

## **BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING FORMAT**

### **SECTION A: GENERAL DISCLOSURES**

#### **I. Details of the listed entity**

1. **Corporate Identity Number (CIN) of the Listed Entity:** PUNB (Only for limited purpose of filing EPF forms)
2. **Name of the Listed Entity:** Punjab National Bank
3. **Year of incorporation:** Not Applicable **(The Bank is incorporated under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970**
4. **Registered office address:** Not Applicable
5. **Corporate address:** Punjab National Bank, Corporate Office, Plot No 4, Sector-10, Dwarka, New Delhi -110075
6. **E-mail:** [eicsmead@pnb.co.in](mailto:eicsmead@pnb.co.in)
7. **Telephone :** 011-28044436
8. **Website:** [www.pnbindia.in](http://www.pnbindia.in)
9. **Financial year for which reporting is being done:** FY 2022-23
10. **Name of the Stock Exchange(s) where shares are listed:** Bombay Stock Exchange, National Stock Exchange of India Ltd.
11. **Paid-up Capital:** Rs. 2202 Crore
12. **Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report**  
  
Name: Prem Kumar Agarwal  
Designation: General Manager, Strategic Management and Economic Advisory Division  
Telephone number: 011-28044436  
E-mail id: [eicsmead@pnb.co.in](mailto:eicsmead@pnb.co.in)
13. **Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).**

Standalone Basis

**II. Products/services**

**14. Details of business activities (*accounting for 90% of the turnover*):**

| <b>S. No.</b> | <b>Description of Main Activity</b> | <b>Description of Business Activity</b>     | <b>% of Turnover of the entity</b> |
|---------------|-------------------------------------|---|------------------------------------|
| 1             | Financial Service                   | Deposits, Advances and Third Party Services | 100%                               |

**15. Products/Services sold by the entity (*accounting for 90% of the entity's Turnover*):**

| <b>S. No.</b> | <b>Product/Service</b>   | <b>NIC Code</b> | <b>% of total Turnover contributed</b> |
|---------------|--|-----------------|--|
| 1             | Deposits-Saving Deposits,<br>Current Deposits,<br>Term Deposits,<br>Recurring Deposits<br><br>Advances -Agriculture lending,<br>MSME Lending,<br>Retail lending<br>Corporate lending<br><br>Third party services | 64191           | 100%                                   |

### III. Operations

#### 16. Number of locations where plants and/or operations/offices of the entity are situated:

| Location      | No. of plants    | No. of offices   | Total              |
|---------------|------------------|--|--------------------|
| National      | Not Applicable * | 10076 Branches, 12898 ATMs, 24227 Business Correspondents  | 47201 Touch Points |
| International | Not Applicable*  | Branches at: Dubai and Gift City, Ahmedabad<br>Subsidiaries: London(UK) and Bhutan<br>Joint Venture: Nepal<br>Representative Offices: Myanmar and Bangladesh | 6                  |

\* Being a financial service entity this section is Not Applicable

#### 17. Markets served by the entity:

##### a. Number of locations

| Locations                        | No.  |
|----------------------------------|--|
| National (No. of States)         | 35 including all Union Territories (except Lakshadweep)                    |
| International (No. of Countries) | 6 (2 Subsidiaries, 1 Joint Venture, 2 Representative Offices and 1 Branch) |

##### b. What is the contribution of exports as a percentage of the total turnover of the entity?

Not Applicable

##### c. A brief on types of customers

Being a financial service organization the Bank caters to a diverse range of customers: Individuals, Institutional, Government, MSME, Large corporates etc.

**IV. Employees**

18. Details as at the end of Financial Year:

a. Employees and workers (including differently abled):

| S. No.           | Particulars                  | Total (A)      | Male    |         | Female  |         |
|------------------|------------------------------|----------------|---------|---------|---------|---------|
|                  |                              |                | No. (B) | % (B/A) | No. (C) | % (C/A) |
| <b>Employees</b> |                              |                |         |         |         |         |
| 1.               | Permanent (D)                | 104120         | 79054   | 75.92%  | 25066   | 24.08%  |
| 2.               | Other than Permanent (E)     | Not Applicable |         |         |         |         |
| 3.               | <b>Total employees (D+E)</b> | 104120         | 79054   | 75.92%  | 25066   | 24.08%  |
| <b>Workers</b>   |                              |                |         |         |         |         |
| 4.               | Permanent (F)                | Not Applicable |         |         |         |         |
| 5.               | Other than Permanent (G)     |                |         |         |         |         |
| 6.               | <b>Total workers (F+G)</b>   |                |         |         |         |         |

b. Differently abled Employees and workers:

| S. No                              | Particulars                                      | Total (A)      | Male    |         | Female  |         |
|------------------------------------|--|----------------|---------|---------|---------|---------|
|                                    |  |                | No. (B) | % (B/A) | No. (C) | % (C/A) |
| <b>Differently abled employees</b> |  |                |         |         |         |         |
| 1.                                 | Permanent (D)                                    | 2795           | 2306    | 82.5%   | 489     | 17.5%   |
| 2.                                 | Other than Permanent (E)                         | NA             | NA      | NA      | NA      | NA      |
| 3.                                 | <b>Total differently abled employees (D + E)</b> | 2795           | 2306    | 82.5%   | 489     | 17.5%   |
| <b>Differently Abled Workers</b>   |  |                |         |         |         |         |
| 4.                                 | Permanent (F)                                    | Not Applicable |         |         |         |         |
| 5.                                 | Other than permanent (G)                         |                |         |         |         |         |
| 6.                                 | <b>Total differently abled workers (F + G)</b>   |                |         |         |         |         |

19. **Participation/Inclusion/Representation of women**

|                          | Total<br>(A) | No. and percentage of Females |           |
|--------------------------|--------------|-------------------------------|-----------|
|                          |              | No. (B)                       | % (B / A) |
| Board of Directors       | 12           | 1                             | 8.33%     |
| Key Management Personnel | 7            | 1                             | 14.28%    |

20. **Turnover rate for permanent employees and workers**  
*(Disclose trends for the past 3 years)*

|                            | (Turnover rate in<br>FY 2022-23) |        |       | (Turnover rate in<br>FY 2021-22) |        |       | (Turnover rate in<br>FY 2020-21) |        |       |
|----------------------------|----------------------------------|--------|-------|----------------------------------|--------|-------|----------------------------------|--------|-------|
|                            | Male                             | Female | Total | Male                             | Female | Total | Male                             | Female | Total |
| <b>Permanent Employees</b> | 4.48%                            | 3.21%  | 4.17% | 5.24%                            | 3.77%  | 4.89% | 5.32%                            | 3.78%  | 4.96% |
| <b>Permanent Workers</b>   | Not Applicable                   |        |       |                                  |        |       |                                  |        |       |

\* Turnover rate - Number of Male/Female employees left divided by Total number of Male/Female employees in a financial year

**V. Holding, Subsidiary and Associate Companies / Joint Ventures**

21. **(a) Names of holding / subsidiary / associate companies / joint ventures**

| S. No. | Name of the holding/ subsidiary/ associate companies/ joint ventures (A) | Indicate whether holding/Subsidiary/Associate/ Joint Venture | % of shares held by listed entity | Does the entity indicated at column A participate in the Business Responsibility initiatives of the listed entity? (Yes/No) |
|--------|--|--|-----------------------------------|---|
| 1      | PNB Investment Services Ltd.   | Subsidiary   | 100.00                            | No  |
| 2      | PNB Cards And Services Limited   | Subsidiary   | 100.00                            | No  |
| 3      | PNB (International) Ltd.   | Subsidiary   | 100.00                            | No  |
| 4      | PNB Gilts Ltd  | Subsidiary   | 74.07                             | No  |
| 5      | DRUK PNB Bank Limited  | Subsidiary   | 51.00                             | No  |
| 6      | PNB Housing Finance Ltd.   | Associate  | 32.52                             | No  |
| 7      | PNB MetLife India Insurance Co Ltd.                                      | Associate  | 30.00                             | No  |
| 8      | Canara HSBC Life Insurance Co. Ltd.                                      | Associate  | 23.00                             | No  |
| 9      | India SME Asset Reconstruction Company Ltd.                              | Associate  | 20.90                             | No  |
| 10     | Everest Bank Ltd.  | Joint Venture  | 20.02                             | No  |

## VI. Corporate Social Responsibility Details

### 22. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)

No, These provisions are not applicable to Public Sector Banks, as these are not registered as companies under the Companies Act. Being a socially responsible Bank and to strengthen social ties with the community at large, 'Giving back to the Society' is the prime motive of the Bank behind our CSR activities.

(ii) Turnover (in Rs.) -

(iii) Net worth (in Rs.) Rs. 90,784 Crore.

## VII. Transparency and Disclosures Compliances

### 23. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

| Stakeholder group from whom complaint is received | Grievance Redressal Mechanism in Place (Yes/No) | FY 2022-23                              |   |                | FY 2021-22                              |   |         |
|---|---|---|---|----------------|---|---|---------|
|   |   | No. of complaints filed during the year | No. of complaints pending resolution at close of the year | Remarks        | No. of complaints filed during the year | No. of complaints pending resolution at close of the year | Remarks |
| Communities                                       |   |   |   | NIL            |   |   |         |
| Investors (other than shareholders)               |   |   |   | NIL            |   |   |         |
| Shareholders                                      | www.pnbindia.in                                 | 38                                      | 0   | Nil            | 19                                      | 0   | Nil     |
| Employees   | Internal  | 2879                                    | 0   |                | 6242                                    | 0   |         |
| Value Chain Partners                              |   |   |   | Not Applicable |   |   |         |
| Other (including Customers)*                      | www.pnbindia.in                                 | 123141                                  | 1243  | -              | 139584                                  | 907   | -       |

\*non-digital

**24. Overview of the entity’s material responsible business conduct issues**

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

| <b>S. No.</b> | <b>Material issue identified</b> | <b>Indicate whether risk or opportunity (R/O)</b> | <b>Rationale for identifying the risk/ opportunity</b>  | <b>In case of risk, approach to adapt or mitigate</b>   | <b>Financial implications of the risk or opportunity (Indicate positive or negative implications)</b> |
|---------------|----------------------------------|---|---|---|---|
| 1             | Climate Change                   | Risk  | The Bank is having significant exposure to climate sensitive assets both in the form of primary as well as collateral securities. Climate change pose a challenge to the viability of the businesses and safety of the assets so financed by the Bank.  | The Bank identifies climate risk as a material risk and in order to assess the materiality of the same Bank is working on developing a climate risk assessment framework including scenario and sensitivity analysis of key climate risk drivers. | Negative  |
| 2             | Climate Finance                  | Opportunity                                       | With Transition to low carbon economy set in motion on the back of government thrust on renewable/cleaner form of energy, the Bank envisage a significant opportunity in climate finance. The Bank is closely monitoring the evolving situation and readying itself in terms of developing products and services catering to specific requirement of climate finance. | NA  | Positive  |

## SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the National Guidelines on Responsible Business Conduct (NGRBC) Principles and Core Elements.

| Disclosure Questions   | P<br>1  | P<br>2 | P<br>3 | P<br>4 | P<br>5 | P<br>6 | P<br>7 | P<br>8 | P<br>9 |
|--|---|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Policy and management processes</b>   |   |        |        |        |        |        |        |        |        |
| 1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)   | Yes   | Yes    | Yes    | Yes    | Yes    | Yes    | Yes    | Yes    | Yes    |
| b. Has the policy been approved by the Board? (Yes/No)   | Yes   | Yes    | Yes    | Yes    | Yes    | Yes    | Yes    | Yes    | Yes    |
| c. Web Link of the Policies, if available  | The policies are available on the Bank's website <a href="http://www.pnbindia.in">www.pnbindia.in</a> . However, some policies are internal policies and available to only internal stakeholders. |        |        |        |        |        |        |        |        |
| 2. Whether the entity has translated the policy into procedures. (Yes / No)  | Yes, the policies have been translated into procedures.   |        |        |        |        |        |        |        |        |
| 3. Do the enlisted policies extend to your value chain partners? (Yes/No)  | No  |        |        |        |        |        |        |        |        |
| 4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.   | Not Applicable  |        |        |        |        |        |        |        |        |
| 5. Specific commitments, goals and targets set by the entity with defined timelines, if any.   | No specific target is being set under the policies.   |        |        |        |        |        |        |        |        |
| 6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.  | The Bank has separate departments that monitors the commitments, goals and targets of the policy. The Board also reviews the performance periodically from time to time.                          |        |        |        |        |        |        |        |        |
| <b>Governance, leadership and oversight</b>  |   |        |        |        |        |        |        |        |        |
| 7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements ( <i>listed entity has flexibility regarding the placement of this disclosure</i> )<br>A strong ESG framework is reflective of the organization's commitment toward sustainable growth. The Bank believes that climate change is the most pressing global challenge today. The Bank has taken various initiatives to ensure that our operations are directed towards a sustainable green future. While lending we emphasize lending to renewable energy, solar power and Green financing. Giving back to the society has been the purpose and the Bank is at the forefront in supporting underprivileged sections of the society through our various CSR activities and rural training centers. The Bank is committed to maintaining the highest levels of ethical standards of integrity, corporate governance and regulatory compliance. These parameters form the bedrock of our corporate governance policy. We have proactively upheld good governance practices and are constantly striving to enhance our standards. |   |        |        |        |        |        |        |        |        |
| 8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).  | Shri Kalyan Kumar<br>Executive Director   |        |        |        |        |        |        |        |        |

| 9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details. | RMC (Risk Management Committee- a Subcommittee of Board) is entrusted to drive the ESG initiative to support the Board on ESG developments and speed up integration of climate consideration into risk management processes. |        |        |        |        |        |        |        |        |  |        |        |        |        |        |        |        |        |
|---|--|--------|--------|--------|--------|--------|--------|--------|--------|--|--------|--------|--------|--------|--------|--------|--------|--------|
| 10. Details of Review of NGRBCs by the Company:   |  |        |        |        |        |        |        |        |        |  |        |        |        |        |        |        |        |        |
| Subject for Review  | Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee   |        |        |        |        |        |        |        |        | Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify) |        |        |        |        |        |        |        |        |
|   | P<br>1   | P<br>2 | P<br>3 | P<br>4 | P<br>5 | P<br>6 | P<br>7 | P<br>8 | P<br>9 | P<br>1   | P<br>2 | P<br>3 | P<br>4 | P<br>5 | P<br>6 | P<br>7 | P<br>8 | P<br>9 |
| Performance against Above policies and follow up action   | The competent authorities review the policies periodically. The necessary changes in the policy are implemented post review.   |        |        |        |        |        |        |        |        |  |        |        |        |        |        |        |        |        |
| Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances  | The Bank is in compliance with the extant regulations as applicable.   |        |        |        |        |        |        |        |        |  |        |        |        |        |        |        |        |        |
| 11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.       | P<br>1   | P<br>2 | P<br>3 | P<br>4 | P<br>5 | P<br>6 | P<br>7 | P<br>8 | P<br>9 | No   |        |        |        |        |        |        |        |        |

12. If answer to question (1) above is “No” i.e. not all Principles are covered by a policy, reasons to be stated: Not Applicable

## SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as “Essential” and “Leadership”. While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

### PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

#### Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

| Segment                           | Total No. of training and awareness programmes* held | Topics/principles covered under the training and its impact | % age of persons in respective category covered by the awareness programmes |
|-----------------------------------|--|---|---|
| Board of Directors                | 3  | Principle 1<br>Principle 4<br>Principle 9                   | 6 Participants  |
| Key Managerial Person             | 1  | Principle 4   | 1 Participant   |
| Employees other than BoD and KMPs | 186 Programs (601 Batch)                             | Principle 1<br>Principle 2                                  | 16433 Participants (15.78%)   |
| Employees other than BoD and KMPs | 29 Programs (29 Batch)                               | Principle 3   | 2461 Participants (2.36%)   |
| Employees other than BoD and KMPs | 160 Programs (894 Batch)                             | Principle 9   | 46285 Participants (44.45%)   |
| Workers                           |  | NIL   |   |

\*Based on in-house training by the Bank

2. **Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity’s website):**

| <b>Monetary</b>     |                        |  |                        |                          |   |
|---------------------|------------------------|--|------------------------|--------------------------|---|
|                     | <b>NGRBC Principle</b> | <b>Name of the regulatory/ enforcement agencies/ judicial institutions</b> | <b>Amount (In INR)</b> | <b>Brief of the Case</b> | <b>Has an appeal been preferred? (Yes/No)</b> |
| Penalty/ Fine       |                        |  |                        |                          |   |
| Settlement          |                        |  |                        |                          |   |
| Compounding fee     |                        |  |                        |                          |   |
| <b>Non-Monetary</b> |                        |  |                        |                          |   |
| Imprisonment        |                        |  |                        |                          |   |
| Punishment          |                        |  |                        |                          |   |

3. **Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.**

| <b>Case Details</b> | <b>Name of the regulatory/ enforcement agencies/ judicial institutions</b> |
|---------------------|--|
| Not Applicable      |  |

4. **Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.**

The Bank has a Whistle Blower Policy. The Bank believes in enhancing investor and other stakeholders’ confidence and setting high standards of transparency, ethical values for improving efficiency and growth of the organization. The Bank is committed to following best Corporate Governance practices based on transparency, professionalism and accountability.

The policy and the report are present on the website [www.pnbindia.in](http://www.pnbindia.in)

**5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:**

|           | <b>FY 2022-23</b> | <b>FY 2021-22</b> |
|-----------|-------------------|-------------------|
| Directors | NIL               | NIL               |
| KMPs      | NIL               | NIL               |
| Employees | NIL               | NIL               |
| Workers   | NIL               | NIL               |

**6. Details of complaints with regard to conflict of interest:**

|   | <b>FY 2022-23</b> |                | <b>FY 2021-22</b> |                |
|---|-------------------|----------------|-------------------|----------------|
|   | <b>No.</b>        | <b>Remarks</b> | <b>No.</b>        | <b>Remarks</b> |
| No. of complaints received in relation to issues of Conflict of Interest of the Directors | Nil               | Not Applicable | Nil               | Not Applicable |
| No. of complaints received in relation to issues of Conflict of Interest of the KMPs      | Nil               | Not Applicable | Nil               | Not Applicable |

**7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.**

Not Applicable

## Leadership Indicators

1. **Awareness programs conducted for value chain partners on any of the Principles during the financial year:**

| Total no. of awareness programmes held | Topics / principles covered under the training | %age of value chain partners covered (by value of business done with such partners) under the awareness programmes |
|--|--|--|
| NIL                                    |  |  |

2. **Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If yes, provide details of the same.**

Processes to avoid / manage conflicts of interests involving members of the Board are included in the Model Code of Conduct for all members of the Board. Confirmation with regard to adherence to the Model Code of Conduct is obtained from the Directors at the time of joining and thereafter, on annual basis

## **PRINCIPLE 2: Businesses should provide goods and services in a manner that is sustainable and safe**

1. **Percentage of Research and Development and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

|       | FY 2022-23     | FY 2021-22 | Details of improvements in environmental and social impacts |
|-------|----------------|------------|---|
| R&D   | Not Applicable |            |   |
| Capex |                |            |   |

2. **a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

As the Bank is in the Financial Services sector, material purchase for operations is not significant except for paper. For procurement of equipment, the Bank ensures that energy efficiency as well as sustainable standards are considered during the purchase of electronic equipment such as computers, laptops, lighting devices, AC's etc.

**b.If yes, what percentage of inputs were sourced sustainably?**

Not Applicable

3. **Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.**

The Bank is working progressively towards sustainable management of waste generated from our operations. The Bank deals with three types of non-hazardous waste – e-waste, dry waste (paper waste) and wet waste (cafeteria, sewage), of which e-waste is disposed through authorized recyclers. The Bank also aggressively working towards minimizing the use of plastic bottles. Single use plastic bottles have already been phased out from Head Office and we have replaced multiple use plastic water bottles with glass jars across all meeting and video conferencing rooms. Hazardous waste within our scope, arising from diesel/fuel oil used in generator sets, is negligible.

4. **Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**

Not Applicable

**Leadership Indicators**

1. **Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?**

Not Applicable

2. **If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.**

Not Applicable

3. **Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).**

Not Applicable

4. **Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed.**

Non-hazardous municipal solid waste are recycled 80 per cent-85 per-cent of the total waste collected. Rest non-recyclable and disposable part is disposed of at authorized land-fill site as certified by Indian Pollution Control Association.

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Not Applicable

**PRINCIPLE 3** Businesses should respect and promote the well-being of all employees, including those in their value chains

**Essential Indicators**

**1. Details of measures for the well-being of employees:**

| Category                              | % of employees covered by |                  |         |                    |         |                    |         |                    |         |                     |         |
|---------------------------------------|---------------------------|------------------|---------|--------------------|---------|--------------------|---------|--------------------|---------|---------------------|---------|
|                                       | Total (A)                 | Health insurance |         | Accident insurance |         | Maternity benefits |         | Paternity Benefits |         | Day Care facilities |         |
|                                       |                           | No.(B)           | % (B/A) | No. (C)            | % (C/A) | No. (D)            | % (D/A) | No. (E)            | % (E/A) | No. (F)             | % (F/A) |
| <b>Permanent employees</b>            |                           |                  |         |                    |         |                    |         |                    |         |                     |         |
| Male                                  | 79054                     | 79054            | 100     | 79054              | 100     | 0                  | 0       | 79054              | 100     | 0                   | 0       |
| Female                                | 25066                     | 25066            | 100     | 25066              | 100     | 25066              | 100     | 0                  | 0       | 95                  | 0.38    |
| Total                                 | 104120                    | 104120           | 100     | 104120             | 100     | 25066              | 100     | 79054              | 100     | 95                  | 0.09    |
| <b>Other than Permanent employees</b> |                           |                  |         |                    |         |                    |         |                    |         |                     |         |
| Male                                  | Not Applicable            |                  |         |                    |         |                    |         |                    |         |                     |         |
| Female                                |                           |                  |         |                    |         |                    |         |                    |         |                     |         |
| Total                                 |                           |                  |         |                    |         |                    |         |                    |         |                     |         |

**b. Details of measures for the well-being of workers:** Not Applicable

**2. Details of retirement benefits, for FY 2022-23 and FY 2021-22 Financial Year.**

| Benefits         | FY 2022-23   |  |  | FY 2021-22   |  |  |
|------------------|--|--|--|--|--|--|
|                  | No. of employees covered as a % of total employees | No. of workers covered as a % of total workers | Deducted and deposited with the authority (Y/N/N.A.) | No. of employees covered as a % of total employees | No. of workers covered as a % of total workers | Deducted and deposited with the authority (Y/N/N.A.) |
| PF*              | 0.23   | NA   | N  | 0.29   | NA   | Y  |
| Gratuity         | 100  | NA   | NA   | 100  | NA   | NA   |
| ESI              | NA   | NA   | NA   | NA   | NA   | NA   |
| Others – Pension | 24.43  | NA   | N*   | 28.16  | NA   | Y  |
| Others – NPS     | 75.34  | NA   | N*   | 71.55  | NA   | Y  |

\*Deducted and deposited in Bank's own PF and Pension Trust

- 3. Accessibility of workplaces** 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.

Yes, the premises/Offices of the entity are accessible to differently abled employees. The branches have ramps and all necessary infrastructure for differently abled employees.

- 4. 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 Equal opportunity policy of the Bank is applicable to all differently abled employees and the Bank creates employment opportunities and provide them with a conducive environment.

- 5. Return to work and Retention rates of permanent Employees and Workers that too parental leave.**

| Gender | Permanent employees |                | Permanent workers   |                |
|--------|---------------------|----------------|---------------------|----------------|
|        | Return to work rate | Retention rate | Return to work rate | Retention rate |
| Male   | 100                 | 94.71%         | Not Applicable      |                |
| Female | 100                 | 96.08%         |                     |                |
| Total  | 100                 | 95.07%         |                     |                |

\* Considering those employees whose Maternity/Paternity leave ended in FY 2021-22 and left the Bank (Because of any reason) in FY 2022-23

- 6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.**

|                              | Yes/No<br>(If Yes, then give details of the mechanism in brief)   |
|------------------------------|---|
| Permanent Workers            | Not Applicable  |
| Other than Permanent Workers | Not Applicable  |
| Permanent Employees          | Yes, Bank has "PNB Samadhaan" a formal platform for redressal of various grievances/ problems faced by the employees of the Bank, for which a functionality has been provided in HRMS for all the employees to enable them to lodge their grievances/ complaints online through HRMS.<br>PNB SAMADHAAN covers all work related and personal problems faced by serving staff members. Other matters may be considered if the employees feel there is violation of rules or that there is a clear cut case of injustice or victimization. |

|                                |                |
|--------------------------------|----------------|
| Other than Permanent Employees | Not Applicable |
|--------------------------------|----------------|

**7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:**

| Category                  | FY 2022-23  |  |         | FY 2021-22   |  |         |
|---------------------------|---|--|---------|--|--|---------|
|                           | Total employees/ workers in respective category (A) | No. of employees / workers in respective category, who are part of association(s) or Union (B) | % (B/A) | Total employees / workers in respective category (C) | No. of employees / workers in respective category, who are part of association(s) or Union (D) | % (D/C) |
| Total Permanent Employees | 104120  | 100075   | 96.12%  | 103144   | 97611  | 94.64%  |
| Male                      | 79054   | 75887  | 95.99%  | 78857  | 74484  | 94.45%  |
| Female                    | 25066   | 24188  | 96.50%  | 24287  | 23127  | 95.22%  |
| Total Permanent Workers   | Not Applicable                                      |  |         |  |  |         |
| Male                      | Not Applicable                                      |  |         |  |  |         |
| Female                    | Not Applicable                                      |  |         |  |  |         |

**8. Details of training given to employees and workers:**

| Category         | FY 2022-23                |                               |         |                       |         | FY 2021-22                |                               |         |                       |         |
|------------------|---------------------------|-------------------------------|---------|-----------------------|---------|---------------------------|-------------------------------|---------|-----------------------|---------|
|                  | Total No of Employees (A) | On Health and safety measures |         | On Skill upgradation* |         | Total No of Employees (D) | On Health and safety measures |         | On Skill upgradation* |         |
|                  |                           | No.(B)                        | % (B/A) | No.(C)                | % (C/A) |                           | No. (E)                       | % (E/D) | No. (F)               | % (F/D) |
| <b>Employees</b> |                           |                               |         |                       |         |                           |                               |         |                       |         |
| Male             | 79054                     | 1813                          | 2.29%   | 56810                 | 71.86%  | 78857                     | 1273                          | 1.61%   | 46085                 | 58.44%  |
| Female           | 25066                     | 648                           | 2.59%   | 17453                 | 69.63%  | 24287                     | 300                           | 1.24%   | 11542                 | 47.52%  |
| Total            | 104120                    | 2461                          | 2.36%   | 74263                 | 71.32%  | 103144                    | 1573                          | 1.53%   | 57627                 | 55.87%  |
| <b>Workers</b>   |                           |                               |         |                       |         |                           |                               |         |                       |         |
| Male             | Not Applicable            |                               |         |                       |         |                           |                               |         |                       |         |
| Female           | Not Applicable            |                               |         |                       |         |                           |                               |         |                       |         |
| Total            | Not Applicable            |                               |         |                       |         |                           |                               |         |                       |         |

\* Based on in-house training programmes conducted by the Bank. In addition to above, 1255 employees were trained through outside institution.



## 9. Details of performance and career development reviews of employees and worker

| Category         | FY 2022-23            |            |            | FY 2021-22 |         |         |
|------------------|-----------------------|------------|------------|------------|---------|---------|
|                  | Total (A)*            | No.(B)     | % (B/A)    | Total (C)  | No. (D) | % (D/C) |
| <b>Employees</b> |                       |            |            |            |         |         |
| Male             | Undergoing            | Undergoing | Undergoing | 78857      | 38234   | 48.49%  |
| Female           | Undergoing            | Undergoing | Undergoing | 24287      | 12263   | 50.49%  |
| Total            | Undergoing            | Undergoing | Undergoing | 103144     | 50497   | 48.96%  |
| <b>Workers</b>   |                       |            |            |            |         |         |
| Male             | <b>Not Applicable</b> |            |            |            |         |         |
| Female           |                       |            |            |            |         |         |
| Total            |                       |            |            |            |         |         |

\* Performance and career development for the FY 2022-23 year is still in progress.

## 10. Health and safety management system:

- a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?**

Being a financial service organization there are no occupational health and safety risks.

However, during Covid-19 all the employees of the Bank were covered under the vaccination drive. The Bank also provided interest free loan to employees to cover up any exigencies during Covid-19. The Bank also approved compensation of Rs. 20 lakhs to be paid to the legal heirs of the employee in case of his / her unfortunate death while in service due to Covid-19,

- b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**

The Bank undertook all relevant measures to ensure that the risk of infection did not spread during the pandemic. The working staff strength was reduced to 50% at all levels, social distancing was maintained and sanitization of offices were done regularly. The directives issued by the Government were strictly followed and the Bank issued advisories periodically.

- c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)**

Special leaves were granted to persons effected by Covid, disabled persons, pregnant women were given Work from Home. All administrative offices had organized vaccination camps for the employees and dependents.

**d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**

All employees of the Bank are covered under the Group Insurance policy.

Expenses incurred above the sum insured are covered under the corporate buffer. The Bank also has a New Group Personal Accidental (GPA) Insurance Policy.

**11. Details of safety related incidents, in the following format:**

| <b>Safety Incident/No.</b>  | <b>Category</b> | <b>FY 2022-23</b> | <b>FY 2021-22</b> |
|---|-----------------|-------------------|-------------------|
| Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked) | Employees       | NIL               | NIL               |
|   | Workers         | NIL               | NIL               |
| Total recordable work-related injuries  | Employees       | NIL               | NIL               |
|   | Workers         | NIL               | NIL               |
| No. of fatalities   | Employees       | NIL               | NIL               |
|   | Workers         | NIL               | NIL               |
| High consequence work-related injury or ill-health (excluding fatalities)     | Employees       | NIL               | NIL               |
|   | Workers         | NIL               | NIL               |

**12. Describe the measures taken by the entity to ensure a safe and healthy work place.**

The employees are covered under the group insurance policy; all the necessary protocols were followed during the Covid pandemic.

The fire safety Policy of the Bank is aimed to eliminate causes of fire incident, prevent loss of life and property by fire and to comply with fire safety regulatory and statutory obligations in the Bank.

While the Physical Security Policy aims to provide a safe and secure environment to all the Branches and Offices of the Bank by minimizing impact of cash loss incidents, unfortunate incidents and the natural disaster.

**13. Number of Complaints on the following made by employees and workers:**

|                    | FY 2022-23            |                                       |         | FY 2021-22            |                                       |         |
|--------------------|-----------------------|---------------------------------------|---------|-----------------------|---------------------------------------|---------|
|                    | Filed during the year | Pending resolution at the end of year | Remarks | Filed during the year | Pending resolution at the end of year | Remarks |
| Working Conditions | NIL                   | NIL                                   | NIL     | NIL                   | NIL                                   | NIL     |
| Health & Safety    | NIL                   | NIL                                   | NIL     | NIL                   | NIL                                   | NIL     |

**14. Assessments for the year:**

|                             | % of value chain partners (by value of business done with such partners) that were assessed |
|-----------------------------|---|
| Health and safety practices | Not Applicable  |
| Working Conditions          |   |

**15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.**

The Bank regularly communicates and provides training to its employees regarding safe evacuation during instances such as fire. The Bank's offices are equipped with fire safety instrument and regular audit is done to ensure that no such incident happens.

**Leadership Indicators**

- Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).**

Yes, the Bank offers Payment of Lump sum Ex-gratia amount to the kins of the deceased employee. Compassionate Appointment is offered to the spouse/dependent of the deceased employee. Terminal benefits of the employee are settled on a priority basis.

- Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.**

Yes

3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

|           | Total no. of affected employees/ workers |            | No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment |            |
|-----------|--|------------|---|------------|
|           | FY 2022-23                               | FY 2021-22 | FY 2022-23  | FY 2021-22 |
| Employees | Not Applicable                           |            |   |            |
| Workers   |  |            |   |            |

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

No such training provided by the Bank.

5. Details on assessment of value chain partners:

|                             | % of value chain partners (by value of business done with such partners) that were assessed |
|-----------------------------|---|
| Health and safety practices | Not Applicable  |
| Working Conditions          |   |

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Not Applicable

**PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders**

**Essential Indicators**

**1. Describe the processes for identifying key stakeholder groups of the entity.**

The Bank does not have processes to identify the key stakeholders. However, the internal and external stakeholders have been identified by the Bank on the basis direct and indirect relationships that we have with them and they include its shareholders, investors, customers, employees, Government and regulatory agencies.

**2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.**

| Stakeholder Group | Whether identified as Vulnerable & Marginalized Group (Yes/No) | Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other            | Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify) | Purpose and scope of engagement including key topics and concerns raised during such engagement   |
|-------------------|--|--|--|---|
| Shareholders      | No   | Emails, Newspapers, Letters, Notices, Website, Stock Exchange Disclosures, Webcast / Audio Calls, Investor Conferences, General Meetings | Quarterly, Half yearly, Annually and as and when required.                           | Engagement with shareholders during General Meetings held for seeking approval for the Audited Financial Results, Declaration of Dividend, Election of Shareholder Director, Raising of Equity Capital, Related Party Transactions. The queries / concern raised during the General Meetings are addressed in a time bound manner. Complaints and Requests are resolved/responded to expeditiously. Interactions with Investors/Analysts etc. are also held from time to time and requisite disclosures in respect thereof are made for the benefit of all shareholders in accordance with regulatory guidelines. |
| Employees         | No   | Emails,  | Frequently   | -   |

| Stakeholder Group | Whether identified as Vulnerable & Marginalized Group (Yes/No) | Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other    | Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify) | Purpose and scope of engagement including key topics and concerns raised during such engagement |
|-------------------|--|--|--|---|
|                   |  | Newspapers, Letters, Notices, Website, Stock Exchange Disclosures, Webcast / Audio Calls, Investor Conferences, General Meetings |  |   |
| Customers         | No   | Emails, Newspapers, Letters, Website,  | Frequently   | Better services and marketing   |
| Government        | No   | Emails, Letters, Meetings  | Engagement on regular basis and meeting are conducted as and when required.          | Performance of the Bank. Compliance of guidelines   |
| Regulator         | No   | Emails, Letters, Meetings, Offsite and Onsite monitoring   | Engagement on regular basis and meeting are conducted as and when required.          | Performance of the Bank. Compliance of guidelines   |

## **Leadership Indicators**

- 1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

Interactions are held with the shareholders on agenda items viz. approval of the Audited Financial Results, Declaration of Dividend, Raising of Equity Capital, Election of Shareholder Director, Material Related Party Transactions, etc. at the General Meetings wherein the Directors of the Bank including the Chairman of Audit Committee of the Board, Stakeholders Relationship Committee and the Nomination & Remuneration Committee are also present and the feedback received from the shareholders is taken on record. Further, the disclosure of the decision of the shareholders (Voting Results) is intimated to the Stock Exchanges and also hosted on the website of the Bank.

- 2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

The Annual Report of the Bank inter alia containing the Financial Statements, Corporate Social Responsibility Report, etc., is sent to the shareholders at least 21 clear days before the date of Annual General Meeting (AGM) in compliance of the Regulatory Guidelines. The feedback received from the shareholders during the interactions at the AGM is taken into account and necessary action is taken, wherever required.

- 3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.**

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 PMJDY, PMMY, Stand Up India, Start Up India, DRI, PMAY, PMJJBY, PMSBY, APY, SSY, etc. and comes out with products and services specifically for disadvantaged and marginalized stakeholders.

**PRINCIPLE 5 Businesses should respect and promote human rights**

**Essential Indicators**

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

| Category               | FY 2022-23     |                                      |         | FY 2021-22 |                                      |         |
|------------------------|----------------|--------------------------------------|---------|------------|--------------------------------------|---------|
|                        | Total (A)      | No. of employees workers covered (B) | % (B/A) | Total (C)  | No. of employees workers covered (D) | % (D/C) |
| <b>Employees</b>       |                |                                      |         |            |                                      |         |
| Permanent              | NIL            |                                      |         |            |                                      |         |
| Other than permanent   | NIL            |                                      |         |            |                                      |         |
| <b>Total Employees</b> | NIL            |                                      |         |            |                                      |         |
| <b>Workers</b>         |                |                                      |         |            |                                      |         |
| Permanent              | Not Applicable |                                      |         |            |                                      |         |
| Other than permanent   |                |                                      |         |            |                                      |         |
| <b>Total Workers</b>   |                |                                      |         |            |                                      |         |

2. Details of minimum wages paid to employees and workers, in the following format:

| Category             | FY 2022-23  |                 |        |                     |        | FY 2021-22 |                    |        |                     |        |
|----------------------|---|-----------------|--------|---------------------|--------|------------|--------------------|--------|---------------------|--------|
|                      | Total (A)   | Equal Min. Wage |        | More than Min. Wage |        | Total (D)  | Equal Min. Wage to |        | More than Min. Wage |        |
|                      |   | No. (B)         | %(B/A) | No. (C)             | %(C/A) |            | No. (E)            | %(E/D) | No. (F)             | %(F/D) |
| <b>Employees</b>     |   |                 |        |                     |        |            |                    |        |                     |        |
| Permanent            | Employees are paid in line with Bipartite Settlement/Joint Note and there are no such minimum wages in Bank |                 |        |                     |        |            |                    |        |                     |        |
| Male                 |   |                 |        |                     |        |            |                    |        |                     |        |
| Female               |   |                 |        |                     |        |            |                    |        |                     |        |
| Other than Permanent | Not Applicable  |                 |        |                     |        |            |                    |        |                     |        |
| Male                 |   |                 |        |                     |        |            |                    |        |                     |        |
| Female               |   |                 |        |                     |        |            |                    |        |                     |        |
| <b>Workers</b>       |   |                 |        |                     |        |            |                    |        |                     |        |
| Permanent            | Not Applicable  |                 |        |                     |        |            |                    |        |                     |        |
| Male                 |   |                 |        |                     |        |            |                    |        |                     |        |
| Female               |   |                 |        |                     |        |            |                    |        |                     |        |
| Other than Permanent |   |                 |        |                     |        |            |                    |        |                     |        |
| Male                 |   |                 |        |                     |        |            |                    |        |                     |        |
| Female               |   |                 |        |                     |        |            |                    |        |                     |        |

**3. Details of remuneration/salary/wages, in the following format:**

|                                   | Male           |   | Female |   |
|-----------------------------------|----------------|---|--------|---|
|                                   | No.            | Median remuneration/ salary/ wages of respective category | No.    | Median remuneration/ salary/ wages of respective category |
| Board of Directors (BoD)*         | 5              | Rs. 208000  | 1      | Rs. 208000  |
| Key Managerial Personnel^         | 7              | Rs. 272721  | 01     | Rs. 163915  |
| Employees other than BoD and KMP^ | 79053          | Rs. 70452   | 25065  | Rs. 76071   |
| Workers                           | Not Applicable |   |        |   |

\* based on the Sitting Fee paid to the Non-Executive Directors during the year 2022-23

^based on Basic and DA

**4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)**

Yes, Cell at Head Office-Human Resource Development (HO-HRD) (Reservation Cell) deals with such complaints.

**5. Describe the internal mechanisms in place to redress grievances related to human rights issues.**

The Bank has an online portal “Samadhaan” for employees, where all complaints including Human rights related complaints may be made.

**6. Number of Complaints on the following made by employees and workers:**

|                             | FY 2022-23            |                                       |         | FY 2021-22            |                                       |                |
|-----------------------------|-----------------------|---------------------------------------|---------|-----------------------|---------------------------------------|----------------|
|                             | Filed during the year | Pending resolution at the end of year | Remarks | Filed during the year | Pending resolution at the end of year | Remarks        |
| Sexual Harassment           | 16                    | 03                                    | -       | 13                    | 03                                    | Since Resolved |
| Discrimination at workplace | 27                    | 00                                    | -       | 42                    | 04                                    | Since Resolved |
| Child Labour                | NIL                   |                                       |         |                       |                                       |                |

|                                   | FY 2022-23            |                                       |         | FY 2021-22            |                                       |         |
|-----------------------------------|-----------------------|---------------------------------------|---------|-----------------------|---------------------------------------|---------|
|                                   | Filed during the year | Pending resolution at the end of year | Remarks | Filed during the year | Pending resolution at the end of year | Remarks |
| Forced Labour/Involuntary Labour  |                       |                                       | NIL     |                       |                                       |         |
| Wages                             |                       |                                       | NIL     |                       |                                       |         |
| Other human Rights related issues |                       |                                       | NIL     |                       |                                       |         |

**7. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.**

Bank has undertaken following steps to safeguard interest of SC/ST/OBC/PwBD/Ex-Servicemen/EWS employees and prevent adverse consequence to the complainant in discrimination and harassment :

- i. "PNB SAMADHAAN", a formal platform for redressal of various grievances/problems faced by the employees of the Bank is available and a functionality has been provided in HRMS or all the employees to enable them to lodge their grievances/ complaints online through HRMS. PNB SAMADHAAN covers all work related and personal problems faced by serving staff members which have a bearing on their work. Other matters may be considered if the employees feel there is violation of rules or that there is clear cut case of injustice or victimization.
- ii. The Chief Liaison Officer for SC/ST and OBC has been appointed in the rank of General Manager to safeguard the interest of employees belonging to SC/ST, OBC, Ex-Servicemen, EWS and PwBD at Head Office level. Further, Liaison Officer have also been appointed at Circle Office as well as Zonal Office level.
- iii. A reservation cell has been set up at Head Office and every Circle Office/ Zonal Office to look into the grievances of SC/ST and OBC employees.
- iv. Internal Complaint Committee has been set up to look into the sexual harassment complaints at Head Office and every Zonal Offices and Circle Offices.

**8. Do human rights requirements form part of your business agreements and contracts?(Yes/No)**

Yes, we ensure that the Bank's business agreement and contracts are with stakeholders who comply with human rights.

**9. Assessments for the year:**

|                             | <b>% of your plants and offices that were assessed (by entity or statutory authorities or third parties)</b> |
|-----------------------------|--|
| Child labour                | Not Applicable   |
| Forced/involuntary labour   |  |
| Sexual harassment           |  |
| Discrimination at workplace |  |
| Wages                       |  |
| Others – please specify     |  |

**10. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.**

Not Applicable

**Leadership Indicators**

**1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.**

No complaints have been received under human rights grievances/complaints

**2. Details of the scope and coverage of any Human rights due-diligence conducted.**

The Bank provides equal opportunity to all its employees and no discrimination is made based on gender, age, religion, caste and physical ability.

**3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**

Yes, the Reserve Banks of India and IBA's Banker's guide for customers with special needs guide the Bank. Bank is committed to offer all its banking services and products to customers with disabilities including visually impaired without discrimination. The premises are accessible to disabled persons.

4. **Details on assessment of value chain partners:**

|                                  | <b>% of value chain partners (by value of business done with such partners) that were assessed</b> |
|----------------------------------|--|
| Sexual Harassment                | No such assessment done  |
| Discrimination at workplace      |  |
| Child Labour                     |  |
| Forced Labour/Involuntary Labour |  |
| Wages                            |  |
| Others – please specify          |  |

5. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.**

Not Applicable

**PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment**

**Essential Indicators**

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

| <b>Parameter</b>   | <b>(Current FY)</b> | <b>(Previous FY)</b> |
|--|---------------------|----------------------|
| Total electricity consumption (A)  | Not Available       |                      |
| Total fuel consumption (B)   |                     |                      |
| Energy consumption through other sources (C)   |                     |                      |
| <b>Total energy consumption (A+B+C)</b>  |                     |                      |
| Energy intensity per rupee of turnover<br><i>(Total energy consumption / turnover in rupees)</i> |                     |                      |
| Energy intensity <i>(optional)</i> – the relevant metric may be selected by the entity           |                     |                      |

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Bank is formulating the procedures for cataloguing the data from the field for assessment and planning. Further, in order to optimize the energy usage and incline it further towards sustainability and to mitigate environmental risks various steps undertaken by the Bank are: -

- Installation of roof top solar energy plants on Bank’s own buildings for utilising renewable energy and the same has been planned for Bank’s upcoming buildings also.

- Procurement of Bureau of Energy Efficiency (BEE) star rated electrical equipments viz. LED light fixtures, ACs etc.
- Installation of occupancy sensors for saving energy in Bank's own / leased administrative offices.
- Bank is also exploring possibility for using electricity powered vehicles (EVs) and setting up of EV charging station as pilot basis at Head Office.

**2. Does the entity have any sites / facilities identified as waste management (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.**

Not Applicable.

**3. Provide details of the following disclosures related to water, in the following format:**

| <b>Parameter</b>  | <b>(Current FY)</b>  | <b>(Previous FY)</b> |
|---|--|----------------------|
| <b>Water withdrawal by source (in kiloliters)</b>                                     |  |                      |
| (i) Surface water   | Bank has installed Rain Water Harvesting (RWH) system in majority of its owned buildings to arrest the rainwater (surface water) run-off for future usage. All upcoming / under-construction buildings have been extensively planned for maximum consolidation/ collection of rainwater (surface water) run-off. |                      |
| (ii) Groundwater  | Water requirement is fulfilled upon obtaining water connection from the local statutory authority..  |                      |
| (iii) Third party water   | Not Applicable   |                      |
| (iv) Seawater / desalinated water   |  |                      |
| (v) Others  |  |                      |
| <b>Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)</b>       |  |                      |
| <b>Total volume of water consumption (in kiloliters)</b>                              |  |                      |
| <b>Water intensity per rupee of turnover (Water consumed / turnover)</b>              |  |                      |
| <b>Water intensity (optional) – the relevant metric may be selected by the entity</b> |  |                      |

Bank is formulating the procedures for cataloguing the data from the field for assessment and planning.

**4. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.**

The Bank's Head Office is installed with a zero liquid discharge Sewage Treatment Plant. Further, other major buildings as well as under construction/ to-be-constructed buildings have been planned with zero liquid discharge.

**5. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:**

| <i>Parameter</i>                    | <i>Please specify unit</i> | <i>FY 2022-23</i> | <i>FY 2021-22</i> |
|-------------------------------------|----------------------------|-------------------|-------------------|
| Nitrogen Oxide                      | Not Applicable             |                   |                   |
| Sulphur Oxide                       |                            |                   |                   |
| Particulate Matter (PM)             |                            |                   |                   |
| Persistent Organic Pollutants (POP) |                            |                   |                   |
| Volatile Organic Compounds (VOC)    |                            |                   |                   |
| Hazardous air pollutants (HAP)      |                            |                   |                   |
| Others – please specify             |                            |                   |                   |

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

**6. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:**

| <i>Parameter</i>  | <i>Unit</i>                                       | <i>FY 2022-23</i> | <i>FY 2021-22</i> |
|---|---|-------------------|-------------------|
| <b>Total Scope 1 emissions</b><br>(Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available) | <i>Metric tonnes of CO<sub>2</sub> equivalent</i> | Not Applicable    |                   |
| <b>Total Scope 2 emissions</b><br>(Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available) | <i>Metric tonnes of CO<sub>2</sub> equivalent</i> |                   |                   |
| <b>Total Scope 1 and Scope 2 emissions per rupee of turnover</b>  |   |                   |                   |
| <b>Total Scope 1 and Scope 2 emission intensity (optional)</b><br>– the relevant metric may be selected by the entity   |   |                   |                   |

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

**7. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.**

Not Applicable

**8. Provide details related to waste management by the entity, in the following format:**

| <i>Parameter</i>   | <i>(Current FY)</i> | <i>(Previous FY)</i> |
|--|---------------------|----------------------|
| <b>Total Waste generated (in metric tonnes)</b>  |                     |                      |
| Plastic waste <b>(A)</b>   | Data not Available  | Data not Available   |
| E-waste <b>(B)</b>   | Data not Available  | Data not Available   |
| Bio-medical waste <b>(C)</b>   | Not Applicable      |                      |
| Construction and demolition waste <b>(D)</b>   |                     |                      |
| Battery waste <b>(E)</b>   |                     |                      |
| Radioactive waste <b>(F)</b>   |                     |                      |
| Other Hazardous waste. Please specify, if any. <b>(G)</b>  |                     |                      |
| Other Non-hazardous waste generated <b>(H)</b> . Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)    |                     |                      |
| <b>Total (A+B + C + D + E + F + G + H)</b>   |                     |                      |
| <b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b> |                     |                      |
| <b>Category of waste</b>   |                     |                      |
| (i) Recycled   | Not Applicable      |                      |
| (ii) Re-used   |                     |                      |
| (iii) Other recovery operations  |                     |                      |
| <b>Total</b>   |                     |                      |
| <b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>                              |                     |                      |
| <b>Category of waste</b>   |                     |                      |
| (i) Incineration   | Not Applicable      |                      |
| ii) Landfilling  |                     |                      |
| (iii) Other disposal operations  |                     |                      |
| <b>Total</b>   |                     |                      |

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Non-hazardous municipal solid waste are recycled 80%-85% of the total waste collected. Rest non-recyclable and disposable part is disposed of at authorized landfill site as certified by Indian Pollution Control Association. Bank is formulating the procedures for cataloguing the data from the field for assessment and planning.

**9. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.**

The Bank is working progressively towards sustainable management of waste generated from our operations. The Bank deals with three types of non-hazardous waste – e-waste, dry waste (paper waste) and wet waste (cafeteria, sewage), of which e-waste is disposed through authorised recyclers. The Bank is also aggressively working towards minimising the use of plastic bottles. Single use plastic bottles have already been phased out from head office pan-India, and we have replaced multiple use plastic water bottles with glass jars across all meeting and video conferencing rooms. Hazardous waste within our scope, arising from diesel/fuel oil used in generator sets, is negligible.

**10. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:**

The Bank deals in providing financial services and as such we do not have direct impacts on biodiversity. However, prior to undertaking construction of new Bank buildings, all permissions / no-objection certificates from the relevant local statutory authority are obtained viz. Environmental Assessment Authority, Forest Department, Mining etc. to mitigate any impact on bio-diversity.

**11. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year.**

Not Applicable

**12. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:**

Not Applicable

## Leadership Indicators

1. Provide break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources, in the following format:

| Parameter   | FY 2022-23            | FY 2021-22 |
|---|-----------------------|------------|
| <b>From renewable sources</b>                                   |                       |            |
| Total electricity consumption (A)                               | <b>Not Applicable</b> |            |
| Total fuel consumption (B)                                      |                       |            |
| Energy consumption through other sources (C)                    |                       |            |
| <b>Total energy consumed from renewable sources (A+B+C)</b>     |                       |            |
| <b>From non-renewable sources</b>                               |                       |            |
| Total electricity consumption (D)                               | <b>Not Applicable</b> |            |
| Total fuel consumption (E)                                      |                       |            |
| Energy consumption through other sources (F)                    |                       |            |
| <b>Total energy consumed from non-renewable sources (D+E+F)</b> |                       |            |

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Bank is formulating the procedures for cataloguing the data from the field for assessment and planning. Further, in order to optimize the energy usage and incline it further towards sustainability and to mitigate environmental risks various steps undertaken by the Bank are: -

- Installation of roof top solar energy plants on Bank's own buildings for utilising renewable energy and the same has been planned for Bank's upcoming buildings also.
- Procurement of Bureau of Energy Efficiency (BEE) star rated electrical equipments viz. LED light fixtures, ACs etc.
- Installation of occupancy sensors for saving energy in Bank's own / leased administrative offices.

Bank is also exploring possibility for using electricity powered vehicles (EVs) and setting up of EV charging station as pilot basis at Head Office.

**2. Provide the following details related to water discharged:**

| <b>Parameter</b>   | <b>(Current FY)</b>  | <b>(Previous FY)</b> |
|--|--|----------------------|
| <b>Water discharge by destination and level of treatment (in kilolitres)</b> |  |                      |
| (i) To Surface water   | Bank has installed Rain Water Harvesting (RWH) system in majority of its owned buildings to arrest the rain water (surface water) run-off for future usage. All upcoming / under-construction buildings have been extensively planned for maximum consolidation/ collection of rain water (surface water) run-off. |                      |
| - No treatment   | Not Applicable   |                      |
| - With treatment – please specify level of treatment                         |  |                      |
| (ii) To Groundwater  | Water requirement is fulfilled upon obtaining water connection from the local statutory authority.   |                      |
| - No treatment   | Not Applicable   |                      |
| - With treatment – please specify level of treatment                         |  |                      |
| (iii) To Seawater  |  |                      |
| - No treatment   |  |                      |
| - With treatment – please specify level of treatment                         |  |                      |
| (iv) Sent to third-parties   |  |                      |
| - No treatment   |  |                      |
| - With treatment – please specify level of treatment                         |  |                      |
| (v) Others   |  |                      |
| - No treatment   |  |                      |
| - With treatment – please specify level of treatment                         |  |                      |
| <b>Total water discharged (in kilolitres)</b>                                | Our Head Office is installed with a zero liquid discharge Sewage Treatment Plant. Further, other major buildings as well as under construction/ to-be-constructed buildings have been planned with zero liquid discharge.  |                      |

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

3. **Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):** Not Applicable

4. **Please provide details of total Scope 3 emissions & its intensity, in the following format:**

| <b>Parameter</b>   | <b>Unit</b>                            | <b>FY 2022-23</b> | <b>FY 2021-22</b> |
|--|--|-------------------|-------------------|
| <b>Total Scope 3 emissions</b><br>(Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available) | <i>Metric tonnes of CO2 equivalent</i> | Not Applicable    |                   |
| <b>Total Scope 3 emissions per rupee of turnover</b>   |  |                   |                   |
| <b>Total Scope 3 emission intensity (optional)</b> – the relevant metric may be selected by the entity         |  |                   |                   |

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

5. **With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.**

The Bank deals in providing financial services and as such we do not have direct impacts on biodiversity. However, prior to undertaking construction of new Bank buildings, all permissions / no-objection certificates from the relevant local statutory authority are obtained viz. Environmental Assessment Authority, Forest Department, Mining etc to mitigate any impact on bio-diversity.

6. **If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives:**

- a. Installation of roof top solar energy plants on Bank’s own buildings for utilising renewable energy and the same has been planned for Bank’s upcoming buildings also.
- b. Procurement of BEE star-rated energy efficient electrical & electronic equipment’s. 3 or more star rated AC’s are being used in Bank’s premise which consume less energy.
- c. Further LED light fixtures which are most energy efficient fixtures are being used in Bank’s premises.

- d. Installation of occupancy sensors in Bank's own administrative buildings.
- e. Guidelines have been issued for maintaining the operational temperature of AC's across Bank's premises at 24° C or more in line with the Government of India guidelines.
- f. Further LED glow sign boards are being installed with timer facility which automatically switches off at daylight.
- g. Bank is also under process to explore the possibility of using electric vehicles and setting up EV charging station in the head office.

**7. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**

Bank has in place Board approved Policy for Business Continuity Plan (BCP) for FY 2023-24 which stipulates Business Continuity planning as a key pre-requisite for minimising the adverse effects of one of the important areas of operational risk – business disruption and system failures. BCP and disaster management plan of the Bank play an important role in its risk management strategy and ensure business continuity and minimise losses during disruption thus strengthening Operational Resilience of the Bank.

Banks BCP gives a broader outline of procedures and processes to be followed to maintain business operation during and after a disruption and Disaster Management plan focuses on maintaining or restoring critical data and system following disruption.

Banks BCP is applicable to all the business operations of the Bank including IT & Non-IT activities, resources. Policy contains governance structure to establish, oversee and implement an effective BCP and operational resilience approach, identification of critical business, structured risk assessment, conducting DR drills and review of BCP/DRP.

The policy mentions business impact analysis, testing, training and Crisis Management strategies such as emergency response plan, backup, alternate site, recovery arrangements and communication & notification procedures. Hence, the idea of the Banks business continuity and disaster recovery plan is to maintain continuity, minimise damage and increase the likelihood of successful recovery.

**8. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.**

No adverse impact on environment.

**9. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

Not Applicable

**PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent**

**Essential Indicators**

**1. a) Number of affiliations with trade and industry chambers/ associations.**

There are Eight (8) affiliations with trade and industry chambers/ associations

**b) List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.**

| <b>S. No.</b> | <b>Name of the trade and industry chambers/ associations</b>  | <b>Reach of trade and industry chambers/ associations (State/National)</b> |
|---------------|---|--|
| 1             | Indian Banks' Association                                     | National   |
| 2             | International Chamber of Commerce (ICC)                       | National   |
| 3             | ASSOCHAM  | National   |
| 4             | Confederation of Indian Industry                              | National   |
| 5             | Delhi Productivity Council                                    | State  |
| 6             | Standing Council of Public Enterprises (SCOPE)                | National   |
| 7             | PHD Chamber of Commerce                                       | National   |
| 8             | Federation of Indian Chamber of Commerce and Industry (FICCI) | National   |

**2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities**

| <b>Name of authority</b> | <b>Brief of the case</b> | <b>Corrective action taken</b> |
|--------------------------|--------------------------|--------------------------------|
| NIL                      |                          |                                |

## Leadership Indicators

1. Details of public policy positions advocated by the entity:

| S. No. | Public policy advocated       | Method resorted for such advocacy | Whether information available in public domain? (Yes/No) | Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify) | Web Link, if available |
|--------|-------------------------------|-----------------------------------|--|---|------------------------|
| 1      | KYC-AML Policy                | Bank's internal policy            | Yes  | Annually  | www.pnbindia.in        |
| 2      | Government Business Policy    |                                   |  |   |                        |
| 3      | Cheque Collection Policy      |                                   |  |   |                        |
| 4      | Policy on Bank Deposits       |                                   |  |   |                        |
| 5      | Policy on Safe Deposit Locker |                                   |  |   |                        |
| 6      | Record Maintenance Policy     |                                   |  |   |                        |

**PRINCIPLE 8 Businesses should promote inclusive growth and equitable development**

### Essential Indicators

1. **Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.**

Not Applicable

2. **Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:**

Not Applicable

3. **Describe the mechanisms to receive and redress grievances of the community.**

Mechanism applicable as per policy.

4. **Percentage of input material (inputs to total inputs by value) sourced from suppliers:**

|   | Current FY            | Previous FY |
|---|-----------------------|-------------|
| Directly sourced from MSMEs/ small producers                        | <b>Not Applicable</b> |             |
| Sourced directly from within the district and neighboring districts |                       |             |

## Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

No negative social impact reported.

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

| S. No. | Aspirational District | State          | Amount spent (In INR) |
|--------|-----------------------|----------------|-----------------------|
| 1      | Chandauli             | Uttar Pradesh  | 48400                 |
| 2      | Gadchiroli            | Mumbai         | 48000                 |
| 3      | Bokaro                | Jharkhand      | 65850                 |
|        | Godda                 |                | 91911                 |
|        | Ranchi                |                | 331386                |
| 4      | Jaisalmer             | Rajasthan      | 15553                 |
| 5      | Udham Singh Nagar     | Uttarakhand    | 183500                |
|        | Haridwar              |                | 122000                |
| 6      | Visakhapatnam         | Andhra Pradesh | 60000                 |
| 7      | Raichur               | Karnataka      | 75000                 |

3. a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

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 Social Enterprise (MSE's). Under this certain targets are also fixed for procurement from MSE's of SC/ST Entrepreneur.

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

- b) From which marginalized /vulnerable groups do you procure?

Micro and Small enterprises.

- c) What percentage of total procurement (by value) does it constitute?

Not Applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

Not Applicable

**5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.**

Not Applicable

**6. Details of beneficiaries of CSR Projects: during FY 2022-23**

- i. Sanction of Rs. 3,25,000/- for CSR activities with 02 Delhi Govt. Schools on the occasion of Bank's 128th Foundation Day event on 12.04.2022.
- ii. Rs. 10.00 lakhs were contributed to Samagra Shiksha Abhiyan of Govt. of Uttarakhand
- iii. Contribution of Rs. 24.90 lakhs towards construction of recreation hall inside Tamil Nadu Medical Services Corporation Limited (TNMSC), Egmore, Chennai.
- iv. Welfare activities of All India Pingalwara charitable society, Amritsar were supported by providing an ambulance.
- v. Blood Donation camps were organized at Chandigarh, Kolkata and Mumbai.
- vi. Contribution of Rs. 30,000/- to NGO- 'The Earth saviours Foundation', Haryana for its welfare activities in collaboration with PNB Prerna at STC Civil lines.
- vii. Rs. 15.00 lacs for Contribution to (1) Swachh Sarvekshan (Clean environment) & (2) Majhi Vasundhara (My Mother Earth) – Public Awareness programmes of Baramati Municipal Council (BMC), Mumbai.
- viii. Rs. 9.50 lakhs under CSR for North Eastern Region towards extending support to SHG- Cluster level federation (CLF) to participate in 'Har Ghar Tiranga' program.
- ix. Rs. 21,07,639/- were approved for an ambulance (Force BS6 Type-B) provided to Thiruvananthapuram Municipal Corporation, Kerala by Zonal office Chennai.
- x. Rs. 4,94,085/- (All inclusive) under CSR were approved for Shri Nityanand Pad Ashram, Nainital towards daily maintenance, feeding, medical expenses of 1300+ cows sheltered at the Ashram.
- xi. Rs. 3,40,000/- were approved towards promoting patient care at Govt. Institute of Medical sciences (GIMS), U.P Govt. Hospital at Noida.
- xii. 44 Aanganwadis (11 in each districts of Datia & in Tribal areas of -Dindori, Alirajpur and Barwani) were adopted by Zonal Office Bhopal under "Adopt an Aanganwadi" initiative of Women and child development Deptt., Govt. of Madhya Pradesh. For this initiative, Rs. 22.00 lakhs were approved.
- xiii. Rs. 4,22,160/- for setting up a Health ATM kiosk in Distt. Sitapur of Uttar Pradesh to offer instant health check-up
- xiv. Rs. 7,40,037/- for setting up of a Medical Container Dispensary for ex-servicemen and dependents at Army Cantt. Ahmedabad.
- xv. Approval of Rs. 4,87,500/- (inclusive of GST) under CSR in Uttarakhand For distribution of 1500 sweaters to students of different schools.
- xvi. Requisition of 06 e-Rickshaw & 02 passenger e-auto rickshaw to Army HQ 31 & HQ 15 Corps, Badami Bagh Cantt. Srinagar by ZO Amritsar.
- xvii. Rs. 3,00,000/- were approved under CSR for Contribution of 02 laptops and other peripherals to Urban Local Body , Lucknow.

- xviii. Contribution of a vehicle to Bisnouli Sarvodaya Gramodyog Sewa Sansthan, (BSGSS) Based in Delhi was approved for providing better health care services in 60 villages in Distt. Nuh, Haryana.
- xix. Approval of Rs. 10,20,523/- for renovation of entrance gate of Govind Ballabh Pant University of Agriculture & Technology, Uttarakhand.
- xx. Approval of Rs. 5.00 lakhs for distribution of 100 cycles to Girl students of school under Solapur Municipal Corporation (SMC), Mumbai.

**PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner**

**Essential Indicators**

1. **Describe the mechanisms in place to receive and respond to consumer complaints and feedback.**
  - In order to achieve the desired objective, the Bank has formulated a robust Grievance Redressal Policy keeping in view the guidelines issued by Reserve Bank of India on Customer Service. The Bank is ensuring the redressal of the grievances of customers within the framework laid down in the said policy.
  - The Bank has an on-line Grievance Redressal Management Portal called Centralized Grievance Redressal Management System (CGRMS), which is in-house Portal. Through this system, the customer gets an immediate acknowledgement and can keep a track of the complaint also. Customers can lodge their requests/complaints in the CGRMS through Bank's website, Internet Banking Service, Mobile Banking Service and Mobile App.
  - The status of complaints received by the Bank is reviewed by "Customer Service Committee of the Board", a Sub-Committee of the Board, on quarterly basis. The meetings of the Committee are presided over by Managing Director & CEO.
  - The Bank has in place an Internal Ombudsman as per the recommendations of the Damodaran Committee. The system ensures greater transparency in the redressal of grievances by the Bank.
  - Customer Service Committees in all the branches and Circle Offices look into the quality of customer service rendered and critically examine the feedback/suggestions for improvement in customer service. These committees meet once in a month where staff and the invited customers interact freely on service-related issues.

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

|   | As a percentage to total turnover |
|---|-----------------------------------|
| Environmental and social parameters relevant to the product | Not Applicable                    |
| Safe and responsible usage                                  |                                   |
| Recycling and/or safe disposal                              |                                   |

3. Number of consumer complaints in respect of the following:

The Category of the Grievances in terms of RBI guidelines is as under:

| Grounds of complaints, (i.e. complaints relating to)         | Number of complaints pending at the beginning of the year | Number of complaints received during the Year | % Increase/ decrease in the number of complaints received over the Previous year | Number of complaints pending at the end of the Year | Of 5, number of complaints pending beyond 30 days |
|--|---|---|--|---|---|
| 1  | 2   | 3   | 4  | 5   | 6   |
| <b>(CGRMS)</b>   |   |   |  |   |   |
| ATM/ Debit Cards   | 49  | 12662   | -48.08   | 34  | 0   |
| Account opening/difficulty in operation of accounts          | 235   | 34976   | 3.02   | 303   | 3   |
| Internet/Mobile/Electronic Banking                           | 27  | 9208  | -39.48   | 23  | 0   |
| Loans and advances   | 60  | 6270  | 23.57  | 128   | 3   |
| Pension and facilities for senior citizens/differently abled | 1   | 7002  | 147.68   | 106   | 0   |
| Others   | 535   | 53023   | -8.78  | 649   | 24  |
| <b>Total</b>   | <b>907</b>  | <b>123141</b>                                 | <b>-11.78</b>  | <b>1243</b>   | <b>30</b>   |

4. Details of instances of product recalls on account of safety issues:

|                   | No. | Reasons for recall |
|-------------------|-----|--------------------|
| Voluntary recalls |     | Not Applicable     |
| Forced recalls    |     |                    |

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Bank has a Board approved “Cyber Security Policy”. This Cyber Security (CS) Policy has been framed based on stipulated RBI guidelines, the Information Technology Act and International Standards. It consists of concise and practical series of statements, declaring the management’s views and position regarding Cyber Security, according to Bank’s specific requirements.

**6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.**

Following cyber security related initiatives are underway to enhance the security posture of the Bank.

- a) Artificial Intelligence and Machine Learning (AI/ML), NGSOC (Next Generation Security Operations Center): RFP process has been initiated for implementation of Security Information and Event management (SIEM) with AI/ML and Datalake capability of Bank in detection and monitoring of Cyber Security Incident in more proactive manner.
- b) Internal security, revamp of Active Directory 2012 solution to the latest version and revamp of internal Firewall and additional devices including proxy for strengthening of internal security is in the pipeline.
- c) Bank has procured services like anti-phishing, anti-rogue, dark web monitoring, etc. services.

Bank has placed an order for conducting Red team exercise which will provide detailed analysis report to help to find the road map for future security practices.

### **Leadership Indicators**

**1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).**

The products and services of the entities can be accessed from Corporate Website ([www.pnbindia.in](http://www.pnbindia.in)), Contact Centres, Social Media, WhatsApp etc

**2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.**

The information regarding Safe Usage of Bank's various products and services are disseminated to the Customer through various Channels such as, Internet Banking Services, Mobile Banking Services, Contact Centre, Social Media and Newspaper/Radio, Banners/Hoardings at popular Public Places.

**3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.**

Dissemination of information regarding outages are done on regular basis.

**4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable)**

Not Applicable

**5. If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

Yes, Bank conducts Customer Satisfaction Surveys on regular basis. The findings of the Survey are analyzed, based upon which necessary systemic improvements are carried out.

**6. Provide the following information relating to data breaches:**

**a. Number of instances of data breaches along-with impact**

No such instances reported.

**b. Percentage of data breaches involving personally identifiable information of customers.**

No such instances reported.