

Business Responsibility and Sustainability Reporting by listed entities
SEBI MASTER CIRCULAR SEBI/HO/CFD/PoD2/CIR/P/0155 November 11, 2024

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

Sl. No	Required Information	
1	Corporate Identity Number (CIN) of the Listed Entity	Not Applicable
2	Name of the Listed Entity	Punjab & Sind Bank
3	Year of incorporation	1908
4	Registered office address	Bank House, 21 Rajendra Place, New Delhi – 110008
5	Corporate address	NBCC Office Complex, Block – 3, East Kidwai Nagar, New Delhi - 110023
6	E-mail	complianceofficer@psb.bank.in
7	Telephone	011-40175169
8	Website	https://punjabandsind.bank.in/
9	Financial year for which reporting is being done	2025-2026
10	Name of the Stock Exchange(s) where shares are listed	BSE Limited (BSE) National Stock Exchange of India Limited (NSE)
11	Paid-up Capital	Rs.7095.59 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	Mr. Arnab Goswamy, Chief Financial Officer, 011-40175169, gmaccounts@psb.bank.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
14	Name of Assessment or Assurance Provider	M/s S.P. Chopra & Co. Chartered Accountants
15	Type of Assessment or Assurance obtained	Reasonable Assurance

II. Products/Services				
16	Details of business activities (accounting for 90% of the turnover):			
	Sl. No	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
	1	Banking and Financial Services	Banking Activity - Retail, Corporate, Treasury and other Banking activities	100%
17	Products/Services sold by the entity (accounting for 90% of the entity's Turnover):			
	Sl. No	Product / Service	NIC Code	% of total Turnover contributed
	1	Banking and Financial Services	64191	100%
III. Operation				
18	Number of locations where plants and/or operations/offices of the entity are situated:			
	Location	Number of plants	Number of offices	Total
	National	N.A.	1654	1654
	International		0	0
19	Market Served by the entity:			
	a.	Number of locations		
		Locations	Number	
		National (No. of States)	Pan-India	
		International (No. of Countries)	Bank does not have any overseas branches	
	b.	What is the contribution of exports as a percentage of the total turnover of the entity?	Nil	
	C.	A brief on types of customers	The Bank serves a diverse customer base, comprising corporates, micro, small and medium enterprises, salaried and self-employed individuals, senior citizens, farmers, non-resident Indians and other customer segments.	

IV. Employees								
20	Details as at the end of Financial Year:							
	a.	Employees and workers (including differently abled):						
		Sl. No	Particulars	Total (A)	Male		Female	
					No.(B)	% (B/A)	No.(C)	% (C/A)
		Employees						
		1	Permanent (D)	10586	7347	69%	3239	31%
		2	Other than Permanent (E)	4	4	100%	0	0%
		3	Total employees (D+E)	10590	7351	69%	3239	31%
		Workers						
		4	Permanent (F)	0	0	0	0	0
		5	Other than Permanent (G)	1537	1537	100%	0	0
		6	Total workers (F+G)	1537	1537	100%	0	0
		b.	Differently abled Employees and workers:					
	Sl. No		Particulars	Total (A)	Male		Female	
					No.(B)	% (B/A)	No.(C)	% (C/A)
	Differently Abled Employees							
	1		Permanent (D)	274	215	78%	59	22%
	2		Other than Permanent (E)	0	0	0%	0	0%
	3		Total differently abled employees (D+E)	274	215	78%	59	22%
	Differently Abled Workers							
	4		Permanent (F)	NA				
	5		Other than Permanent (G)					
	6		Total differently abled workers (F+G)					
	21		Participation/Inclusion/Representation of women:					
					Total (A)	No. and percentage of Females		
No. (B)		% (B / A)						
Board of Directors		7	0		0%			

	Key Management Personnel ¹	26			2			8%		
22	Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)									
		FY 2025-26 (Turnover rate in current FY)			FY 2024-25 (Turnover rate in previous FY)			FY 2023-24 (Turnover rate in the year prior to the previous FY)		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
	Permanent Employees	2.80%	3.02%	2.86%	2.36%*	2.44%*	2.39%*	2.34%*	2.55%*	2.40%*
	Permanent Workers	NA								
Note: *The data reported for the previous year did not include the Bank's sub-staff. However, effective from the current year, sub-staff will also be incorporated into the data calculation, ensuring a more comprehensive and accurate representation of the Bank's workforce.										
V. Holding, Subsidiary and Associate Companies (Including Joint Ventures)										
23	(a)	Name of holding / subsidiary / associate companies / joint ventures								
		Sl. 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)
			Nil							
VI. CSR details										
24	(i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)						No, Although Section 135 of the Companies Act, 2013 does not apply to the banking sector, Punjab & Sind Bank continues to regard Corporate Social Responsibility (CSR) as an integral part of its institutional values. The Bank remains committed to			

¹ KMP include: (MD & CEO, EDs, CVO, CFO, CRO, CCO, CTO, CGMs, GMs, DGM-Independent Charge)

		ethical conduct, inclusive growth and sustainable development. With a strong sense of responsibility towards social, environmental and economic well-being, the Bank undertakes various CSR initiatives aimed at creating positive impact and supporting the communities it serves.
	(ii) Turnover (in Rs.)	Rs.13759.30 Crore
	(iii) Net worth (in Rs.)	Rs.11944.88 Crore

VII. Transparency and Disclosure Compliances

25	Complaints/Grievances on any of the principles (Principles 1 to 9) under the tool Guidelines on Responsible Business Conduct:						
	Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2025- 26 Current Financial Year			FY 2024- 25 Previous Financial Year	
			Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year
	Communities	Yes, https://punjabandsind.bank.in/system/uploads/document/2150_2025022810020422534.pdf	0	0	-	0	0
	Investors (other than shareholders)	Yes, https://punjabandsind.bank.in/system/uploads/document/2150_2025022810020422534.pdf	0	0	-	0	0

	Shareholders	Yes, https://punjabandsind.bank.in/system/uploads/document/2150_2025022810020422534.pdf	2	0	-	0	0	-
	Employees and workers	Yes, Internal	0	0	-	0	0	-
	Customers	Yes, https://punjabandsind.bank.in/system/uploads/document/2150_2025022810020422534.pdf	16848	79	Excluding complaints which were resolved within T+1 days of its receipt.	12005	113	Excluding complaints which were resolved within T+1 days of its receipt.
	Value Chain Partners	No	0	0	-	0	0	-
	Other (please specify)	Yes, https://punjabandsind.bank.in/system/uploads/document/2150_2025022810020422534.pdf	-	-	-	0	0	-
26	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							
	Sl. No	Material issue identified	Indicate whether Risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)		
	1	Cyber Security	Risk	The operational efficiency of the Bank heavily relies on technical	The Bank has established a cyber	Negative: Adverse outcomes, including		

				infrastructure, particularly in the digital age where most of the transactions are conducted online. We regard Cyber security as a critical concern, given the sensitive nature of the data we handle and potential financial & reputational damage that may entail a security breach. Given the Bank's focus on digitization and the growing dependence of customers on digital transactions, safeguarding customer funds and personal information becomes essential.	security framework including critical features like multi factor authentication, encryption, firewalls & Intrusion detection system, penetration testing, endpoint security, access control and more to ensure upholding a robust and secured cyber environment. Besides, various measures such as awareness SMS's, newsletters and mock phishing drills are conducted to prevent breaches and protect customer privacy and data security. Further, Bank is also publishing posters on its official website on different types of Cyber Frauds.	interruptions in service, financial setbacks, harm to reputation and erosion of customer confidence, could result from a security breach.
	2	Climate Risk/ESG Framework	Risk	We believe Banks are increasingly vulnerable to climate-related risks stemming from climate change in recent	To effectively tackle climate concerns, the Bank has established an ESG Committee led by the top	Negative: Failure by the Bank to meet stakeholder expectations for financial transparency regarding

				times. Failure to address these risks could have detrimental effects on the operations and profitability. These risks encompass both immediate threats, such as extreme weather events, and long-term challenges associated with the transition towards sustainability. Neglecting to address these risks promptly may be detrimental to the profitability. Therefore, we regard it crucial to comprehend and effectively manage these risks while striving to minimize their environmental footprint	Management. Additionally, during the fiscal year 2023-24, the Bank has implemented both a Climate Risk Policy and a Green Deposit Policy. These measures demonstrate the Bank's commitment to addressing climate issues in a strategic and well-thought-out manner. Committed towards conserving paper, we conduct all our Board and internal Committee meetings on digital platform with the agendas being placed in soft mode.	climate change may lead to reputational damage and increased operational expenses due to environmental regulations.
	3	Financial Inclusion	Opportunity	Expanding into marginalized and underprivileged customers/segments presents significant growth Opportunities that may enhance market positioning.	-	Positive: Financial inclusion would contribute to the bank's profitability by expanding the customer base, increasing deposits, and diversifying the product offerings, while also strengthening the reputation.
	4	Digital Leadership	Opportunity	Digital Leadership spearhead innovation enhances customer experience, streamlined	-	Positive: The Bank digital space leads banking with constant technological

				operations and ensures agility, efficiency and competitive advantage in the digital era, shaping future landscape.		innovations across digital, mobile, ATMs, banking media branches. internet social and its multichannel model offers customers a wide array of operational convenience.
	5	Training leadership and succession planning	Opportunity	Training, leadership development, and succession planning help ensure the Bank's efficiency, employee satisfaction, resilience, and sustainable growth	-	Positive: The Bank's Employee Training supports continuous development from onboarding to retirement, incorporating institutional training, experience, learning, branch e and certifications. Ongoing learning includes webinars, classroom training, and required certifications, with financial support for approved external courses.
	6	Customer Satisfaction & Grievance Redressal	Risk / Opportunity	Customer trust and service quality are critical determinants of business growth and reputation in the banking sector. Ineffective grievance handling can affect customer retention and regulatory compliance.	Robust grievance redressal mechanisms, customer feedback systems, service quality monitoring, digital complaint resolution channels and continuous service improvement initiatives.	Positive: Improved customer loyalty and business growth. Negative: Loss of customers and reputational risks from unresolved grievances.

	7	Risk Management & Business Continuity	Risk	The Bank faces various financial, operational, market and external risks that could disrupt business operations and impact stakeholder confidence.	Enterprise Risk Management framework, Business Continuity Plans (BCP), disaster recovery mechanisms and regular stress testing exercises.	Negative: Financial losses, operational disruptions and reduced stakeholder confidence if risks are not adequately managed.
	8	Diversity, Equity & Inclusion	Opportunity	A diverse workforce promotes innovation, employee engagement and equitable access to opportunities while strengthening organisational culture.	Equal opportunity policies, diversity initiatives, inclusive workplace practices and gender diversity programmes.	Positive: Enhanced employee satisfaction, talent attraction and organisational performance.
	9	Community Development & Financial Literacy	Opportunity	Supporting socio-economic development and improving financial awareness strengthens community relationships and contributes to inclusive growth.	CSR programmes, financial literacy campaigns, community engagement initiatives and support for education, health and livelihood development.	Positive: Enhanced brand value, stakeholder trust and long-term market development.

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 NGRBC Principles and Core Elements.

Disclosure Questions			P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes											
1	a	Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	b	Has the policy been approved by the Board? (Yes/No)	Y	Y	Y	Y	Y	Y	Y	Y	Y
	c	Web Link of the Policies, if available	https://punjabandsindbank.co.in/content/psb-policy Some of the policies may include a combination of the Bank’s internal policies, which are accessible only to internal stakeholders.								
2	Whether the entity has translated the policy into procedures. (Yes / No)		Y	Y	Y	Y	Y	Y	Y	Y	Y
3	Do the enlisted policies extend to your value chain partners? (Yes/No)		NA								

4	Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Punjab & Sind Bank Staff Training college at Delhi has been certified with ISO 9001:2015 for Quality Management System (QMS).
5	Specific commitments, goals and targets set by the entity with defined timelines, if any.	1. Reduction in Scope 1 and Scope 2 Emissions by 60% by 2036-37 2. Net-Zero Emissions by 2070. 3. Sub-targets to achieve the Net Zero Objectives are as per the Transition Plans approved by the Board.
6	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	1. The calculations for the Scope 1, 2 and 3 emissions for the year 2025-26 are under process as per PCAF norms. The emission data for FY 2025-26 will serve as the baseline for measurement of bank's performance in subsequent years. 2. The Board has approved 3 policies, namely Climate Risk Management Policy, Green Deposit and Green Advances Framework Policy and Environment, Social and Governance (ESG) Policy, to guide bank's Net-Zero efforts. Further, the Transition Plan has also been approved laying down a clear path for the bank to follow to achieve the Net-Zero target.

Governance, leadership and oversight		
7	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	At PSB, we recognize that embedding ESG principles into our business strategy is essential for responsible banking, sustainable growth, and long-term stakeholder value creation. As the banking sector plays an increasingly important role in supporting a low-carbon and inclusive economy, we remain committed to integrating environmental, social, and governance considerations into our business strategy and decision-making processes. During the year, we continued to strengthen our ESG framework through enhanced governance mechanisms, deeper integration of climate-related considerations into our risk management practices, and expansion of sustainable financing initiatives. We have set a long-term goal of achieving operational carbon neutrality by 2070. Our efforts are focused on ensuring that growth is aligned with responsible banking principles while supporting sectors that contribute to environmental sustainability and long-term resilience. We have further advanced our commitment to green banking through renewable energy adoption, digitalization of processes, and promotion of sustainable financial products. Our Green Deposit and Green Financing Framework continues to guide the channelization of funds towards environmentally beneficial activities, while ESG evaluation mechanisms help reinforce responsible lending practices across our portfolio. Beyond environmental stewardship, we remain dedicated to fostering financial inclusion, strengthening customer trust, promoting employee well-being, and creating positive social impact across the communities we serve. Through our outreach initiatives and responsible banking practices, we strive to support equitable growth and improve access to financial services for underserved segments of society. As we move forward, we will continue to enhance our ESG capabilities, strengthen climate resilience, improve transparency in sustainability disclosures, and align our operations with emerging sustainability expectations. Guided by our values and purpose, we remain committed to building a more sustainable, inclusive, and resilient future for all.

8	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (yes).	Board of Directors
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.	Yes. The Bank has an ESG Committee , led by the top management, which is responsible for decision-making on sustainability-related matters.

Details of Review of NGRBCs by the Company:																			
	Subject of Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
10	Performance against above policies and follow up action	Board of Directors									Need basis								
	Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	Board of Directors									Need basis								
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	P1	P2	P3	P4	P5	P6	P7	P8	P9									
		No																	
If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:																			
12	a.	The entity does not consider the principles material to its business (Yes/No)									NA								
	b.	The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)																	
	c.	The entity does not have the financial or/human and technical resources available for the task (Yes/No)																	
	d.	It is planned to be done in the next financial year (Yes/No)																	
	e.	Any other reason (please specify)																	

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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 number 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	6	All Principles			57.00%
	Key Managerial Personnel	45	All Principles			81.18%
	Employees other than BoD and KMPs	547	All Principles			76.90%
	Workers	NA				
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):					
	Monetary					
		NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)

	Penalty/ Fine	Nil	NA	Nil	NA	NA
	Settlement					
	Compounding fee					
	Non- Monetary					
		NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions		Brief of the Case	Has an appeal been preferred? (Yes/No)
	Imprisonment	Nil	NA	NA	NA	
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.					
	Case Details		Name of the regulatory/ enforcement agencies/ judicial institutions			
	Nil					
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 organisation promotes a strong culture of integrity and ethical conduct through its Whistle Blower Policy, which incorporates key elements aligned with Anti-Bribery and Corruption (ABC) principles. The policy provides a secure and confidential mechanism for reporting unethical or improper conduct, including matters relating to bribery and corruption. The Bank remains committed to maintaining high standards of transparency, accountability and good governance, while continuously strengthening its governance framework in line with regulatory expectations and industry best practices. The Whistle Blower Policy is publicly available at: https://punjabandsind.bank.in/system/uploads/document/2150_2025052013453617820.pdf			

5	Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:				
		FY 2025-26 (Current Financial Year)		FY 2024-25 (Previous Financial Year)	
	Directors	Nil		Nil	
	KMPs	Nil		Nil	
	Employees	Nil		Nil	
	Workers	NA		NA	
6	Details of complaints with regard to conflict of interest:				
		FY 2025-26 (Current Financial Year)		FY 2024-25 (Previous Financial Year)	
		Number	Remarks	Number	Remarks
	Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	Nil	Nil	Nil
	Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	Nil	Nil	Nil
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.			NA	
8	Number of days of accounts payables (Accounts payable *365) / Cost of goods/services procured) in the following format:				
		FY 2025-26 (Current Financial Year)		FY 2024-25 (Previous Financial Year)	
	Number of days of accounts payables	27 days		31 days	

9	Open-ness of business			
	Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:			
	Parameter	Metrics	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
	Concentration of Purchases	a. Purchases from trading houses as % of total purchases	99.99% of total procurement is done through GeM portal.	99.99 % of total procurement is done through GeM portal.
		b. Number of trading houses where purchases are made from		
		c. Purchases from top 10 trading houses as % of total purchases from trading houses		
	Concentration of Sales	a. Sales to dealers/ distributors as % of total sales	NA	NA
		b. Number of dealers / distributors to whom sales are made	NA	NA
		c. Sales to top 10 dealers/distributors as % of total sales to dealers / distributors	NA	NA
	Shares of RPTs in	a. Purchases (Purchases with related parties/ total purchases)	NA	NA
		b. Sales (Sales to related parties/ total sales)	NA	NA
		c. Loans & advances (Loans & advances given to related parties / total loans and advances)	<0.01%	<0.01%
		d. Investments (Investments in related parties / total investments made)	Nil	Nil
Leadership Indicators				
1	Awareness programmes conducted for value chain partners on any of the Principles during the Financial year:			
	Total number 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	The Bank is committed towards conducting the business with all its stake holders with the highest ethical standards and in compliance with all the applicable laws and regulations. With this view, Bank has framed a Code of Conduct, in accordance with the SEBI LODR Regulations, which can be accessed from the link: https://punjabandsind.bank.in/document/customercare/PSBPolicies/22Code_conductPolicy_19102016.pdf. The Code elaborates on the aspects of Conflict of Interest and the responsibilities for avoiding it.

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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

Essential Indicators

Percentage of R&D 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					
1		Current Financial Year		Previous Financial Year	Details of improvements in environmental and social impacts
	R & D	NA		NA	NA
	Capex	PSB installed a solar rooftop system costing ₹1.00 Crore in FY 2025-26, accounting for 2.0% of the total non-IT procurement of ₹50 crore.		PSB installed a solar rooftop system costing ₹1.2 crore in FY 2024-25, accounting for 2.5% of the total non-IT procurement of ₹50 crore.	-
2	a.	Does the entity have procedures in place for sustainable sourcing? (Yes/No)	While the organisation does not currently have formal sustainable sourcing procedures in place, it recognizes the importance of responsible procurement and is evaluating opportunities to integrate sustainability considerations into its sourcing practices, aligned with its broader ESG commitments.		
	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)	Not Applicable		
	(b)	E-waste	Not Applicable		

	(c)	Hazardous waste	Not Applicable			
	(d)	Other waste	Not Applicable			
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 given the nature of industry
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?					
	NIC Code	Name of Product/Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
	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.					
	Name of Product / Service		Description of the risk / concern		Action Taken	
	Not Applicable. As the Bank operates in the banking and financial services sector, it is not involved in the manufacturing or disposal of physical products. Accordingly, no significant social or environmental concerns or risks arise from a product life cycle perspective.					
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).					
	Indicate input material		Recycled or re-used input material to total material			
			FY 2025-26 Current Financial Year		FY 2024-2025 Previous Financial Year	
	Not Applicable. As the Bank operates in the banking and financial services sector, its operations require limited input materials such as paper, stationery, laptops, electronic devices and other consumables. The Bank remains committed to minimising the use of paper and plastics across its operations.					

4	Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:						
		FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
	Plastics (including packaging)	Not Applicable. The Bank's services do not generate significant post-consumer waste. Accordingly, no such waste is reclaimed by the Bank.					
	E-waste						
	Hazardous waste						
	Other waste						
5	Reclaimed products and their packaging materials (as percentage of products sold) for each product category						
	Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category					
	Not Applicable						

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

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	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	7347	7347	100%	7347	100%	NA	NA	7347	100%	5	7%
Female	3239	3239	100%	3239	100%	3239	100%	NA	NA	911	28%
Total	10586	10586	100%	10586	100%	3239	30.6%	7347	69.4%	916	9%
Other than Permanent employees											
Male	4	0	0%	0	0%	NA	NA	0	0%	0	0%
Female	0	0	0%	0	0%	0	0%	NA	NA	0	0%
Total	4	0	0%	0	0%	0	0%	0	0%	0	0%
Details of measures for the well-being of workers:											
Category	% of workers covered by										
	Total (A)	Health Insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent workers											
Male	0	0	0%	0	0%	NA	NA	0	0%	0	0%
Female	0	0	0%	0	0%	0	0%	NA	NA	0	0%
Total	0	0	0%	0	0%	0	0%	0	0%	0	0%
Other than Permanent workers											
Male	NA										
Female											

c	Total						
	Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format -						
		FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Cost incurred on well-being measures as a % of total revenue of the company	0.49%			0.35%		
2	Details of retirement benefits, for Current FY and Previous Financial Year.						
	Benefits	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		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	10.62%	NA	NA	12.26%	NA	NA
	Gratuity	100%	NA	NA	100%	NA	NA
	ESI	NA	NA	NA	NA	NA	NA
	Others	NA	NA	NA	87.74	NA	NA
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		Most of the Bank’s branches and offices are either located on the ground floor for easy accessibility or are equipped with ramps/lifts for differently abled persons. However, in certain branches/offices, providing ramps may not be feasible due to location-specific constraints such as limited space, steep slopes or other structural limitations. Such branches/offices have been advised to explore alternative arrangements, including temporary ramps, wall-mounted chairs and/or hydraulic lifts, wherever feasible.				
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. 'Equal opportunity for Divyangjan': In accordance with the provisions of the Rights of Persons with Disabilities Act 2016 and Rules 2017, the Bank strives to ensure that the work environment is free from any discrimination against Divyangjan and has in place Equal Opportunity Policy for Divyangjan. Further the Bank takes all actions to ensure that the conducive environment is provided to Divyangjan to enable them to perform their role and excel in the same.				
5	Return to work and Retention rates of permanent employees and workers that took parental leave.						

	Gender	Permanent employees		Permanent workers			
		Return to work rate	Retention rate	Return to work rate	Retention rate		
	Male	100%	99%	NA	NA		
	Female	67%	98%	NA	NA		
	Total	93%	99%	NA	NA		
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 (If Yes, then give details of the mechanism in brief)					
	Permanent Workers	Not Applicable					
	Other than Permanent Workers						
	Permanent Employees	Bank has in place Employee Grievance Redressal Portal for capturing concerns and queries on any issue from employees. URL is grievance redressal">https://hrms.psb.co.in:8079/hrms/-->grievance redressal					
	Other than Permanent Employees						
7	Membership of employees and worker in association(s) or Unions recognised by the listed entity:						
	Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		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	10586	8236	78%	10229	8180	80%
	Male	7347	5745	78%	7113	5701	80%
	Female	3239	2491	77%	3116	2479	80%

	Total Permanent Workers	0	0		0%	NA	NA	NA			
	Male	0	0		0%	NA	NA	NA			
	Female	0	0		0%	NA	NA	NA			
8	Details of training given to employees and workers:										
	Category	FY 2025-26 Current Financial Year					FY 2024-25 Previous Financial Year				
		Total (A)	On Health and safety measures		On Skill upgradation		Total (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)
	Employees										
	Male	7347	397	5.00%	5588	76.00%	7113	235	3.30%	6023	84.67%
	Female	3239	415	13.00%	2516	78.00%	3116	340	10.91%	2696	86.52%
	Total	10586	812	8.00%	8104	77.00%	10229	575	14.21%	8719	85.23%
	Workers										
	Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	Details of performance and career development reviews of employees and worker:										
	Category	FY 2025-26 Current Financial Year					FY 2024-25 Previous Financial Year				
		Total (A)	No.(B)		% (B/A)		Total (C)	No.(D)		% (D/C)	
	Employees										
	Male	7347	4594		62.53%		7113	1772		24.91%	
	Female	3239	1983		61.22%		3116	674		21.63%	
	Total	10586	6577		62.13%		10229	2446		23.91%	
	Workers										
	Male	NA	NA		NA		NA	NA		NA	

	Female	NA	NA	NA	NA	NA	NA
	Total	NA	NA	NA	NA	NA	NA
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?	Due to the nature of the Bank's business operations, there are no significant occupational health and safety risks.				
	b.	What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?	Not Applicable. Considering the nature of banking operations, there are no significant work-related hazards that require routine or non-routine risk assessments.				
	c.	Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)	Not Applicable. As the Bank does not engage workers in hazardous operations, such processes are not required				
	d.	Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)	Yes. Employees of the Bank have access to non-occupational medical and healthcare services in accordance with the Bank's HR policies and employee welfare provisions.				
11	Details of safety related incidents, in the following format:						
	Safety Incident/Number		Category	FY 2025-26 Current Financial Year		FY 2024-25 Previous Financial Year	
	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 workplace.		As part of measures for a safe and healthy workplace, Bank has engaged services of Medical Consultants, Physiotherapists at Head Office & Corporate Office New Delhi & in Regional Offices. Also, Bank engaged a Psychologist at its Head Office & Corporate office, New Delhi and for employees in other offices/branches on Pan-India basis. Also, a Yoga & Acupressure Specialist has been engaged for employees at Head Office & Corporate Office, New Delhi.					
13	Number of Complaints on the following made by employees and workers:							
			FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
			Filed during the year	Pending resolution at the end of the 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 your plants and offices that were assessed (by entity or statutory authorities or third parties)					
	Health and safety practices		NA					
	Working Conditions		NA					

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.	Not Applicable. Given the nature of banking operations, no safety-related incidents or significant risks have been identified. The Bank continues to ensure a safe and secure working environment through regular facility management and adherence to workplace safety protocols.
Leadership Indicators		
1	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. This provision is applicable to employees of the Bank. For workers, it is Not Applicable, as the Bank does not have workers in the said category. For Employees: The Bank provides support to employees and their dependents through the following provisions: Group Term Insurance: In the event of an employee's death due to any reason, a sum of Rs. 5 lakh is extended by the Bank to the nominee of the deceased employee under this policy. Additionally, the Bank facilitates top-up options for employees under the same policy up to Rs. 20 lakh on a self-contribution basis. This policy is renewed annually. Compassionate Appointment Scheme: The Bank offers appointment on compassionate grounds or payment of ex-gratia to the dependent of a deceased employee, subject to fulfilment of the applicable eligibility criteria.

		For Workers: Not Applicable. The above provisions are applicable to employees of the Bank and not to workers.			
2	Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.			Not Applicable. As a banking entity, the Bank does not have a conventional value chain involving vendors or partners responsible for statutory dues in the manner typically applicable to manufacturing or trading sectors.	
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 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 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
	Employees	NA	NA	NA	NA
	Workers	NA	NA	NA	NA
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)			Yes. The Bank conducts a special programme titled “Happy & Healthy Living – Post Retirement” on a half-yearly basis for employees who are due to retire during the respective period. The programme provides information on the Bank’s retirement benefits, investment planning and financial advice for the post-retirement phase, along with other related activities.	

Details on assessment of value chain partners:		
5		% of value chain partners (by value of business done with such partners) that were assessed
	Health and safety practices	0%
	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

Business Responsibility and Sustainability Reporting by listed entities
SEBI MASTER CIRCULAR SEBI/HO/CFD/PoD2/CIR/P/0155 November 11, 2024

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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:				There is no specific process for identifying such stakeholder groups. However, the Bank considers its customers availing banking services, employees and investors as key stakeholders	
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
	1	Government of India and Regulators	No	Emails, Letters, Meetings	Engagement on regular basis and meetings are conducted as and when required.	Performance of the Bank, discussions, inspection, representations and approvals
	2	Employees	No	Emails, meetings	As and when required	Feedback, Grievance Resolution, Educating them about Banks products / services
	3	Shareholders / Investors	No	Email, Newspapers, Press / Analyst / Investor meets, Social Media	As and when required	Seeking approvals and interacting about the performance of the Bank.

	4	Customers	No	Email, SMS, Newspapers, Press / Analyst / Investor Meets, social media, Outreach programmes	As and when required	Feedback, Grievance Resolution, New product launch
	5	Communities	No	Meetings, engagement through NGOs	Ongoing basis	Women, certain communities leaving in rural areas, farmer community and low-income group individuals as vulnerable & marginalized stakeholder

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.	The Bank places significant importance on continuous and proactive engagement with its key stakeholders, recognizing it as vital for the effective communication of its strategies and performance. This ongoing dialogue facilitates the alignment of expectations, thereby enhancing the Bank's ability to address stakeholder needs and deliver sustained value. Stakeholder consultations are conducted through a range of meetings and structured programmes covering various issues of mutual interest.
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.	Stakeholder feedback and suggestions are duly considered wherever feasible, as part of the Bank's commitment to inclusive and responsive engagement. This engagement is conducted through multiple channels and is maintained as an ongoing process.
3	Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.	Punjab & Sind Bank engages with vulnerable and marginalized groups through meetings and partnerships with NGOs to understand and address their concerns effectively.

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
	Employees						
	Permanent	10586	864	8.16%	10229	718	7.01%
	Other than permanent	4	0	0.00%	5	0	0.00%
	Total Employees	10590	864	8.16%	10234	718	7.01%
	Workers						
	Permanent	NA	NA	NA	NA	NA	NA
	Other than permanent	NA	NA	NA	NA	NA	NA
	Total Workers	NA	NA	NA	NA	NA	NA

[illegible]

3	Details of remuneration/salary/wages, in the following format:				
	a. Median remuneration / wages:				
		Male		Female	
		Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
	Board of Directors (BoD)	3	45.38 lacs	0	NA
	Key Managerial Personnel	21	37.84 lacs	2	39.14 lacs
	Employees other than BoD and KMP	7563	14.95 lacs	3325	13.26 lacs
	Workers	NA	NA	NA	NA
	b. Gross wages paid to females as % of total wages paid by the entity, in the following format:				
		FY 2025-26 Current Financial Year		FY 2024-25 Previous Financial Year	
	Gross wages paid to females as % of total wages		28.21%		28.45%
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. The Bank has a grievance redressal system in place to address any human rights impacts or issues that may arise, with the Head of the HR Department overseeing and managing such matters.		

5	Describe the internal mechanisms in place to redress grievances related to human rights issues.	The Bank is committed to fostering a safe, inclusive, and respectful workplace for all employees. It maintains a zero-tolerance approach towards sexual harassment and has established robust mechanisms for the prompt and effective redressal of grievances raised by women employees. In compliance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, Internal Complaints Committees (ICCs) have been constituted across all Zones to address complaints and ensure a secure working environment. To further support women employees, the Bank has established a dedicated Women Cell at the Head Office to address workplace-related concerns, encourage greater participation in leadership roles, and promote their professional growth and development. The Bank has also constituted an Internal Grievance Redressal Committee for Scheduled Castes and Scheduled Tribes to address issues pertaining to these employee groups. Additionally, an Employee Grievance Redressal Portal is operational to facilitate the timely resolution of employee concerns, grievances, and queries across various areas, thereby strengthening transparency, fairness, and employee engagement.					
6	Number of Complaints on the following made by employees and workers:						
		FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		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	7	1	1 Complaint pending as on 31.03.2026. Compliant	4	2	Under Process

				pending for more than 90 days - NIL			
	Discrimination at workplace	0	0	NA	0	0	0
	Child Labour	0	0	NA	0	0	0
	Forced Labour/ Involuntary Labour	0	0	NA	0	0	0
	Wages	0	0	NA	0	0	0
	Other Human rights related issues	0	0	NA	0	0	0
	7	Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:					
			FY 25-26 Current Financial Year		FY 24-25 Previous Financial Year		
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)			7		4		
Complaints on POSH as a % of female employees / workers			0.22%		0.13%		
Complaints on POSH upheld			2		0		
8	Mechanisms to prevent adverse consequences to the complaint in discrimination and harassment cases			As per the Bank's Policy on Prevention, Prohibition and Redressal of Sexual Harassment of Women at Workplace, in cases where the Internal Committee (IC) arrives at a conclusion that the allegation against the respondent is malicious or the aggrieved woman or any other person making the complaint has made the complaint knowing it to be false or has produced any forged or misleading document, it may recommend to the concerned Disciplinary Authority if such individual is an employee			

		of the Bank, to take appropriate disciplinary action against such individual in accordance with the provisions of the Service Rules applicable to them.
9	Do human rights requirements form part of your business agreements and contracts? (Yes/No)	Yes
10	Assessments for the year:	
		% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
	Child labour	Nil
	Forced/involuntary labour	
	Sexual harassment	
	Discrimination at workplace	
	Wages	
	Others – please specify	
11	Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.	NA
Leadership Indicators		
1	Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.	Not Applicable
2	Details of the scope and coverage of any Human rights due diligence conducted.	Not Applicable

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?	The Bank is committed to ensuring accessibility and convenience for Persons with Disabilities (PwDs). Most of its branches and offices are either located on the ground floor or equipped with ramps and/or lifts to facilitate barrier-free access. However, in certain locations, the installation of such infrastructure may not be feasible due to site-specific constraints, including limited space availability, steep gradients, or structural limitations. To address these challenges, the branches concerned and offices have been advised to explore alternative accessibility solutions, such as temporary ramps, wall-mounted stair chairs, and hydraulic lifts, wherever practicable. Additionally, the Bank provides doorstep banking services to Persons with Disabilities at no additional cost, ensuring continued access to banking services in a convenient and inclusive manner.
4	Details on assessment of value chain partners:	
		% of value chain partners (by value of business done with such partners) that were assessed
	Sexual Harassment	-
	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.	-

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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:		
	Parameter	FY 2025-26 Current Financial Year	FY 2024-25^ Previous Financial Year
	From renewable sources		
	Total electricity consumption (A)	872.66* GJ	183.17 GJ
	Total fuel consumption (B)	-	-
	Energy consumption through other sources (C)	-	-
	Total energy consumed from renewable sources (A+B+C)	872.66 GJ	183.17 GJ
	From non-renewable sources		
	Total electricity consumption (D)	198145.18 GJ	198436.00 GJ
	Total fuel consumption (E)	33758.50 GJ	32209.47 GJ
	Energy consumption through other sources (F)	-	Nil
	Total energy consumed from non-renewable sources (D+E+F)	231903.68 GJ	230645.48 GJ
	Total energy consumed (A+B+C+D+E+F)	232776.34 GJ	230828.64 GJ
	Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations in Rupees)	0.0000016	0.0000017
	Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP in Rupees)	0.000034	0.000036
	Energy intensity in terms of physical output (Total energy consumed / Full Time Equivalent Employees)	21.98	22.55
	Energy intensity (optional) – 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	Yes, Reasonable assurance has been obtained from S. P. Chopra & Co.	
	Note: *During FY26, the Company solarised 15 buildings. Of these, six commenced power generation during the year, resulting in an increase in renewable energy consumption. ^Previous year figures have been restated to reflect the adoption of an enhanced calculation methodology.		
2	Does the entity have any sites / facilities identified as designated consumers (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:		
	Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
	Water withdrawal by source (in kilolitres)		
	(i) Surface water	-	-
	(ii) Groundwater	-	-
	(iii) Third party water	126285.75	122040.45*
	(iv) Seawater / desalinated water	-	-
	(v) Others	-	-
	Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	126285.75	122040.45*
	Total volume of water consumption (in kilolitres)	25257.15	24408.09*
	Water intensity per rupee of turnover (Total water consumption / Revenue from operations in Rupees)	0.0000001	0.0000001
	Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP in Rupees)	0.0000037	0.0000038
	Water intensity in terms of physical output (Total water consumption / Full Time Equivalent Employees)		

	Water intensity (optional) – 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	Yes, Reasonable assurance has been obtained from S. P. Chopra & Co.	
	Note: *Figure is revised as per CGWA guidelines.		
4	Provide the following details related to water discharged:		
	Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
	Water discharge by destination and level of treatment (in kilolitres)		
	(i) To Surface water		
	- No treatment	-	-
	- With treatment – please specify level of treatment	-	-
	(ii) To Groundwater		
	- No treatment	-	-
	- 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	101028.6	97632.36*
	- With treatment – please specify level of treatment	-	-
	Total water discharged (in kilolitres)	101028.6	97632.36*
		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	Yes, Reasonable assurance has been obtained from S. P. Chopra & Co.

	Note: *Figure is revised as per CGWA guidelines.			
5	Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.	Not Applicable		
6	Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:			
	Parameter	Please specify unit	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
	NOx	-	Given the nature of the Bank's operations, emissions other than greenhouse gas (GHG) emissions are considered immaterial.	
	SOx	-		
	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		-	
7	Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:			
	Parameter	Unit	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year^
	Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	2508.84	2420.93
	Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	39078.63	39135.99
	Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO2 equivalent / Rs.	0.00000030	0.00000031

	Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Metric tonnes of CO2 equivalent / Rs.	0.0000061	0.0000065
	Total Scope 1 and Scope 2 emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG emissions / Full Time Equivalent Employees)	Metric tonnes of CO2 equivalent / FTE	3.92	4.06
	Total Scope 1 and Scope 2 emission intensity (optional) – 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.	Yes, Reasonable assurance has been obtained from S. P. Chopra & Co.		
	Note: ^Previous year figures have been restated to reflect the adoption of an enhanced calculation methodology.			
8	Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.	Currently, PSB has installed rooftop solar systems at 15 of its establishments, generating a total of 360360 kW of energy. The bank plans to expand this initiative by installing similar systems at additional locations with higher energy consumption, thereby contributing to a reduction in greenhouse gas (GHG) emissions.		
9	Provide details related to waste management by the entity, in the following format:			
	Parameter	FY 2025-26 Current Financial Year		FY 2024-25 Previous Financial Year
	Total Waste generated (in metric tonnes)			
	Plastic waste (A)	System is being developed to capture this data across all bank's establishments.		
	E-waste (B)	12.26		4.86
	Bio-medical waste (C)	NA		NA
	Construction and demolition waste (D)	NA		NA

Battery waste (E)	System is being developed to capture this data across all bank's establishments.	
Radioactive waste (F)	NA	NA
Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil). Please specify, if any. (G)	NA	NA
Other non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector) – Paper Waste	NA	NA
Total (A+B + C + D + E + F + G + H)	12.26	4.86
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations in Cr.)	-	-
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	-	-
Waste intensity in terms of physical output (Total waste generated / Full Time Equivalent Employees)	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	-	-
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	-	-
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations (through recyclers)	-	-
Total	-	-

	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			-		
10	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			Not Applicable		
11	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:					
	Sl. No	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any		
	Not Applicable					
12	Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current Financial year:					
	Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
	Not Applicable					
13	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:					
	Sl. No	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any	
	Not Applicable					

Leadership Indicators			
1	Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):		
	For each facility / plant located in areas of water stress, provide the following information:		
	(i) Name of the area		-
	(ii) Nature of operations		-
	(iii) Water withdrawal, consumption and discharge in the following format:		
	Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
	Water withdrawal by source (in kilolitres)		
	(i) Surface water	-	-
	(ii) Groundwater	-	-
	(iii) Third party water	-	-
	(iv) Seawater / desalinated water	-	-
	(v) Others	-	-
	Total volume of water withdrawal (in kilolitres)	-	-
	Total volume of water consumption (in kilolitres)	-	-
	Water intensity per rupee of turnover (Water consumed / turnover)	-	-
	Water intensity (optional) – the relevant metric may be selected by the entity	-	-
	Water discharge by destination and level of treatment (in kilolitres)		
	(i) Into Surface water		
	- No treatment	-	-
	- With treatment – please specify level of treatment	-	-
	(ii) Into Groundwater		
	- No treatment	-	-
	- With treatment – please specify level of treatment	-	-
	(iii) Into 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	-	-	
	Total water discharged (in kilolitres)	-	-	
	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	-		
2	Please provide details of total Scope 3 emissions & its intensity, in the following format:			
	Parameter	Unit	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
	Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	1673.99*	-
	Total Scope 3 emissions per rupee of turnover (Total Scope 3 emissions / Revenue from operations)	Metric tonnes of CO2 equivalent / Rs.	0.00000001	-
	Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	Total Scope 3 emissions/Full Time Equivalent (FTE) Employees	0.15	-
	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	Yes, Reasonable assurance has been obtained from S. P. Chopra & Co.		
	Note: *The Scope 3 Emissions have been computed considering three relevant Scope 3 Categories such as (i) Category 1: Purchased Goods & Services, (ii) Category 2: Capital Goods and (iii) Category 6: Business Travel.			

3	With respect to the ecologically sensitive areas reported at Question 11 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.			Not Applicable
4	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, as per the following format:			
	Sl. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
	Nil			
5	Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.	The Bank has a detailed Business Continuity and Disaster Management Plan in place and is committed to responding to emergencies in a safe, effective and timely manner. The Bank's resources and equipment are utilised to achieve the following objectives: • Protect personnel, assets and information: Ensure employee safety, preserve the integrity of physical and digital assets, and minimise the impact of incidents through timely response and effective risk management. • Minimise financial losses: Mitigate the financial consequences of disruptions to business operations. • Facilitate orderly recovery: Establish and execute a structured approach for the timely restoration of critical business functions. • Identify key recovery personnel: Assign designated personnel to oversee and coordinate the recovery and restoration process. • Form recovery teams: Establish teams to carry out specific activities required for the continuation of critical business functions. • Specify critical activities: Identify and prioritise business activities that must continue during and after a disruption. • Recover critical functions: Restore essential business operations and support systems in a timely manner. • Limit damage and loss: Implement strategies to minimise damage and losses.		

		• Resume operations at alternate locations: Ensure that critical functions can continue from alternate sites, if required. • Return to normal operations: Transition back to regular operations as soon as feasible. The Business Continuity and Disaster Management Plan serve as a comprehensive organisational-level framework to guide the emergency response of personnel and resources during an IT emergency, thereby ensuring continuity of the Bank's business operations.
6	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	Not Applicable
7	Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.	-
8	How many Green Credits have been generated or procured:	
	a. By the listed entity	Nil
	b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners	Nil

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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.	9
	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.	
		Sl. No	Reach of trade and industry chambers/ associations (State / National)
		Name of the trade and industry chambers/ associations	
		1	Indian Banks Association (IBA)
		2	Indian institute of Banking & Finance (IIBF)
		3	Institute of Banking Personnel Selection (IBPS)
		4	National Institute of Bank Management (NIBM)
		5	National Institute of Banking Studies and Corporate Management (NIBSCOM)
		6	Foreign Exchange Dealers Association of India (FEDAI)
2	Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.		
	Name of authority	Brief of the case	Corrective action taken
	NA		

Leadership Indicators

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

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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.						
	Name and brief details of project		SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
	NA						
2	Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:						
	Sl. No	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
		NA					
3	Describe the mechanisms to receive and redress grievances of the community.		The Bank has an effective Grievance Redressal Mechanism. A dis-satisfied person can lodge complaint in writing through various modes, like - in person, by post, by E-mail and by Internet (bank website). Upon lodgement of complaint same is acknowledged & complainant is intimated a complaint number. On receiving the complaint, same is examined at different levels, i.e. Branch, Regional Office, Zonal Office, Head office department(s) for early resolution of the complaint as per Bank's Grievance Redressal policy.				
4	Percentage of input material (inputs to total inputs by value) sourced from suppliers:						
	Parameter				FY 2025-26 Current Financial Year		FY 2024-25 Previous Financial Year
	Directly sourced from MSMEs/ small producers				18.98%		12.00%
	Directly sourced within India				100.00%		100.00%

5	Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost		
	Location	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
	Rural	18.98%	20.21%
	Semi-urban	13.46%	14.52%
	Urban	30.09%	29.34%
	Metropolitan	37.47%	35.92%
(Place categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)			
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):		
	Details of negative social impact identified		Corrective action taken
	NA		
2	Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:		
	Sl. No	State	Aspirational District
	Amount spent (In INR)		
3	NA		
	(a)	Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)	Yes. The Bank's procurement policy promotes inclusive sourcing by reserving 25% of the tender value for eligible Micro and Small Enterprises (MSEs) quoting within L1 + 15% . Within this allocation, 4% is specifically reserved for MSEs owned by SC/ST entrepreneurs and 3% for women-owned MSEs , subject to compliance with the applicable tender eligibility requirements.
	(b)	From which marginalized /vulnerable groups do you procure?	The Bank does not have a standalone preferential procurement policy, it follows the procurement guidelines issued by the Central Vigilance Commission (CVC) to ensure transparency, fairness and equal opportunity in vendor selection. In accordance with government directives, the Bank encourages procurement from MSMEs, including enterprises owned by women and SC/ST entrepreneurs, subject to prescribed eligibility requirements.

	(c)	What percentage of total procurement (by value) does it constitute?	18.98%		
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:				
	Sl. No	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
	NA				
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.				
	Name of authority		Brief of the Case	Corrective action taken	
	NA				

Details of beneficiaries of CSR Projects:			
Sl. No	Project Title	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
6	1 Water cooler and Wheel Chairs to all 29 Zones	Can't be ascertained	Can't be ascertained
	2 Water Cooler to Aayu Hospital, Dayanand Colony, Gurugram		
	3 1 (One) 30 KVA Generator and 10 Mobile Toilets to GRC Jabalpur.		
	4 20 Air Coolers for meritorius school, Chandigarh.		
	5 Dialysis machine to Shant Ishar Singh Ji Memorial Hospital, Ludhiana.		
	6 APNR cameras in key locations in Kohima		
	7 Vatech OPG machine and confident chamundi dental chair to Gurdwara hospital, Nanded		
	8 10 almirahs and other equipments to urban development authority ,Patiala		
	9 To The Janta Society Trust for establishment of Physiotherapy center		
	10 4 Preschool kits to Anganwadi centers in district Banda		
	11 To Municipal Corporation, Chandigarh for organizing Awareness programme on "10 meters 10 persons"		
	12 To NGO-Vasudaiv Kutumbakam		
	13 To "Wheeling Happiness Foundation" for paralympic development.		
	14 To Indira Gandhi Delhi Technological University -New Delhi-(Eco- Cart)		
	15 To Trainee Soldiers of Rajputana Rifle Army Unit, Delhi Cantt		
	16 Generator At Yatri Niwas Takhat Sri Harmandir Ji Patna Sahaib		

Business Responsibility and Sustainability Reporting by listed entities
SEBI MASTER CIRCULAR SEBI/HO/CFD/PoD2/CIR/P/0155 November 11, 2024

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

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.	A dis-satisfied consumer can lodge complaint orally or in writing through following modes: 1. CRM (Customer Relationship Management) portal which is accessible through our website. 2. PSB Call Centre (Toll Free Number – 1800-419-8300, 1800-569-5577 for NRI customers): 24*7 through Call. 3. Hard copy complaint directly/through post office at Branches /Regional Offices/ Zonal Offices / Head Office. 4. E-mail complaints can be sent to Branches /Regional Offices/ Zonal Offices / Head Office. 5. CPGRAMS (Centralised Public Grievance Redress & Monitoring System) Portal of Department of Administrative reforms & Public Grievances. 6. INGRAM (Integrated Grievance Redressal Mechanism) portal of Ministry of Consumer Affairs. 7. CMS (Complaints Management System) portal of RBI Ombudsman. On receiving of the complaint, same is examined at different level, i.e. Branch, Regional Office, Zonal Office, Head office department(s) for early resolution of the complaint to improve customer satisfaction level. Resolution provided in the complaint is updated in portal. To strengthen the Grievance redressal mechanism of the bank, a Grievance Redressal Policy is in place in which roles and responsibilities at each level of Grievance Redressal Mechanism has been defined.			
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			NA	
	Safe and responsible usage			NA	
	Recycling and/or safe disposal			NA	
3	Number of consumer complaints in respect of the following:				
		FY 2025-26 Current Financial Year	Remarks	FY 2024-25 Previous Financial Year	Remarks

	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
1. Data privacy	Nil	Nil	Nil	Nil	Nil	Nil
2. Advertising	Nil	Nil	Nil	Nil	Nil	Nil
3. Cyber Security	Nil	Nil	Nil	Nil	Nil	Nil
4. Delivery of essential services	Nil	Nil	Nil	Nil	Nil	Nil
5. Restrictive Trade practices	Nil	Nil	Nil	Nil	Nil	Nil
6. Unfair Trade Practices	Nil	Nil	Nil	Nil	Nil	Nil
7. Other	16848	79	Excluding complaint s which were resolved within T+1 days of its receipt	12005	113	Excluding complaint s which were resolved within T+1 days of its receipt
A. Inter/ Mobil banking/Electronic Banking	5062	11	Nil	3433	24	Nil
B. ATM/ Debit Card	3827	2	Nil	3335	16	Nil

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.	Yes, Bank has an established Cyber Security Policy; however, as it constitutes an internal and confidential document, it is hosted exclusively on the Bank's intranet portal and is not available for public disclosure or distribution over the internet.
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; pelty / action taken by regulatory authorities on safety of products / services	Bank has taken various measures towards Cyber awareness such as: a) Cyber Awareness SMS are being sent to all the Customer and staff every month. b) Cyber Awareness Posters are published on Bank's official website and other social media handles like c) Instagram, X(Twitter) & Facebook every month as an initiative under Cyber Jaagrookta Diwas. d) Bank conducts Quarterly E-Mail Phishing Drills for its staff and vendors for awareness. e) Quarterly Newsletters are published on Banks internal portal for Bank staff on latest trends of Cyber Security. f) Bank conducts regular webinars in collaboration with DSCI (Data Security Council of India) for its staff and vendors.
7	Provide the following information relating to data breaches:	

	a. Number of instances of data breaches	NIL
	b. Percentage of data breaches involving personally identifiable information of customers	NA
	c. Impact, if any, of the data breaches	NA
Leadership Indicators		
1	Channels / Platforms where information on products and services of the entity can be accessed (provide web link, if available).	Bank's Website. Website link :- https://punjabandsind.bank.in/
2	Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.	The Bank regularly educates its customers on cyber security through awareness SMS, social media platforms such as Twitter and Facebook, and by uploading cyber security awareness posters on the Bank's official website.

3	Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services	Punjab & Sind Bank is dedicated to ensuring transparency and timely communication with its consumers regarding any potential disruptions or discontinuations of essential services. The following mechanisms are in place to inform consumers of such risks: a. Multi-Channel Communication Strategy: • Email Alerts: Regular updates and notifications sent directly to consumers' registered email addresses. • SMS Notifications: Immediate alerts sent to consumers' mobile phones for urgent information. b. Website and Online Banking Portal: • Service Alerts Section: A dedicated section on the bank's website and online banking portal for real-time updates on service status. • Pop-up Notifications: Prominent pop-up messages displayed upon login to the online banking portal, ensuring visibility of critical information. c. Social Media Channels: • Official Accounts: Regular updates and announcements posted on the bank's official social media platforms, including Facebook, Twitter, and LinkedIn. d. Customer Service Helpline: • 24/7 Support: A dedicated helpline available around the clock to provide information and assistance. e. Branch Notices: • In-Branch Announcements: Notices and updates prominently displayed within bank branches. • Personal Communication: Bank staff equipped with the latest information to inform and assist consumers directly. • By utilizing these mechanisms, Punjab & Sind Bank ensures that consumers are well-informed about any potential risks of disruption or discontinuation of essential services, enabling them to take necessary precautions and make informed decisions.
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4	Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/) 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)	No. Bank displays product information in accordance with applicable local laws. Yes. The Bank conducts various customer satisfaction surveys for its major products and services through feedback systems available on key channels such as Mobile Banking, E-Banking, Kiosks and other platforms. Further, the Bank also sends feedback links to customers after transactions to obtain their valuable feedback, ratings and suggestions.
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**INDEPENDENT PRACTITIONER'S REASONABLE ASSURANCE REPORT ON
IDENTIFIED SUSTAINABILITY INFORMATION IN THE "BUSINESS
RESPONSIBILITY AND SUSTAINABILITY REPORT" OF PUNJAB & SIND BANK**

To
The Board of Directors,
Punjab & Sind Bank,
New Delhi

We **S.P. Chopra & Co.**, Chartered Accountants (the "Firm"), have undertaken to perform a reasonable assurance engagement, for **Punjab & Sind Bank** (the "Bank") as assigned to us vide letter dated June 15, 2026 in respect of the agreed Sustainability Information listed below (the "Identified Sustainability Information" or "ISI") in accordance with the criteria stated below. This Sustainability Information is as included in the Business Responsibility and Sustainability Report (the 'BRSR') of the Bank for the year ended March 31, 2026.

Identified Sustainability Information

The Identified Sustainability Information for the year ended March 31, 2026 as per BRSR Core notified by SEBI vide circular number SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023 is summarized below:

ISI where Reasonable Assurance is carried out	Cross reference of BRSR (Section C)
Number of days of accounts payable	Principle 1, Question 8 of Essential Indicators
Open-ness of business	Principle 1, Question 9 of Essential Indicators
Employees and workers - well-being	Principle 3, Question 1(c) of Essential Indicators
Employees and workers - safety related incidents	Principle 3, Question 11 of Essential Indicators
Gross wages paid to females	Principle 5, Question 3(b) of Essential Indicators
Complaints on Prevention of Sexual Harassment ('POSH')	Principle 5, Question 7 of Essential Indicators
Energy footprint	Principle 6, Question 1 of Essential Indicators
Water footprint	Principle 6, Question 3 of Essential Indicators
Water discharged by destination and levels of Treatment	Principle 6, Question 4 of Essential Indicators
Green-house gas (GHG) footprint	Principle 6, Question 7 of Essential Indicators
Waste management	Principle 6, Question 9 of Essential Indicators
Input material sourced directly from MSMEs / small producers and from within India	Principle 8, Question 4 of Essential Indicators
Job creation in smaller towns	Principle 8, Question 5 of Essential Indicators
Loss / Breach of data of customers	Principle 9, Question 1 of Essential Indicators



Our reasonable assurance engagement was with respect to the year ended March 31, 2026 only, unless otherwise stated and we have not performed any procedures with respect to earlier periods or any other elements included in the BRSR and, therefore, do not express any opinion thereon.

Criteria

The criteria and assumptions used by the Bank to prepare the Identified Sustainability Information is enclosed as **Annexure-A**.

Management's Responsibility

Bank's management is responsible for selecting or establishing suitable criteria for preparing the Sustainability Information, taking into account applicable laws and regulations, if any, related to reporting on the Sustainability Information, identification of key aspects, engagement with stakeholders, content, preparation and presentation of the Identified Sustainability Information in accordance with the Criteria. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the BRSR and the measurement of Identified Sustainability Information, which is free from material misstatement, whether due to fraud or error.

Inherent limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

Our Independence and Quality Control

We have maintained our independence and confirm that we have met the requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India and have the required competencies and experience to conduct this assurance engagement.

The firm applies Standard on Quality Control (SQC) 1, "Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements", and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

Our Responsibility

Our responsibility is to express a reasonable assurance conclusion on the Identified Sustainability Information based on the procedures we have performed and evidence we have obtained.

We conducted our engagement in accordance with the Standard on Sustainability Assurance Engagements (SSAE) 3000, "Assurance Engagements on Sustainability Information", issued by the Sustainability Reporting Standards Board of the Institute of Chartered Accountants of India. This standard requires that we plan and perform our engagement to obtain reasonable assurance about whether the Identified Sustainability Information are prepared, in all material respects, in accordance with the Reporting Criteria. A reasonable assurance engagement involves assessing the risks of material misstatement of the Identified Sustainability Information whether due to fraud or error, responding to the assessed risks as necessary in the circumstances.



The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, evaluating the appropriateness of quantification methods and reporting policies, analytical procedures and agreeing or reconciling with underlying records. Given the circumstances of the engagement, in performing the procedures listed above, we:

1. Interviewed relevant personnel of Bank's management and the Bank's consultants and their team for understanding the process of collecting, collating, and reporting the subject matter as per SEBI circular number SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023 for BRSR core.
2. Review of the consolidation for various branches, offices, and other locations on test check basis to ensure the completeness of data being reported.
3. Assessed the appropriateness of basis used for selecting sample branches for extrapolation.
4. Assessed the appropriateness of basis used for extrapolation of data, various assumptions, estimations and materiality thresholds from the sample to arrive at estimated annual data / information by the Bank and its consultants for data analysis.

Exclusions

Our assurance scope excludes the following and therefore we do not express a conclusion on the same:

1. Operations of the Bank other than those mentioned in the "Scope of Assurance".
2. Aspects of the BRSR and the data/information (qualitative or quantitative) other than the Identified Sustainability Information.
3. Data and information outside the defined reporting period i.e., April 01, 2025 to March 31, 2026.
4. The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Bank.

Opinion

Based on the procedures we have performed and the evidence we have obtained, the Identified Sustainability Information for the year ended March 31, 2026 (as stated under "Identified Sustainability Information") are prepared in all material respects, in accordance with the criteria.



Restriction on use

Our Reasonable Assurance report has been prepared and addressed to the Board of Directors of the Punjab & Sind Bank at the request of the Bank solely, to assist Bank in reporting on Bank's sustainability performance and activities. Our Deliverables should not be used for any other purpose or by any person other than the addressees of our Deliverables. The firm neither accepts nor assumes any duty of care or liability for any other purpose or to any other party.

For **S. P. Chopra & Co.**
Chartered Accountants
Firm Regn. No. 000346N



Prateek Gupta

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Annexure – A to Independent Practitioner’s Reasonable Assurance Report on Identified Sustainability Information in the Business Responsibility and Sustainability Report of the Punjab & Sind Bank for the year ended March 31, 2026

Principle No. and Question of BRSR	Identified Sustainability Information	Criteria / Measurement Approach / Assumptions
1 / 8	Number of days of accounts payable	To compute number of days of accounts payable, data has been taken from Audited Financial Statements. (Accounts Payable*365 / Operating expenses). For Accounts Payable – Relevant items under Other Liabilities & Provisions Schedule are considered For Operating Expenses – Relevant items of the related schedule have been considered.
1 / 9	Open-ness of business	<u>Concentration of Purchases:</u> Ascertained based on purchases made by the Bank from GeM Portal with trading houses, dealers and related parties, as applicable. <u>Concentration of Sales:</u> Owing to the nature of entity, information related to sale is not applicable to the Bank. <u>Loans and advances & investments with related parties:</u> Ascertained based on information given for transactions with related parties in the Audited Financial Statements.
3 / 1(c)	Employees and workers - well-being	Verified based on Bank’s MIS, the expenditure incurred towards well-being of employees includes Health checkup reimbursement, Creche Allowance, Group medical insurance policy, etc. are taken into consideration to calculate cost incurred as a percentage of total income of the Bank.
3 / 11	Employees and workers - safety related incidents	Owing to the nature of business, this is not applicable.



5 / 3(b)	Gross wages paid to females	For this information, we have relied on the information provided by the concerned department dealing with Salaries of employees of the Bank and the same paid for female employees of the Bank.
5 / 7	Complaints on Prevention of Sexual Harassment ('POSH')	For this information, we have relied on the information provided by the respective department of the Bank.
6 / 1	Energy footprint	The energy consumed has been derived on the basis of standard rates of consumption of electricity and fuel by the Bank. Total Revenue have been considered as per the Audited Financial Statements. References used: a. BRSR-Core Reporting Standard specified by SEBI. b. PPP Conversion: For FY 2025-26, PPP rate has been considered at 20.34 as per IMF Conversion rates. c. Fuel prices from Carbon Accounting Proxy (CAP) Methodology. The values have been converted to Giga Joules.
6 / 3	Water footprint	The water consumption figures are based on data collected from the maximum number of branches of the Bank (extrapolated thereon) on the basis of water bills as well as Central Ground Water Authority ('CGWA') guidelines for estimating water consumption contained in BRSR-Core Reporting Standard specified by SEBI.
6 / 4	Water discharged by destination and levels of Treatment	Waste water discharge has been ascertained based on 80% of water consumption as per Central Pollution Control Board ('CPCB') Guidelines.
6 / 7	Green-house gas (GHG) footprint	Scope 1 emission includes emissions from the combustion of various fossil fuels purchased by the Bank for its hired DG sets and bank-owned vehicles, use of fire extinguishers and leakage of refrigerants from air conditioners and VRV systems across Bank establishments. Scope 2 emissions include GHG emissions from electricity consumed in the facilities that can be considered under the operational control of the Bank.



		<u>References used:</u> - BRSR-Core Reporting Standard specified by SEBI. - PPP Conversion: For FY 2025-26, PPP rate has been considered at 20.34 as per IMF Conversion rates. - Fuel prices from Carbon Accounting Proxy (CAP) Methodology. - CEA emission factors.
6 / 9	Waste management	Data on E-waste has been reported under this based on the information provided by the respective department/cell of the Bank. In respect of Plastic waste, Battery waste and Paper waste (other non-hazardous waste), system is being developed by the Bank to quantify the data.
8 / 4	Input material sourced directly from MSMEs / small producers and from within India	Ascertained based on purchases made by the Bank from GeM Portal.
8 / 5	Job creation in smaller towns	For this information, we have relied on the information provided by the concerned department.
9 / 7	Loss / Breach of data of customers	No instances involving loss / breach of data of customers have been reported for the FY 2025-26 as per the information furnished by the respective department / cell of the Bank.

Note: The previous year's figures have been revised /re-ascertained in accordance with the current year's assumption, wherever considered necessary, to maintain its comparability.

