCs), Rural Self Employment Training Institutes (RSETIs) and Financial Literacy and Credit Counseling Centres (FLCCs).

In order to channelize the efforts of the Bank in the area of CSR, a separate wing i.e. PNB Prema has been set up wherein the wives of the senior officers and female employees identify the needy organisations & beneficiaries who deserve to be supported for bringing about a change in the lives of differently-abled people and also people from the lower strata of the society. The CSR activities have been decentralized to circle levels. To encourage innovative ideas, a scheme to recognise best CSR initiatives of the circles is also put in place.

इसके अतिरिक्त, बैंक हरित पहल द्वारा अपने दायित्वों का अच्छी तरह से निर्वाह कर रहा है। वृक्षारोपण अभियान, ऊर्जा संरक्षण उपाय और सौर ऊर्जा का उपयोग इस दिशा में बैंक द्वारा लागू किए गए कुछ कार्यक्रम हैं।

अंततः मैं आश्वस्त करना चाहता हूँ कि सीएसआर को एक सतत प्रयास मानते हुए बैंक अपनी सीएसआर गतिविधियों के विस्तार करने की ओर बढ़ रहा है। हम अपने हितधारकों तथा समग्र रूप से समाज के हितों को संरक्षित करने के लिए इस दिशा में अपने प्रयासों को बढ़ाएंगे।

(के.आर.कामत)  
अध्यक्ष एवं प्रबंध निदेशक

Apart from this, the Bank has been performing its role by taking green initiatives. Tree Plantation Drives, energy conservation measures and making use of solar energy have been some programmes undertaken by the Bank in this direction.

In the end I would like to assure that the Bank is gearing up towards expanding the CSR activities considering that CSR is a continuous journey. We would like to enhance our efforts in this direction to serve the interests of our stakeholders and society at large.

(K.R. Kamath)  
Chairman & Managing Director

## **Punjab National Bank's Corporate Social Responsibility Approach:**

1. Corporate Social Responsibility is socially responsible and enlightened attitude of the Bank. Our CSR policy is to ensure effective and sustained CSR programme to strengthen social ties of the Bank with the community at large.
2. The CSR is an integral part of the overall PNB corporate Business Strategy. To integrate the concepts of CSR with Business Strategy, the Bank makes the following commitments:

### **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 stake holders, 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 Prema, Farmers' Training Centres, Financial Literacy & Credit Counseling Centres, Rural Self Employment & Training Institutes, PNB Hockey Academy to support National Game and other such 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 counted by us as social investment.

### **2.4 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 encourage environment friendly new constructions. We are promoting wind energy and popularizing solar energy usage in rural areas. Sapling of 3345 plants was executed in the 33 Tree Plantation Camps organised during the year.



Shri K.R. Kamath, Chairman & Managing Director planting the sapling in a CSR camp organized at Dhamshala (Himachal Pradesh).

### **2.5 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. During the year 2013-14, the Bank has undertaken 1074 CSR activities

with the active involvement of staff. This includes 29 free medical checkup camps which benefitted 1513 persons. Also 508 units of blood are collected in 9 Blood Donation Camps organized during the year.

## 2.6 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 also formed its senior hockey team.

In the Financial year 2013-14, our junior team achieved first position in Pre Nehru Hockey Cup, National School Games, Delhi Inter Zone Tournament and the team was awarded GOLD MEDAL. Our senior and junior teams continue to earn a commendable place in the various National Hockey Tournaments and are among the top five hockey teams in the country. The Bank has got wide publicity through print and electronic media.



PNB's Junior Hockey team won 1st position and GOLD CUP in qualifying for Delhi state Jawahar Lal Nehru Jr. Hockey tournament in Delhi inter-zone tournament.

## A. CSR Initiatives:

### A.1 Priority Sector

The Bank has achieved National Goal of 40% under Priority Sector as on March 2014. The achievement of Priority Sector advances was ₹ 120008 crore as at March 2014 i.e. 42.30% of Adjusted Net Bank Credit against the National Goal of 40 percent.

#### T.1 Priority Sector Credit:

(As on 31.3.2014)

	(Rs crore)		
	31.3.2012	31.03.2013	31.03.2014
Priority Sector Credit of which:	95898	91076	120008
(a) Agriculture Sector	45917	37777	53053
- Direct	34717	33809	44406
- Indirect	11200	3968	8647
(b) MSME (Priority)	38115	39738	53827
(c) Others	11866	13561	13128
Credit to Weaker Sections	24380	27588	30497
Credit to Women Beneficiaries	11759	14084	14301

#### T.2 Achievement of National Goals

%age to ANBC	Target	23, March* 2012	31, March 2013	31, March 2014
Priority Sector Credit of which:	40	40.70	33.11	42.30
(a) Agriculture Sector	18	19.34	13.73	18.70
(b) Direct Agriculture	13.5	14.84	12.29	15.65
(c) Credit to Weaker Sections	10	10.43	10.03	10.75
d) Credit to Women Beneficiaries	5	5.10	5.12	.04

\* Based on Last Reporting Friday Data

## A.2 Credit to Agriculture

Credit to Agriculture sector stood at ₹ 53,053 crore as on March 2014 as against ₹ 37,777 crore in March 2013. The ratio of Agriculture Advances to ANBC was 18.70 percent against the prescribed National Goal of 18 per cent. The achievement under Direct Agriculture Advances of the Bank was ₹ 44406 crore & Bank has surpassed National Goal of 13.5% in March 2014. The Bank has issued ₹ 3.37 lakh Kisan Credit Cards (KCCs) during 2013-14 taking the cumulative number of KCCs issued to ₹ 48.32 lakh since inception. During the year 2013-14, bank has disbursed agriculture loans to the tune of ₹ 43884.31 crore to 24.42 lakh farmers.

### Initiatives taken by the Bank for increasing flow of credit to agriculture

#### ● Major initiatives

- ◆ On all agriculture loans, interest rates have been reduced to BR+ 2% uniformly.
- ◆ Bank had launched two "Special Agriculture Credit Campaigns", from 15.06.2013 to 31.08.2013 during Kharif season and from 01.11.2013 to 15.01.2014 during Rabi season to increase lending to Direct Agriculture. During the said campaign period, 3.74 lakh new farmers were covered with a disbursement of over ₹ 5088 crore.
- ◆ In order to boost Agriculture advances & to make awareness of agriculture schemes amongst the farmers and to achieve the National Goals under Agriculture advances, Bank celebrated Agriculture Day on 18.09.2013, Milk Day on 19.12.2013 and Farmers Day on 23.12.2013. On these 3 occasions we disbursed ₹ 1105 crore to 65292 farmers.

- ◆ For increasing the Investment credit in Agri Advances Farm Mechanization campaign was launched from 22.02.2014 to 25.03.2014. The Disbursement made during the campaign was ₹ 43.22 crore to 1218 accounts.
- **Modifications in existing schemes**
  - ◆ The limit under Kisan Gold scheme has been enhanced to ₹ 20 lakh.
  - ◆ Existing scheme has been modified for Financing for setting up of Custom Hiring / Service units that maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combine harvesters etc. and hire equipments to farmers on contract/rents.
  - ◆ Scheme for Purchase of Land has been modified. As per the modified scheme, applicant farmers have been allowed to purchase agriculture land within a radius of 15 kms (earlier it was 3-5 kms) from the existing land owned by him/her or from the residence or within the service area villages whichever is higher.
  - ◆ Tractor Loans for repair/renovation of tractors has been enhanced from ₹ 60000/- to ₹ 1 lakh. Instead of previous instructions of 7 years old tractor, now tractor more than 5 years old tractors are eligible under the scheme.
  - ◆ Existing scheme for financing the dealer/ seller of agriculture inputs such as seeds, fertilisers, pesticides, cattle / poultry feed, farm implements have been modified as per RBI guidelines.
  - ◆ Scheme for financing against pledge of warehouse receipts issued by cold storage have been modified

- **Other initiatives**

- ◆ Important documents, forms, and circulars have been uploaded on SMILE products of Knowledge center website.
- ◆ An independent portal has been developed for online monitoring of 637 Agriculture officers.
- ◆ Upto 31.03.2014 PNB Rupay Kisan card (KCC-Debit Card) have been issued in 5.68 lakh KCC accounts out of 15.12 lakh eligible KCC accounts.
- ◆ In order to simplify processing of Agriculture loans LAPS Agri module has been implemented.
- ◆ Guidelines on Commercial Agriculture Credit Schemes have been consolidated in the form of guidebook to facilitate easy reference to the field functionaries.
- ◆ RBI has allotted responsibility of 3 new districts of Delhi namely North East Delhi, North West Delhi and East Delhi to PNB in the month of July 2013. Now we have responsibility of total 63 districts.
- ◆ This year Bank's focus is on increasing the share of Investment Credit in Agriculture mainly Farm Mechanization, Dairy, Poultry, Plantation, Horticulture, Rural Godowns, Cold storages, Input Dealers etc., apart from financing under KCC by extending our farmers' base.

### **A.3 Micro Credit**

Micro Finance through formation & credit linkage of Self Help Groups has got momentum. As at end of March 2014, the Bank had credit-linked 204826 SHGs with the amount of ₹ 1888.60 Crore, registering an increase of 27551 SHGs

(15.54 per cent). The number of SHGs that had been deposit-linked rose to 246258 cumulatively from 235096 as of previous year. Further, Bank has 146545 credit linked women SHGs and 174587 Savings linked women SHGs as NRLM Scheme has been implemented.

A Scheme for promotion support of women Self Help Groups in Backward & Left Wing Extremism affected districts of India has been started and is operational in 13 identified districts. 4885 SHGs have been formed under the scheme in FY 2013-14, out of which 4885 SHGs have been saving linked and 1913 SHGs have been credit linked.

SHG fortnight has been celebrated from 01.03.2014 to 15.03.2014

### **A.4 Credit to Weaker Sections & SC/ST**

Credit to weaker sections by the Bank increased to ₹ 30497 crore as at March, 2014, registering an increase of ₹ 2909 crore and a growth rate of 10.54 percent. Ratio of Weaker Sections advances to ANBC at 10.75 per cent continued to be higher than the National Goal of 10 per cent.

Credit to SC/ST beneficiaries amounted to ₹ 3384 crore as at March 2014.

### **A.5 Credit to Women beneficiaries**

The Credit extended to women beneficiaries stood at ₹ 14301 crore, as on March, 2014. Credit to women as percent to ANBC stood at 5.04 per cent at the end of March 2014. A dedicated Women Cell functions at Corporate Office which closely monitors the progress under various lending schemes for women beneficiaries and redesigns the existing ones as per emerging needs.



### A.6 Credit to Minority Communities

Bank's credit to minority communities stood at ₹ 18923 crore as on March'14 as against ₹ 13725 crore as on March'13. The credit to minorities constituted 15.77% of Priority Sector advances.

#### Other CSR Initiatives:

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

This year, PNB Prerna completed its three years of existence and the event was marked with distribution of food to the needy and destitute at the Saraswath Sanskriti Bhawan, New Rajinder Nagar, New Delhi.



Sh. K.R. Kamath, Chairman & Managing Director, serving food to the under-privileged at the Anndaan Sewa held at Saraswath Sanskriti Bhawan, New Rajinder Nagar, New Delhi. Also seen in the picture are Sh. Rakesh Sethi & Sh. Gauri Shankar EDs.

During FY 2013-14, Blood Donation Camps were organized across the country with the active involvement of the staff.



Sh. S.R. Sharma, Field General Manager, Delhi donating the blood in the blood donation camp organized by HO Delhi in association with the Red Cross Society of India at New Delhi.

To combat with the chilling winter, a CSR camp was organized by PNB Prerna for the under privileged class of the society at New Delhi.



Smt. Pushpa Kamath, President, PNB Prerna, distributing blankets to underprivileged in a camp organized at New Delhi. Smt. Sushma Bali, Secretary and other members of the PNB Prerna are also seen in the picture.

To combat with the severe winter Blankets were distributed to the students of Missionary of Charity, a unit of Mother Teresa, Kolkatta at Agra.



Sh. Gauri Shankar, Executive Director, donating the blanket and other materials to Missionary of Charity, a unit of Mother Teresa, Kolkatta at a CSR function organized at Agra.

During his visit to Agra, Shri Gauri Shankar, Executive Director, donated tri-cycles to the physically challenged people of the society in a CSR function.



Smt. Pushpa Kamath, President, Smt. Sunita Rani Gupta and Smt. Srilaxmi K., Vice Presidents, PNB Prema, are distributing the medicine to the cancer patients of "CanSupport", a cancer charity organisation in Delhi as part of CSR activity.

To recognize the contribution made by doctor's community by saving and improving human lives, Doctor's Day was celebrated by the Bank across India.



Sh. S.R. Sharma, Field General Manager, Delhi and Sh. A.M. Tiwari, CH, North Delhi honouring Dr. Purushottam Lal, Padam Vibhushan, Metro Hospital by giving a bunch of flowers and memento.

On the occasion of country's 65th Republic Day, PNB Prema distributed the blankets and folding beds to the old-age under-privileged destitute in a CSR camp organized at Bhikhajji Cama Place, New Delhi.



Smt Pushpa Kamath, President of PNB Prema, distributed the blankets and folding beds to the oldage under-privileged. Smt. Sushma Bali, Secretary and other members of PNB Prema were also present in the function.

### Circle Office Bhopal

- Hon'ble Chief Minister, Madhya Pradesh, Shri Shiv Raj Singh Chauhan gave cheque to the beneficiaries under the scheme of Chief Minister Youth Employment at a function organized at Bhopal.
- To observe Martyrs Day, chairs were donated to Panchyat Bhavan, Village Patan.

### Circle Office Gorakhpur

- On the occasion of PNB Vikas Day, free diabetic check up camp at village Baghagarha was organized.
- Donated steel almirahs to Mother Teresa Missionary of Gorakhpur Unit.
- To promote the environment awareness, tree plantation camp were organized at Tulsidas Inter College, Gorakhpur.

### Circle Office Dehradun

- Donated hearing aids to the under privileged children of District Tehri Garhwal.
- Donated fans to Nari Shilp Mandir School.
- Donated uniforms to the below poverty line children of Sarawati Shishu Mandir.

### Circle Office Ahmedabad

- PNB Prema, Ahmedabad donated tri-cycles to the physically challenged persons in a camp organized at Madhapar Kutch.
- To observe Environment Day a Tree Plantation Camp was organized.
- To celebrate foundation day of BO: Durgapur, a free medical checkup camp at Ahmedabad was organized.

### Circle Office Sriganaganagar



Shri N.K. Arora, Field General Manager, Jaipur donated water coolers to the school children in a function held at village. Also present were Shri V.K. Sachdeva, Circle Head and other officials of the Bank.

- Distributed uniform and books to the students of Adarsh Vidya Mandir.
- Established Bal Sanskar Kendra for the welfare of tribal children at Village Duruh, Sriganaganagar.
- Organised Blood Donation Camp.

### Circle Office South Delhi



Shri L.K. Malhotra, Circle Head, South Delhi distributing books and stationery to the students of prayas welfare school as a CSR activity held at BO: Old Faridabad.

### Circle Office Central Delhi

A new initiative was taken by PNB Prema to celebrate Diwali in Delhi together by PNB Parivaar (Staff and families) in Central Staff College, Delhi on 27.10.13.



Smt. Pushpa Kamath, President, PNB Prema, gifted physiotherapy, Occupational Therapy, Speech Therapy and Special Education Equipments to differently-abled children of the society. Mrs. Sushma Bali, Secretary, Mrs. Suneeta Shrimal, Chairperson, PNB Prema Central Delhi also seen in the picture.

### Circle Office Surat



To mark the of 122nd birth anniversary of Dr. Baba Saheb Ambedkar, Bank distributed school bags to the students of Primary school.

- Donated chairs & toys to the children of Aganwadi, Panas Village at Surat as a part of CSR activity.
- Distributed show-case to the Women Protection Cell, Surat.

### Circle Office Nagpur

- Donated clothes to poor & deprived children of Village Asauli adopted by the Bank.
- Donated hearing aid to the deaf and dumb.
- Donated sports items to the mentally retarded children.
- Donated cycles to the girl students of Tribal Hostel.



On Doctors Day, Dr. Anil Rajgire, Cardiologist was honoured by Shri Alok Srivastava, Circle Head, Nagpur.

### Circle Office Bharatpur



Mrs. Poonam Saluja, Chairperson PNB Prema, Bharatpur alongwith Prema members donating Sports Kits to the Destitute children.

### Circle Office Karnal

- Organised Tree Plantation Camp in the presence of Smt. Hema Sharma, Dy. Collectorate, Karnal.
- Distributed day-meal and sports items to the students of government primary school, village Amupur.

### Circle Office Bangalore



Field General Manager (South) Shri Rajeev Kumar Raizada & Circle Head, Bangalore, Shri A.K. Mishra distributing School bags to SOS Children at Bangalore.

- Organised free medical checkup camp at Jai Nagar, Bangalore.
- Organised Tree Plantation Camp by BO: Gadag, Karnataka.
- Donated sewing machines to the ladies of the adopted village Kasheṭipalli under PNB Vikas Scheme, Bangalore.

### Circle Office Lucknow



Circle Office, Lucknow organized a blood donation camp wherein the members of the staff voluntarily donated the blood. Sh. Y.P. Barar, Field General Manager, Sh. P.N. Mathur, Circle Head and Sh. Mahesh Madan, AGM, were also present in the function.

- Distributed Laltans (Lamps) to the children of weavers of handloom at Barabanki.
- Distributed medicines to the patients of cancer at Lucknow.
- Distributed gifts to the participants of the painting competition.

### Circle Office Kurukshetra

- Setup 'piaos' at Kurukshetra.
- Distributed fans to the students of Govt. Senior Secondary School, Ajrana Kalan.
- Distributed stationery kit and sports items to the under privileged students of Sankar Kendra of Geeta Niketan School.

### Circle Office Burdwan

- Donated fans to the Sr. School of Masiara.
- Organised free medical checkup camp for the girl students of Pharmaceutical Science & Research College, Durgapur.
- Donated fans to the girls students of Sr. School of Dashdharma.

### Circle Office Bareilly



Shri A.K. Gupta, Field General Manager, Agra distributing fans to the Leprosy patients in a CSR activity held at CO Bareilly.

**Circle Office , Sambalpur**



Shri P.K. Sharma, Field General Manager, Kolkata donated refrigerator to the Primary Health Centre, Maneswar (Sambalpur). Circle Head, Sambalpur and other officials were also present.

**Circle Office Jalandhar**



Dr. Rajesh Yaduvanshi, Circle Head, Jalandhar gifting water cooler to Sadasukh Chopra S.D. School under social responsibility activity.

**Circle Office Ludhiana**

Circle Office Ludhiana undertook the following CSR Activities during the FY 2013-14:-

- Financial aid was provided to the sports organizers of village Dudhike, the birth place of 'Shere Punjab', Lala Lajpat Rai, Founder, Punjab National Bank.
- Distributed computers, table and chairs to the students of government primary school, village Dudhike.

- A step towards saving environment, a Tree Plantation Campaign was organized.
- Donated water cooler for the patients of Dr.B.L.Kapoor Hospital.
- Dedicated bus shelter for the daily commuters at Ludhiana

**Circle Office Kapurthala**



Shri Harpal Singh, Field General Manager, Ludhiana planted trees in a function held at Mithra (Kapurthala). Shri SND Bansal, Circle Head Kapurthala and other senior officials were also present in the function.

**Circle Office Noida**



Smt. Rajashree Mishra, Chairperson, Circle Office Noida distributed basic First-aid Kits to the women in a health camp organized at Naglagujju, Ghaziabad. Other officials of the circle were also present in the function.

## B. Donation

During the year, Shri K. R. Kamath, Chairman & Managing Director presented a cheque of ₹ 7 crores to the Hon'ble Chief Minister of Uttarakhand, Shri Vijay Bahuguna, representing contribution of one day's salary by the employees of PNB towards Chief Minister's Relief Fund to combat the natural calamities. The Bank has organized relief camps at Uttarkashi, Jolly Grant Airport-Dehradun, Rishikesh Bus Stand, Gaucher, Gopeshwar, Joshimath, Okhimath, Agustmuni, etc. Besides, the Bank has provided relief materials and food packets which were distributed through helicopters to the victims. Further, the Bank has offered to adopt flood-hit villages in the area for rehabilitation.

As a socially responsible commitment, the Bank has donated an amount of ₹ 50 lacs to the Odisha Chief Minister's Relief Fund for cyclone affected victims 'PHAILIN' in Odisha.

## C. PNB Agriculture & Farmer Related Initiatives

The Bank has surpassed National Goal of 40 percent under Priority Sector as on March 2014. The achievement of Priority Sector advances was ₹ 120008 crore as at March 2014 i.e. 42.30 percent of Adjusted Net Bank Credit against the National Goal of 40 percent.

### i) PNB Farmers' Welfare Trust

The Bank established PNB Farmers' Welfare Trust in the year 2000 for welfare of

the farmers, women and youth in rural areas. Under the aegis of the Trust, 10 Farmers' Training Centres (FTCs) have been operationalised viz., Sacha Khara (Haryana); Vidisha (MP); Neemrana (Rajasthan); Shamsher Nagar (Punjab); Saifai (UP), Labhandi (Chhattisgarh); Mehraj (Punjab), Pillayarpati (Tamil Nadu), Karapalli, Tehsil Berhampur (Odisha) and Talai, Murshidabad (West Bengal).

All the 10 FTCs of the Bank are located in rural areas and provide free of cost training on agriculture & allied activities, computer courses, cutting, tailoring & embroidery, etc. These FTCs imparted training to 122605 farmers and youth including 20,671 women during the year 2013-14. Further, during 2013-14, 57 Human Health Check Up Camps, 124 Animal Health Check Up Camps were conducted and arranged 103 visits to Agricultural Universities/ Colleges/ Fairs/ Govt. Farms, etc.

Each FTC has adopted one village for undertaking developmental activities like construction of public conveniences, classrooms for schools, village library, dispensary, playgrounds, providing fans, water coolers, etc. to schools.

The Trust has been appointed as Business Facilitator and Business Correspondent for 'Financial Inclusion'. Pilot projects are

operational at Farmers' Training Centres, Neemrana (Rajasthan), Shamsher Nagar (Punjab), Sacha Khera (Haryana) and Saifai (UP). The Trust has launched Kisan Bandhu Scheme wherein local youth are associated to work for the financial inclusion project. In other Centres also, Kisan Bandhus are working for bringing about Financial Inclusion at the instance of the PNBFWT.

Various CSR activities, were undertaken by FTCs as proposed by the CSR Committee of the Bank, such as donation of plants/saplings to the farmers/ trainees, other VIPs/dignitaries and holding of Dental/Eye check-up camps for the benefit of rural poor, particularly children.

## **ii) PNB Centenary Rural Development Trust (PNB CRDT)**

The Bank had established PNB CRDT in 1993 with an objective of assisting rural youth for taking up gainful employment and rural development. Two units under the Trust are working, viz., Soil Testing & Artificial Insemination Centre at Village Matki Jharoli (UP) and Training Centre for Rural Youth for Self Employment at village Dhudike (Punjab).

At Matki Jharoli Centre (UP), 3167 soil samples have been analyzed, 637 artificial

insemination have been done and 5252 diseased animals have been treated during the year 2013-14. Besides, 9797 persons have attended demonstrations on vermi composting and solar energy. In these three centres, training has been provided to 2904 persons including 1367 women during the year 2013-14.

## **iii) Rural Self Employment Training Institutes (RSETIs)**

As per the Ministry of Rural Development, Govt. of India guidelines each bank has to establish a Rural Self Employment Training Institute (RSETI) in its lead districts as well as in non-lead districts allotted by the concerned SLBC. For this, land is allotted by the concerned State Government for construction of RSETI building.

Under the aegis of PNB Centenary Rural Development Trust, 47 PNB Rural Self Employment Training Institutes (PNBRSETIs) have been established. During the year 2013-14, 978 training programmes were organised and 28011 persons have been provided training by these centres.

These institutes are providing training to the Rural BPL youth and women so that they can engage themselves in productive self employment activities and raise their income level.



**iv) Financial Literacy & Credit Counselling Centres (FLCCs)**

The Financial Literacy Centres were introduced to impart financial education. In terms of RBI guidelines, each Lead Bank has opened an FLC in every district where it has lead responsibility. Our Bank has lead bank responsibility in 63 districts and we have opened FLCs in 59 lead districts. In addition to this, bank has opened one FLC in Karol Bagh, Delhi, 6 FLC in Kerala and 40 FLCs in Lead Districts outside LDMO's taking the total number of FLCs to 106.

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 counselling, etc. During the year 2013-14, 27213 number of enquiries were made in the FLCs and 26369 persons attended the seminars conducted by FLCs.

A Sensitisation program of all 106 FLC Counsellors was organized with the collaboration of NABARD in order to have effective utilization of these Centres at ZTC Patna, ZTC New Delhi and RSC Panchkula on 05.03.2014, 10.03.2014 and 12.03.2014 respectively.

**v) 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 basic object of "PNB VIKAS" is to develop the adopted village/s in an integrated manner, which includes Human Development, Economic Development & other Infrastructure Development e.g. sanitation, drinking water supply, education, electricity, health, etc. in co-ordination with the other stakeholders (the villagers, the Govt. authorities, local bodies etc). This is in addition to providing credit to villagers. Under the Scheme, Bank has adopted 126 villages (60 in lead districts and 66 in non lead districts) in different Circles. PNB Vikas Day was celebrated on 30.01.2014 which is Mahatama Gandhi Assassination Day & 139 activities were performed.

**Awards:**

For undertaking the CSR activities and executing the same in planned way across the country, PNB has won the "Most Socially Responsive Bank Award" consecutively for the three years i.e. 2011, 2012 & 2013 awarded by Business World-PwC. BANK has also been conferred with an Appreciation Certificate by ASSOCHAM in the field of Corporate Social Responsibility during the year 2013-14.



Shri Sanjiv Sharan, General Manager, receiving the 'Appreciation Certificate - ASSOCHAM' in the field of Corporate Social Responsibility from Sh. Kapil Sibal, Hon'ble Union Minister for Communication & IT. Shri Rana Kapoor, President, ASSOCHAM is also seen in the picture.

**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 socioeconomic development of the society which contribute significantly for upliftment 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.

We shall be ensuring full achievement of numerical and financial budgets with a high level of visibility and benefit to the society at large.



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