

FAQs on Social Aspects covered by bank towards Sustainability (FAQ)

Giving back to society has been the purpose, and the Bank is at the forefront of supporting underprivileged sections of society through our various CSR activities and rural training centres. Along with this, the Bank remains unwavering in its commitment to foster diversity, equity, and inclusion within its workplace. Apart from already existing diversity in work place, the Bank has formulated “Gender Diversity Policy” wherein women centric measures are adopted.

1. Does Bank has instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups, especially Customers.

Yes. Bank helps the marginalized, unbanked and financially excluded sections of the society to enable them to contribute their share to the economy. Access to financial services is of utmost importance to strengthen these marginalized sections and make a significant contribution to their social and economic development. Bank has been an active participant in various Government schemes such as Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Mudra Yoajna (PMMY), Stand Up India, Start Up India, Pradhan Mantri Awas Yojana (PMAY), Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Sukanya Samriddhi Yojana (SSY) etc. and comes out with products and services specifically for disadvantaged and marginalized stakeholders.

2. Whether CSR is applicable as per section 135 of Companies Act, 2013:

CSR provisions as per Section 135 of Companies Act, 2013 are not enforceable on Bank. However, as a socially responsible institution committed to strengthen social ties with the community at large, the bank has a board approved Policy on CSR which is reviewed annually and is guided by Schedule VII of section 135 of the Companies Act 2013 under Ministry of Corporate Affairs concerning Corporate Social Responsibility. Our CSR activities are driven by the primary motive of giving back to society and uplifting communities.

3. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

Bank undertakes CSR in various districts of the country with special focus on the designated aspirational districts as identified by the Government bodies. Details of the CSR activities undertaken in the aspirational districts of India have been provided in the Business Responsibility and Sustainability Report (BRSR) of the bank which is released on annual basis. The data as per latest BRSR is given below:

S. No.	State	Aspirational District	Amount spent (In INR) during FY 23-24
1	Uttar Pradesh	Fatehpur	42362
		Sonbhadra	50000
		Chandauli	281030
2	Assam	Barpeta	26800
		Hailakandi	54890
		Darrang	57200
3	Mumbai	Gadchiroli	48000
4	Rajasthan	Jaisalmer	75200
		Karauli	31500
5	Uttarakhand	Udham Singh Nagar	125000
		Haridwar	279000
6	Gujarat	Dahod	62000
		Narmada	781000
7	Himachal Pradesh	Chamba	34000
8	Andhara Pradesh	Visakhapatnam	295600
		Vizianagaram	100000
9	Telangana	Bhupalapally	50,000
10	Karnataka	Hubli	40000

4. Does the Bank has any initiative for Farmer/Rural/ marginalised Group?

Yes, the Bank has established 12 Farmers Training Centres (FTC's) and 76 Rural Self Employment Training Institutes (RSETI's) to enhance agricultural skills and promote self-employment among rural communities. FTC's and RSETI's conduct training on a large scale with special focus on BPL families and women's. Additionally, the Bank operates 175 Financial Literacy Centres, conducting numerous seminars to educate diverse groups on financial matters, leading to increased awareness and empowerment. Details of training conducted for Farmers / Rural / Marginalised groups have been provided in the Annual Report of the bank.

5. How many employee does the bank have?. What is the gender proportionality of the bank? How many differently abled employee does the bank have?

Details of total number of employees, gender proportionality and details of differently abled employee have been provided in the Business Responsibility and Sustainability Report (BRSR) of the bank which is released on annual basis. The data as per latest BRSR is given below

SN	As on 31.03.2024	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1	Total employees	102349	77359	75.58%	24990	24.42%
2	Total differently abled employees	2878	2366	82.21%	512	17.79%

6. Job creation in smaller towns: Give details wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) as per population group wise locations, as % of total wage cost.

Details have been provided in the Business Responsibility and Sustainability Report (BRSR) of the bank which is released on annual basis. The data as per latest BRSR is given below: -

Location	FY 2023-24
Rural	21.58%
Semi-urban	18.05%
Urban	32.35%
Metropolitan	28.03%

(Place categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

7. Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups?

Bank has a Board approved Procurement Policy which is broadly based on General Financial rules circulated by Department of Expenditure, Ministry of Finance. Further, the policy also includes guidelines issued by MSME Ministry for Preferential Procurement through Micro and Small Enterprise (MSE's). For instance, we have procured 15.68% of inputs from small producers through Government e-marketplace (GeM) portal. Start-ups are also given certain relaxations to ensure their participation in the tender for Bank's procurement. Under guidelines, certain targets are also fixed for procurement from MSE's of SC/ST Entrepreneur. Details provided in BRSR of Annual Report

Also Bank's Procurement Policy includes Purchase Preference Policy issued by Department for Promotion of Industry and Internal Trade, Ministry of Commerce & Industry.

8. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes, the Bank has a Customer Rights policy which gives equal opportunity to disabled persons. The policy is available on the Bank's website www.pnbindia.in.

The Diversity Policy of the Bank is applicable to all differently abled employees and the Bank creates employment opportunities and provide them with a conducive work environment. The wages/salaries, promotions and other benefits extended to employees with disabilities are at par with other employees. Proper care is taken at the time of assigning duties to employees with disabilities so that they are able to discharge their duties easily, in spite of their disability. Various benefits/perquisites to staff members with disabilities such as provision of special computer software for visually impaired employees, exemption from rural/semi-urban postings, convenient place of posting etc. are provided to them.

9. Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

The Bank is continuously making efforts that all its offices/branches are accessible without any inconvenience to Divyangjans (both employees and customers), by ensuring ramp facility and disabled friendly amenities. This is taken care while construction of the bank's own buildings & during hiring of premises on lease basis. The efforts are made to provide permanent ramp, however, in cases where the permanent ramp is not available in leased premises, temporary ramp facilities are provided. The guidelines for providing barrier free environment for "Divyangjans" are incorporated in the Policy for Hiring Lease Premises by Bank. The compliance also reported to DFS, GOI in this regard on regular basis. Further, Bank also provide doorstep delivery of financial services to Divyangjans through doorstep banking.