

SHELTERING **HOPE,**
NURTURING **GROWTH**



PEHEL

AN INITIATIVE OF
PNB HOUSING
FINANCE LIMITED

At PNB Housing Finance,

we believe that progress is meaningful only when it uplifts communities and nurtures futures. 'Sheltering Hope, Nurturing Growth' reflects our dedication to empowering lives through education, health, sustainability, women empowerment and overall community development. We see all our CSR initiatives not just as acts of responsibility but as opportunities to build a more inclusive and thriving society. Together, we strive to shape a brighter tomorrow.

Mr Girish Kousgi
MD & CEO,
PNB Housing Finance Ltd.



CSR COMMITTEE



Dr. T.M. Bhasin
Independent Director



Mr. Chandrasekaran
Independent Director



Mr. Sudarshan Sen
Independent Director



Mr. Dilip Kumar Jain
Non-Executive Nominee
Director



Mr. Girish Kousgi
Managing Director & CEO

Pehel

A PNB Housing CSR Initiative

In FY 2019-20, PNB Housing Finance Limited established the 'PEHEL Foundation' to serve as a dedicated platform for implementing and enhancing our CSR initiatives. With the aim of fostering the growth and well-being of underserved communities, PEHEL is our effort to bring about a positive change PAKKA!

PEHEL's efforts are closely aligned with United Nations' Sustainable Development Goals (SDGs) - a framework of 17 objectives designed to promote peace, prosperity, and sustainability for people and the planet, now and for the generations to come.



Pehel
Foundation

Our CSR strategy is structured into three key pillars:

Flagship Initiatives

Focused on the holistic welfare of construction workers, migrant communities, and the unorganised sector, along with their families. These initiatives aim to provide comprehensive support, including healthcare access, education, and skill development.

Strategic Thematic Programme

We have designed five core thematic areas to ensure structured and impactful interventions:



Women Empowerment

Strengthening opportunities for women through education, entrepreneurship, and skill-building programmes.



Education

Bridging learning gaps by enabling access to quality education, digital literacy, and infrastructure enhancement.



Healthcare

Advancing public health and well-being through preventive healthcare initiatives, equipment and civil upgradation, and specialised support for vulnerable groups like elderly and specially abled.



Environment

Driving sustainability efforts through afforestation, waste management, renewable energy adoption, and conservation projects.



Sports

Promoting grassroots participation and excellence in sports, including rural sports, paralympic disciplines, and Olympic training programmes.

Contingency Pillar

Understanding the unpredictable nature of disasters and crises, we have incorporated a contingency framework within our CSR approach, supporting disaster mitigation and response efforts to aid affected communities in times of urgent need. Also, support to the Indian Armed Forces and their dependants via healthcare, education and other need-based interventions.

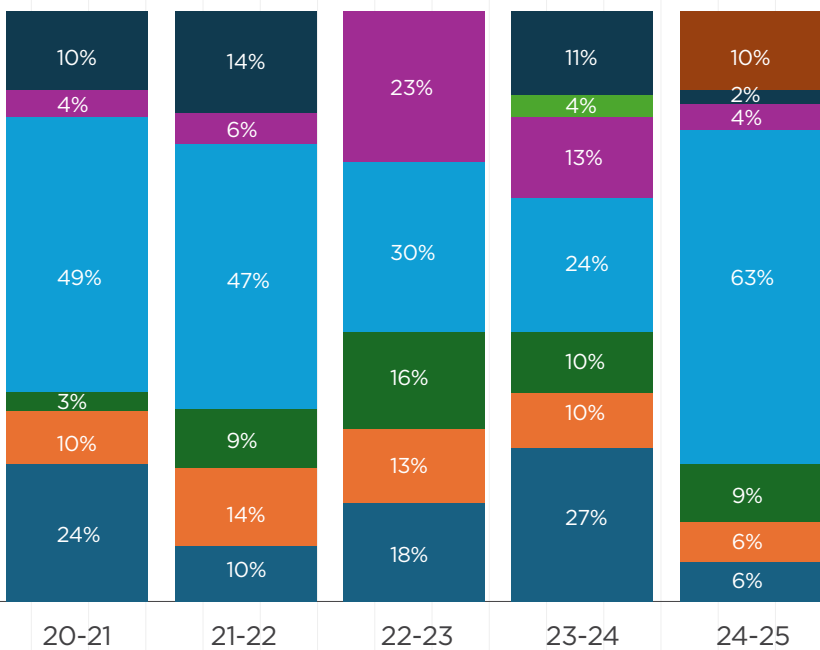
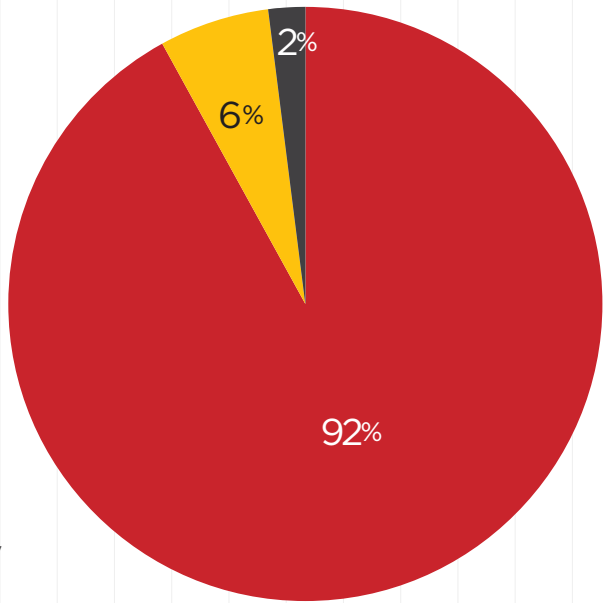
Through these initiatives, we are continuously striving to create lasting social impact, fostering inclusivity, resilience, and empowerment. By working closely with stakeholders and communities, we aim to drive sustainable progress and contribute meaningfully to the betterment of society.

has implemented several flagship initiatives, aimed at the comprehensive welfare of construction workers and their associated communities. Construction workers often face hazardous working conditions, a lack of social security, and limited access to health care and education. As a socially responsible organisation that seeks to support vulnerable communities, we believe it is important to address these challenges.

Furthermore, as a housing finance company, focusing on the welfare of construction worker communities as a flagship CSR theme is a natural extension of our commitment to the housing and construction sector. After all, construction workers are the backbone of the housing industry, playing a crucial role in building the houses that finance companies like ours ultimately help turn into homes for families. By investing in their wellbeing, we are supporting the very foundation of our industry.

Annual Action Plan FY 25 Achievement

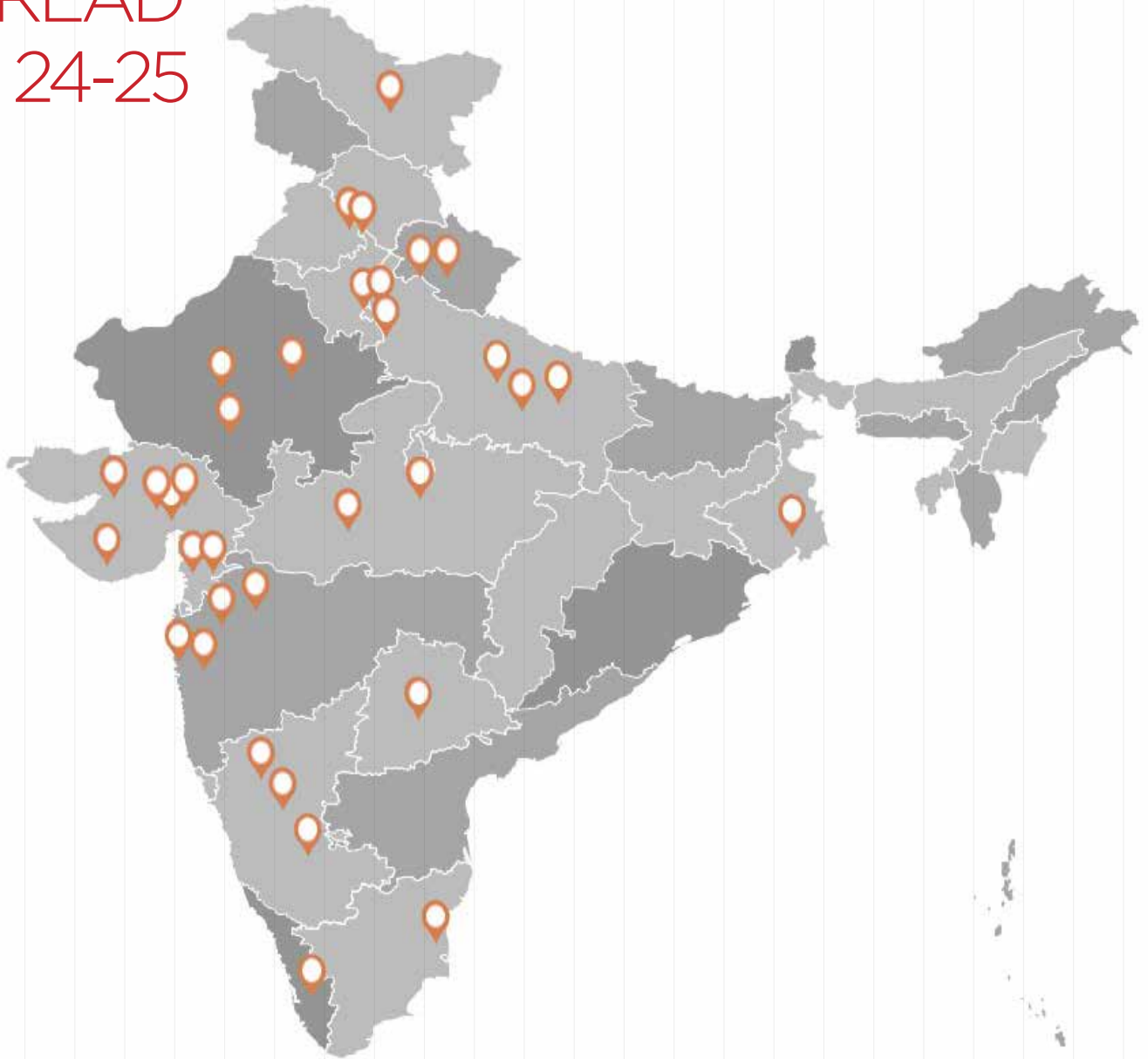
● Strategic
 ● Flagship
 ● Contingency



CSR PORTFOLIO OVER THE LAST FIVE YEARS

- Sports
- Contingency Interventions - Army Support/Covid Relief/PM Relief funds etc.
- Village Development
- Environment
- Health Care
- Women Empowerment
- Education
- Flagship Interventions - Welfare Construction Worker Community

GEOGRAPHICAL SPREAD FY 24-25



Our company has strategically designed its CSR initiatives to be implemented across India, with a focused approach on areas within the vicinity of PNB Housing branches. By aligning our efforts with local needs, we ensure that our interventions directly contribute to the well-being and development of the communities surrounding our operations, fostering meaningful and sustainable impact.

- No. of States covered- 16
- No. of Districts reached- 38
- Total No. of Beneficiaries impacted- 8 Lakh +

8,00,000 LIVES MADE BETTER - HIGHLIGHTS 2025

More than **8+ Lakh** people benefited from the projects out of which **3.5 Lakh** lives touched directly through **46** project interventions.



Flagship

Over **2.8 lakh** construction worker communities benefited through various transformative flagship initiatives – women-led livelihood programmes, Mobile Medical Unit services and educational support



Women Empowerment

186 meritorious girl students have received scholarships, enabling them to pursue their degree courses.



Health

Approx **46,508** people supported through various healthcare interventions like wheelchair support, dialysis and USG machine support, ALS ambulance support, Cochlear Implant surgery & smart vision glasses support, infra upgradation and medical equipment support to hospitals, etc.



Education

Over **12,000** students have directly benefited from various initiatives like Anganwadi renovations, School Infrastructure Enhancement, PM Internship and the setup of computer & science labs



Environment

14,800 trees planted. Other interventions like bio composting, solar electrification and tree plantations have been initiated.



Sports

Support is being provided to **65-75** athletes across India preparing for Olympics, Paralympics and other national sports events.



Village Development

Benefitted **1153** villagers of Bantari village in Varanasi district by supporting the village with school infra upgradation, new Anganwadi construction, women led micro enterprises, agriculture technology, healthcare, nutrition, water conservation and solar streetlights.

FLAGSHIP INITIATIVES

Welfare of Construction Worker Community has transformed lives, directly uplifted approximately 2.8 lakh construction workers while creating a ripple effect that has positively impacted 5.7 lakh dependents. A step towards dignity, resilience, and a better tomorrow!



FLAGSHIP

INTERVENTIONS: WELFARE OF CONSTRUCTION WORKER COMMUNITY

Objective : Flagship Intervention is dedicated to enhance the well-being of construction worker community through comprehensive support initiatives. By fostering a safe, inclusive, and empowering environment, we aim to uplift their quality of life, promote dignity in labour, and strengthen their social and economic resilience. Our commitment lies in building a sustainable future for the workforce that forms the backbone of the industry.

Welfare of Construction Worker Community has transformed lives, directly uplifted approximately 2.8 lakh construction workers while creating a ripple effect that has positively impacted 5.7 lakh dependants. A step towards dignity, resilience, and a better tomorrow!

The impact was driven by Healthcare, Education, skilling and livelihood interventions as detailed below.

HEALTHCARE

MOBILE

MEDICAL UNIT (MMU)

Pehel Foundation supports a Mobile Medical Unit (MMU) project aimed at delivering healthcare services directly to the construction worker community. The initiative promotes health awareness and encourages contemporary healthcare-seeking behaviour among workers and underprivileged individuals in and around construction sites. This is achieved through daily health camps by the deployment of mobile medical units that provide medical consultations, medications, and health screenings. So far, the initiative has reached 2,85,260 individuals from the construction worker community across 12 cities—Delhi, Mumbai, Chennai, Chandigarh, Lucknow, Jaipur, Indore, Pune, Hyderabad, Bangalore, Thiruvananthapuram, and Kolkata.



SUCCESS

STORY 1

Psoriasis Treatment Through Mobile Clinic Services

Patient Profile

Name: MD Rizwan Khan

Age: 33 years

Occupation: Construction Worker

Socioeconomic Status: Low-income background

Medical History

MD Rizwan Khan had been suffering from Psoriasis for the past two months. Despite consulting multiple doctors and taking various medications, his condition continued to deteriorate. He reported increasing discomfort and lack of effective treatment outcomes.

Initial Condition

Severe skin irritation and scaling emotional distress due to persistent symptoms. Financial constraints limiting access to specialised care.

Intervention

In search of better treatment, Rizwan visited a mobile clinic operated by PNB Housing and Wockhardt Foundation. The clinic provided free medical consultation and medication.



First Visit Outcome:

After starting the prescribed treatment from the mobile clinic, Rizwan experienced a 50% improvement in his symptoms.

Ongoing Treatment:

Rizwan continued weekly visits to the mobile clinic. Over time, his condition showed significant improvement, with Psoriasis symptoms nearly under control and cured.

Patient Testimonial

"I am MD Rizwan Khan. I have taken treatment in this mobile van and am getting good results. I am surprised that all these facilities are free of cost. Now I visit this mobile clinic every week, and my Psoriasis is almost under control and cured. I am grateful to PNB Housing Foundation and Wockhardt Foundation for this service."

SUCCESS STORY 2

Restoring Health Through Mobile Clinic Services

Patient Profile

Name: Mr. Raju Singh

Age: 39 years

Occupation: Construction Worker

Socioeconomic Status: Low-income background

Medical History

Mr. Raju Singh had been suffering for the past two months from a combination of symptoms including:

Acute fever (on and off)

Cough and cold

Loose motions

General weakness

Despite consulting multiple doctors and taking various medications, his condition continued to worsen, leaving him physically drained and financially burdened.

Intervention

Seeking better care, Mr. Singh visited a mobile clinic operated by a charitable organisation. The clinic provided free medical consultation and treatment.

First Visit Outcome:

After beginning the prescribed treatment from the mobile clinic, Mr. Singh experienced 80% relief from fever and cold symptoms.

Ongoing Treatment:

With regular weekly visits, his overall health improved significantly. Symptoms such as cough, loose motions, and weakness were gradually brought under control.

Patient Testimonial

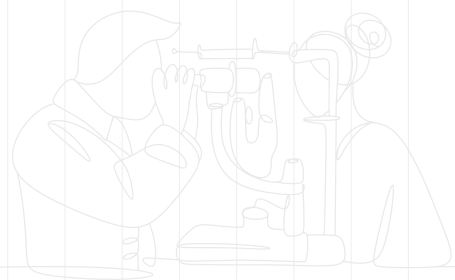
"I am Raju Singh. I have taken treatment in this mobile van and am getting good results. I am surprised that all these facilities are free of cost. Now I visit this mobile clinic every week, and my acute fever, cold, cough, loose motions, and weakness are almost under control and cured."

Impact

Health Recovery: Marked improvement in symptoms and overall well-being

Accessibility: Free and consistent healthcare services

Patient Satisfaction: High level of trust and appreciation for the mobile clinic



PNBHFL VISION FIRST

project improved accessibility of quality eye care services among construction workers and underprivileged community of Hyderabad, Telangana and Visakhapatnam, Andhra Pradesh and surrounding districts. Eye Screening Camps were organised for construction workers at Construction Sites. A total of 1800 Cataract surgeries and treatment of 50 corneal issues helped in improving the vision of construction workers and underprivileged community.



WOMEN EMPOWERMENT: SKILL DEVELOPMENT OF WOMEN DEPENDANTS OF CONSTRUCTION WORKERS IN GURUGRAM

421 women beneficiaries from construction worker communities in Gurugram were equipped with tailoring and fashion designing skills, resulting in 98% employment. The NSDC-certified course offers initial salaries ranging from INR 10,000- INR 12,000.



SUCCESS STORY

Anita Steps Up to Support Her Family in a Time of Crisis

In the bustling neighbourhood of Saraswati Enclave, Gurugram, lives Anita Kumari, a 26-year-old woman whose quiet strength and determination helped her family navigate one of its toughest times. Originally from Bareilly, Uttar Pradesh, Anita is married to Mr. Rajesh Kumar, a hardworking construction site worker (Mistri) in Gurgaon.

Like many families in the informal labour sector, Anita's household faced financial instability. Her husband's monthly income of ₹20,000 was just enough to cover basic expenses in an expensive city like Gurgaon. But when her father-in-law fell seriously ill and was admitted to AIIMS, the family was forced to spend lakhs of rupees on treatment — draining their savings and pushing them into debt.

With mounting hospital bills and daily expenses piling up, Anita made a life-changing decision: she would step forward and help shoulder the financial burden.

A Turning Point Through Skill Development

In October 2023, Anita enrolled in the Tailoring & Fashion Designing Course at Skill Development Centre, Khandsa, Gurgaon, supported by Pehel Foundation and Implemented by Charities Aid Foundation India. The one-month training program equipped her with practical skills and the confidence to enter the workforce. Her journey from a homemaker to a working woman began with her first job at Krishna Labels Pvt. Ltd., where she earned ₹11,200/month. Today, she works at Matrix Design & Industries Pvt. Ltd., earning ₹12,200/month — an 8.93% increase in just 1.5 years.

From Crisis to Confidence

Anita's income has become a lifeline for her family. She now contributes to household expenses and helps repay the debt incurred during her father-in-law's treatment. Her husband, once the sole breadwinner, now has a partner in building a more secure future.

In Her Words

"When my father-in-law was in the hospital, we didn't know how we would manage everything. I decided I couldn't just watch my husband struggle alone. Now I go to work every day with pride, knowing that I am making a difference for my family"



EDUCATIONAL SUPPORT

Education for Out-of-School Children:

Education support provided to children of construction worker families at 2 construction sites in Gurugram benefitting total 238 children during the year. Various sports and extracurricular activities were organised for overall development of children. Children were also mainstreamed into age-appropriate classes in the Government schools.



SUCCESS STORY

Aneesha, age 11

Has been studying at Education Centre supported by PNB Housing Finance at construction site in Sector 70, near GPL, Gurugram since 5th June 2024. She is 11 years old and lives with her parents in Sector 70. Aneesha's father works at construction sites, doing plaster work and her mother works as a house cleaner for other families. Aneesha brings her 3-year-old brother to education centre with her. Her brother is very naughty and often fights with others, yet Aneesha continues to come regularly and studies attentively.

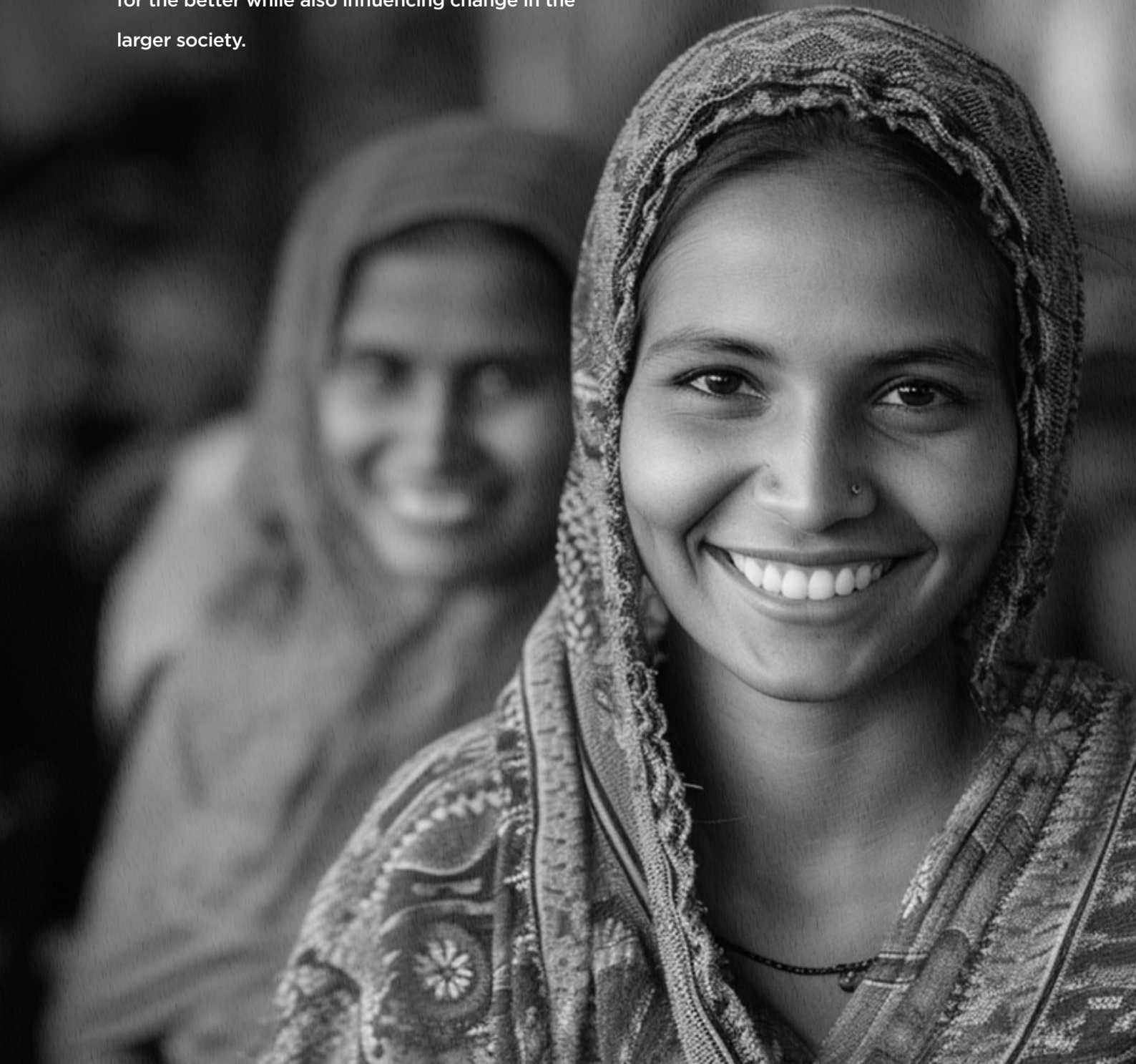
In the beginning, Aneesha had no knowledge of the Hindi language, as she is Bengali and only knew Bengali. However, over the past months, she has gained complete proficiency in Hindi. Aneesha is now a Level 2 student and can read and write in Hindi. She takes storybooks home every day to read and completes her homework diligently. In mathematics, Aneesha has learned division and how to solve LCM problems, and she now knows all the sounds in English.

Aneesha dreams of becoming a doctor and helping everyone. She enjoys playing kabaddi. She respects her teachers, does household chores, cooks, and takes care of her younger brother. She actively participates in all school activities. She is a very obedient student. Currently she passed class 5th through Open School Examination with A grade in Hindi and Mathematics and B grade in Environmental Science.



PEHEL SHAKTI

is all about empowering women by helping them become self-reliant and increasing their self-esteem, so that they can take control of their lives and change it for the better while also influencing change in the larger society.





SUCCESS STORY 1



Empowering Aspirations Through Scholarship Support

Student Profile

Name: Rima Goud

Course: Bachelor of Arts (Honours) in Political Science

Institution: Miranda House, University of Delhi

Background: Middle-class family from a rural area

Family: Nine members, including four elder siblings

Parents' Occupation: Father – Farmer; Mother – Homemaker

Personal Interests

Rima is a multi-talented individual with a strong affinity for **sports, essay writing, quizzes, and dancing**. Her diverse interests reflect a well-rounded personality and a drive to excel in various fields.

Challenges Faced

Coming from a humble background, Rima has always harboured **high aspirations**, including her dream of becoming a **police officer in the Indian Police Service (IPS)**. However, pursuing higher education in Delhi posed significant financial challenges due to the city's high cost of living and educational expenses.

Scholarship Support

Rima was awarded a **scholarship amount** by **PNB Housing**, which proved to be a turning point in her academic journey.

Impact of the Scholarship:

Covered her college fees, reducing the financial burden on her parents. Enabled her to allocate saved funds towards future higher education.

Provided emotional and motivational support to continue striving toward her career goals.

Outcome

The scholarship has empowered Rima to take a significant step forward in her journey toward joining the Indian Police Service. It has not only eased her financial stress but also reinforced her determination to succeed.

Acknowledgement

Rima expressed deep gratitude for being a recipient of the scholarship, acknowledging the transformative role it has played in her life and education

EMPOWERING WOMEN THROUGH ECONOMIC RESILIENCE

186 girl students of Miranda House, University of Delhi, coming from economically weaker sections of society from different streams such as science and humanities were awarded scholarships to support their higher education (Graduation). This scholarship is aimed at covering the student's annual tuition fees and will be extended for a period of three years, supporting them through the completion of their undergraduate degree courses.

SUCCESS STORY 2



Empowering Aspirations Through Scholarship Support

Brief profile of me (beneficiary):

18 years old and currently pursuing a bachelor's degree in elementary education from Miranda House, one of the best colleges of Delhi University, India.

Family background

There are a total of 6 members in my family, including my father, mother, a younger brother, my younger sisters, and myself. My father is doing the job of a delivery boy, and my mother is a housewife. My siblings and I are all students. I am the eldest child in my family. My father is the only earning member of my family, and his income is not sufficient to fulfil all our needs.

How has the PNBHFL scholarship has supported my journey?

As I mentioned earlier, my father is the only earning member of my family, and he is unable to cover the educational expenses of my siblings and me with his limited salary.

Through this scholarship, I was able to pay the fees of my second year of college and am therefore not dependent on my father to do so.

Without this scholarship, my father would have had to take a loan, just like he did for my first-year fees. I am very happy and grateful to be a beneficiary of the PNBHFL scholarship.

PEHEL SWASTHYA

has directly benefited 16,546 individuals, ensuring access to vital healthcare services and support. Additionally, the initiative has positively impacted 1614 dependents, strengthening families and communities through better health and well-being. Together, we are fostering a healthier future for all.



HEALTHCARE INTERVENTIONS

Objective: Our Healthcare Interventions are committed to ensuring equitable access to quality medical care and holistic well-being for all. Through initiatives focusing on preventive healthcare, maternal and child health, medical support, awareness programs, and infrastructural enhancements, we strive to bridge healthcare gaps and foster healthier communities. Additionally, we prioritise specialised support for the elderly and especially abled individuals, ensuring dignity, accessibility, and care tailored to their unique needs. By empowering individuals and families with healthcare solutions, we aim to build a resilient and inclusive society.

Pehel Swasthya has directly benefited 16,546 individuals, ensuring access to vital healthcare services and support. Additionally, the initiative has positively impacted 1614 dependents, strengthening families and communities through better health and well-being. Together, we are fostering a healthier future for all.

BLOOD COLLECTION & TRANSPORT VEHICLE SUPPORT AT HUBLI:



A specially designed vehicle with the facilities of blood collection & transportation has been provided to address the critical need of patients suffering from Thalassemia, HIV-positive children, Emergency patients, etc.

Beneficiaries' testimonials of blood collection and transport vehicle support project:

Sumitra Bhatkande (Surgery)

"After a serious road accident, I urgently needed blood. Blood Collection and Transport vehicle provided multiple units within minutes from MyBlood Charitable Blood Bank. Their quick response and dedicated service saved my life. Thank you for being there when I needed help the most."

Kareppa Dandu (Undergone Surgery)

"I underwent a major surgery that unexpectedly required multiple units of blood. My family was panicking, but Blood Collection and Transport vehicle of MyBlood Charitable Blood Bank responded immediately. Their team ensured that safe and screened blood was provided without any delay. Thanks to their quick action, my surgery was successful and I recovered without complications. We're deeply grateful for their life-saving support."

Basawaraj (Father of a Newborn)

"My wife experienced complications during childbirth and urgently needed blood. Blood Collection and Transport vehicle acted immediately and ensured safe and timely support. I can't express how thankful we are—they helped save both my wife and our newborn."

Irappa Chavalge (Anemia Patient, 71 years)

"I was feeling extremely weak and dizzy, and the doctors diagnosed me with severe anemia. I urgently needed a blood transfusion. MyBlood Charitable Blood Bank stepped in and arranged safe blood within hours through Blood Collection and Transport vehicle. Their kindness and quick support gave me the strength I needed to recover. I truly appreciate their dedication to helping people like me."



COCHLEAR IMPLANT SURGERY SUPPORT FOR HEARING IMPAIRED CHILDREN AT HYDERABAD:



10 children from underprivileged society suffering from hearing loss have been supported with Cochlear Implant Surgery. Now these children have improved hearing abilities and have better communication skills.

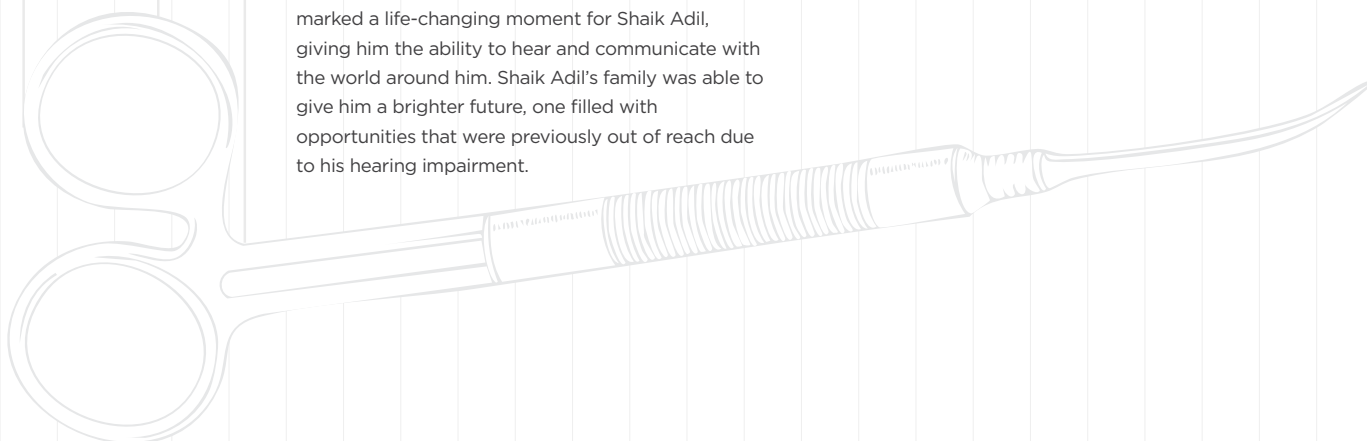
SUCCESS STORY

Shaik Adil's Cochlear Implant Journey

Shaik Adil, a 5-year-old boy from Hyderabad, hails from a modest background. His father works as a salesman in a local cloth shop and despite their best efforts, the family struggles financially. Early in his life, Adil's parents noticed that their son wasn't responding to sounds the way other children his age did. After a series of visits to various doctors, it was confirmed that Shaik Adil was suffering from profound hearing loss.

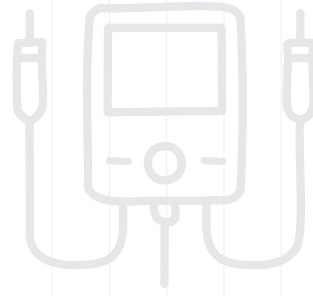
Upon receiving the diagnosis, an ENT surgeon suggested that the only viable solution for Shaik Adil's condition would be cochlear implant surgery. However, the cost of the surgery was far beyond what the family could afford. In their search for support, Shaik Adil's parents were referred to Ashray Akruiti, an organization known for helping children with hearing impairments.

On February 22, 2025, Shaik Adil underwent cochlear implant surgery at KIMS Hospital in Hyderabad under the support of PEHEL Foundation CSR arm of PNB Housing Finance. The support marked a life-changing moment for Shaik Adil, giving him the ability to hear and communicate with the world around him. Shaik Adil's family was able to give him a brighter future, one filled with opportunities that were previously out of reach due to his hearing impairment.



DIALYSIS MACHINES SUPPORT AT INDORE:

10 dialysis machines were provided to M.Y. Government Hospital, Indore, enabling 2-3 additional dialysis cycles daily and helping treat approximately 25-30 more patients each day.



300 WHEELCHAIRS SUPPORTED

To 75 old-age homes in Chennai, Mumbai, Pune, Junagadh, Mehsana and Anand. 19 employees from various regional branches of PNBHFL volunteered during distribution event. This project is benefitting 3469 old age people living in 75 old age homes.



SMART VISION GLASSES ENABLED WITH AI DEVICE HAVE BEEN SUPPORTED TO 45 VISUALLY IMPAIRED INDIVIDUALS IN CHENNAI.

CHILDCARE CENTRE- HOME AWAY FROM HOME AT DELHI:

Established 8 new family units enhancing access to safe and hygienic accommodations for families of children undergoing treatment for paediatric cancer in Delhi and facilitate their recovery.



SUCCESS STORY

A Place to Heal: Rudra's Story

Rudra Kumar is 7 years old. Rudra and his parents hail from an underprivileged background in Gopalganj, Bihar. Rudra's parents narrate that, when he was diagnosed with Neuroblastoma, a rare cancer affecting his brain, our world turned upside down. We had to travel to AIIMS Hospital in New Delhi for treatment, but finding a safe place to stay was difficult. We struggled to afford accommodation and didn't know how to navigate through treatment. It was a time of fear and uncertainty for my family. Then, we found the Childcare Centre supported by PNB Housing Finance. Here, we have a clean, safe, and free place to stay.

We no longer worry about where we will sleep, and can focus entirely on Rudra's recovery. Being at the Childcare Centre has given us hope. We have met other families who understand our journey, and feel supported. We now have a space to heal, surrounded by care and kindness. This place is more than just a roof over our heads- it's a second home, helping us through the most challenging time of our lives."



USG MACHINE SUPPORT:

USG machine supported to 'BA' Smt. Lilaben Chimantal Parikh Cancer Centre, M.G.G Civil Hospital in Navsari for speedy, safe and accurate diagnosis of cancer. New generation ultrasound machine supported is helping in screening of cancer for accurate diagnosis & treatment of cancer patients.



BURN SURGERY

AT LLRM MEDICAL COLLEGE, MEERUT, NOW FULLY OPERATIONAL WITH NEW OPERATING TABLES



The Burn Surgery Department at Lala Lajpat Rai Memorial (LLRM) Medical College is equipped with state-of-the-art Operating Tables (OT), marking a significant step toward enhancing critical care services in the region. Since the installation, approximately **120 patients** have already benefited from the improved facilities, receiving specialised care that meets modern medical standards

Infrastructure Upgradation at J.J. Hospital in Mumbai, Maharashtra: The OT Complex including Operation Theatre, the Post-Operation Room, Scrub Room, and the CSSD (Central Sterile Supply Department) Room are renovated and made ready for use by the hospital. Enhanced safety protocols and state-of-the-art medical facilities directly benefiting around 500 women monthly

INFRASTRUCTURE UPGRADATION

AT J.J. HOSPITAL IN MUMBAI, MAHARASHTRA:

The OT Complex including Operation Theatre, the Post-Operation Room, Scrub Room, and the CSSD (Central Sterile Supply Department) Room are renovated and made ready for use by the hospital. Enhanced safety protocols and state-of-the-art medical facilities directly benefiting around 500 women monthly.



PEHEL SHIKSHA

Through Pehel Shiksha interventions, we have directly transformed the educational journeys of 12,372 students, equipping them with knowledge, skills, and opportunities for a brighter future. Beyond classrooms, the initiative has extended its influence, positively affecting 24,048 people associated by fostering a culture of education, empowerment, and long-term socio-economic progress. By investing in knowledge, we are shaping a future driven by opportunity and transformation.



EDUCATION INTERVENTIONS

Objective: We are committed to advancing education by providing inclusive learning opportunities that empower individuals and communities. Through strategic initiatives like scholarships, school digitisation, skill development, school upgradation, PM Internships and infrastructure enhancement, we strive to create an environment where knowledge becomes a catalyst for transformation. By enhancing access to quality education, modern learning technologies, and safe learning environments, we empower communities to drive sustainable socio-economic progress and lifelong learning.

Through Pehel Shiksha interventions, we have directly transformed the educational journeys of 12,372 students, equipping them with knowledge, skills, and opportunities for a brighter future. Beyond classrooms, the initiative has extended its influence, positively affecting the 24,048 people associated, by fostering a culture of education, empowerment, and long-term socio-economic progress. By investing in knowledge, we are shaping a future driven by opportunity and transformation.



UPGRADATION VIA SCIENCE LABORATORIES



Renovated and set up three modern science laboratories (physics, chemistry, and biology) at Bhartiya Aadarsh Inter College, Dadri, Greater Noida. This important project was taken up to improve science education and to give students better learning facilities.

The new science labs are equipped with modern scientific tools and equipment, furniture and improved electrical connections for safe and effective use of equipment. **1380 students and teachers** are directly helped through this initiative. These improvements have created a better and safer environment where students can perform experiments and learn through practical activities in physics, chemistry, and biology.



ANGANWADI RENOVATION AT PUNJAB

Transformed 07 Anganwadi Centres (AWCs) in the Rajpura block of the Patiala district, Punjab. The upgrades include overall room refurbishment, BaLA painting, toilet renovation, kitchen reconstruction, installation of RO drinking water and handwashing facilities, furniture, books, toys, and puzzles. **234 children (0-6 years), 100+ pregnant women and 20 Anganwadi teachers** are being helped under this programme.

These upgraded centres are now becoming places where childhood is nurtured, maternal health is supported, and community bonds are strengthened.



SUCCESS STORY

Poonam's Story - A Mother's Confidence Restored

Name: Poonam Sharma

Anganwadi Centre: Anganwadi Dhakansu Majra
Poonam Sharma, a mother of two, had long worried about sending her younger child to the local Anganwadi. The earlier condition of the centre included cracked walls, broken furniture, lack of sanitation, and no proper learning materials that made her hesitant. "I wanted my daughter to learn and grow, but the space didn't feel safe or clean enough," she shared.

The Transformation:

With the recent renovation of the Anganwadi Centre in Sehri, Poonam noticed immediate changes. The centre now has freshly painted walls adorned with BaLA (Building as Learning Aid) art, clean drinking water through RO purifiers, functioning toilets, and a vibrant learning space filled with toys, books, and puzzles.

Impact:

"My daughter wakes up excited to go to school now," Poonam smiles. "She sings rhymes, tells me stories, and even reminds me to wash my hands before eating - all these things she's learning at the centre." Poonam also expressed relief knowing her child is in a hygienic and secure environment. "I can focus on my daily work without worrying about her safety or health. It feels like a real school now."

The renovated Anganwadi has not only helped Poonam's child but has also strengthened her confidence as a parent. She now attends monthly meetings at the centre and actively engages with the Anganwadi workers for the best future of her daughter.



EMPOWER HER

HOLISTIC DEVELOPMENT FOR GIRLS' SCHOOLS IN JODHPUR, RAJASTHAN

02 government schools for girls in Jodhpur have been successfully transformed through the education initiative - Empower Her: Holistic Development for Girls' Schools. These included the construction of new hygienic washrooms, the setup of smart classrooms and a STEM lab, the installation of solar energy systems, the implementation of rainwater harvesting units, the development of a shaded midday meal area, and the creation of a vibrant new playground. Each of these additions was designed to address specific barriers to education — from improving attendance through better sanitation to enhancing academic engagement. 677 students and teachers are benefitting from this initiative.



SUCCESS STORY 1

Srujan, Class 10th Student, GGSS Mahamandir, Lal Maidan

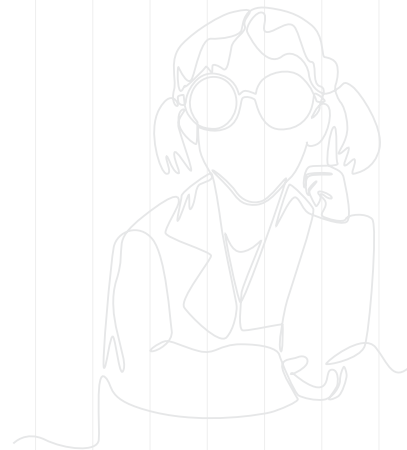
"Earlier, we had to wait or go home because there were no clean toilets. Now, with proper sanitation and safe drinking water, coming to school feels safe. The new STEM lab is my favourite; I finally get to do science experiments and learn by doing. It makes me feel confident about my future."



SUCCESS STORY 2

Taruna Chauhan, Class 10th Student, GGSS Mahamandir, Lal Maidan

"Our school often had power cuts, and it was difficult to study, especially in the summers. But ever since solar electricity was installed in our school with the support of PNB Housing Finance, we have electricity throughout the day! Our smart classroom now works without any interruptions, and learning has become so much easier and fun. I really look forward to coming to school every day!"



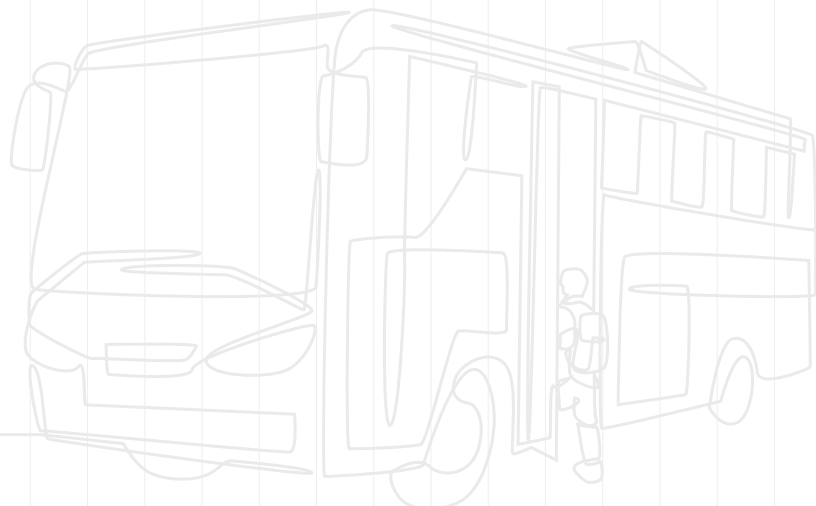
PROJECT PARIVARTAN AT NAGAR NIGAM BALIKA INTER COLLEGE IN GHAZIABAD, UTTAR PRADESH

The classrooms were renovated for 6th to 8th standard in Nagar Nigam Balika Inter College, Ghaziabad, which included sanitation, benches and BaLA painting. **211 students** are directly being helped from this project. Employee volunteering was also done by involving the employees of a nearby PNB Housing branch in a tree plantation drive and creating a social message wall in the school.



PM Internship Project

The aim of the Prime Minister Internship Scheme is to prepare young people for employment by providing them with practical training in various industries. PNB Housing has also taken up this initiative and is providing internships to **06 candidates**.



SCHOOL RENOVATION PROJECT IN MUMBAI, MAHARASHTRA

16 classrooms and 6 toilets have been renovated in Shree Ram Welfare Society's High School, Mumbai. 1860 students got benefited through better classrooms and sanitation units.



ESTABLISHMENT OF PEHEL COMPUTER LAB AT TWO GOVERNMENT NURSING COLLEGES IN GUJARAT

Established computer labs in the Government Nursing College in Ahmedabad and Surat. The facilities are helping 982 students and faculties across both colleges with online study material, references, assignments, and projects. The labs are equipped with the latest technology and devices, like computers, printers and high-speed internet connections, along with modern infrastructure, to offer a conducive learning environment and significantly promote nursing education and research.



PEHEL PARYAWARAN

Through our afforestation efforts, we have successfully planted **14,800** trees, contributing to environmental restoration and sustainability. This initiative not only enhances biodiversity but also improves air quality, conserves water, and strengthens local ecosystems. By fostering a greener future, we are actively mitigating climate change and creating healthier communities for generations to come.



ENVIRONMENT INTERVENTIONS

Our Environment Interventions are dedicated to fostering sustainability, conservation, and ecological resilience. Through initiatives focused on afforestation, waste management, water conservation, renewable energy adoption, and climate awareness, we strive to protect natural resources and promote responsible environmental practices. By empowering communities to embrace eco-friendly solutions, we aim to create a greener, healthier, and more sustainable future for generations to come.

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14,800 PLANTS ARE PLANTED IN HYDERABAD AND CHENNAI.



SOLAR POWER PLANT SUPPORT TO RAJASTHAN MAHILA VIDYALAYA IN UDAIPUR BENEFITTED 325 STUDENTS.



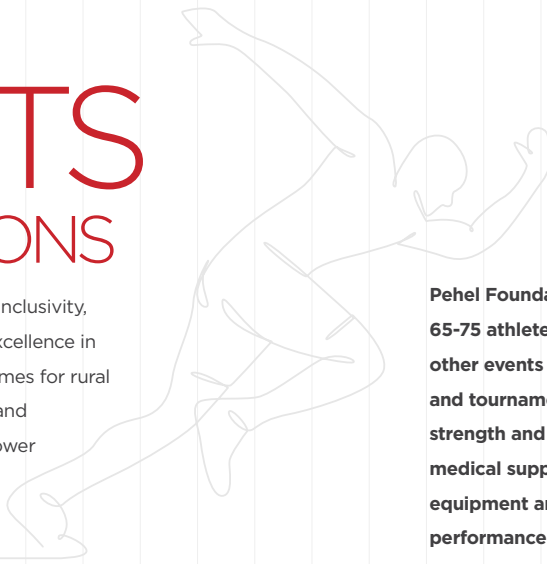
PEHEL KHELO INDIA

We promote inclusivity and talent in sports by supporting training programmes across rural, national, Olympic, and Paralympic disciplines—empowering individuals to develop their skills and strive for excellence.



SPORTS INTERVENTIONS

Our sports interventions aim to promote inclusivity, foster talent development, and achieve excellence in athletics. By supporting training programmes for rural sports, nationally recognised disciplines, and Paralympic and Olympic sports, we empower individuals with opportunities to hone their skills and achieve their potential.



Peהל Foundation is supporting the OGQ programme for 65-75 athletes preparing for the Olympics, Paralympics and other events nationwide. Athletes get support for training and tournaments, sports science (physiotherapy, nutrition, strength and conditioning, injury rehabilitation, psychology, medical supplies, medicines and nutritional supplements), equipment and sports kits, athlete management and performance monitoring, etc.



PEHEL GRAM VIKAS

DEVELOPMENT INTERVENTION

Our Integrated Village Development Project drives holistic, sustainable growth in rural communities.

We empower villages through infrastructure, healthcare, education, livelihoods, women empowerment, environment, and digital inclusion.

By addressing socio-economic challenges, we build self-reliant, resilient, and thriving rural ecosystems.



INTEGRATED VILLAGE DEVELOPMENT INTERVENTION

Our Integrated Village Development Project is dedicated to fostering holistic and sustainable growth in rural communities. Through interventions in infrastructure, healthcare, education, livelihoods, women empowerment, environmental sustainability, and digital inclusion, we aim to create self-reliant villages equipped with essential resources and opportunities. By addressing socio-economic challenges and strengthening local ecosystems, we strive to transform villages into thriving hubs of prosperity, resilience, and well-being, ensuring inclusive development for all.

The Integrated Village Development Project in Bantari, Varanasi, has brought transformative change to the lives of 1,153 villagers. Key initiatives include upgrading school infrastructure, constructing a new Anganwadi centre, supporting women-led micro-enterprises, introducing modern agricultural technologies, organising health camps, distributing nutrition kits, rejuvenating the village pond, and installing solar-powered streetlights. These efforts aim to foster holistic and sustainable rural development.



SUCCESS STORY 1

Anita Rajbhar's Story: A Life Transformed in Bantari Village

Background

Anita Rajbhar (32), wife of farmer Vinay Rajbhar and mother of a son and a daughter, embodies the holistic impact of Bantari's Integrated Village Development Programme. Once struggling with low farm yields, limited income, and poor access to education and healthcare, Anita's life transformed through the project's interventions.

Education: A Brighter Future for Her Children

Before: Both her children studied in a dilapidated government school with no clean water or digital tools.

After: The school's upgrade—e-learning setups, RO water purifiers, and renovated toilets— enabled access to interactive lessons, while also benefiting from the new playground and the newly opened Anganwadi building.

Women Entrepreneurship: Financial Independence

Anita joined the **15-women cohort** of the SHG-led initiative called Samridhhi, a food products enterprise where she received training and material support.

SRI Farming: A New Way of Rice Cultivation

After SRI training and receiving high-yield seeds, Anita reduced water use by 40% and increased paddy yield by 20% from the previous year. The model plot-based training and demonstration built her confidence.

Health and Nutrition: A Healthier Family

Attended **4 health camps** where her family members were treated and cured. Improved family nutrition by growing seasonal vegetables in her **Nutri Garden**.

Pond Rejuvenation: Water Security

The revived pond ensures year-round irrigation for her farm.

Solar Street Lights: Safety and Opportunity

One of the **15 solar lights** was installed near her home, allowing Anita to safely attend evening SHG meetings and expand her business.



"This project gave us water, work, and hope. My children study better, my farm thrives, and I'm no longer just 'Vinay's wife'. I'm now a businesswoman."

SUCCESS STORY 2



The Revival of Bantari Village's Pond: Securing Water, Sustaining Livelihoods

A Village at a Crossroads

Nestled in Cholahpur Block, just 30 km from Varanasi's bustling urban centre, Bantari village, home to 1,500+ residents, faced a silent crisis. For decades, its lone pond, a lifeline for farmers, had been choking under silt, pollution, and neglect. With minimal alternative water sources, shrinking agricultural yields, and eroding bunds threatening flooding, the community's survival hung in the balance.

The Breaking Point

The pond's depth had plummeted to 1 metre, with its area reduced to 0.6 acres. Algal blooms contaminated the water, pond boundaries remained unprotected, and weak bunds crumbled during monsoons.

A Holistic Revival Plan

The Bantari Pond Rejuvenation Initiative, supported by PNB Housing Finance and PEHEL Foundation and implemented by BharatCares, launched a two-pronged mission:

Engineering the Turnaround:

8,000 cubic metres of silt dredged, restoring depth to **3 metres** and expanding the pond to **0.95 acres**.

Bunds reinforced (2.5 metres wide) to withstand floods.

Shoreline stabilised, barbed-wire fencing and footpaths added for safety, security and easy access.

Community as Custodians:

Awareness drives in the school, Anganwadi, and farmer groups promoted water conservation.

Training programmes equipped villagers to monitor both water quality and maintain infrastructure.

The Ripple Effect

The impact of the intervention spoke louder than words:

Water storage surged 375% (1,920 m³ to 9,120 m³), ensuring year-round supply.

Healthier crops boosted farm incomes, while clean water reduced diseases.

Increased footfall during morning and evening hours for recreational purposes, especially by children and the elderly.

A Blueprint for Rural India

Bantari's success underscores a universal truth: **solutions lie in blending traditional wisdom with modern tools**. Today, the pond isn't just a water source—it's a **symbol of resilience**.



SUPPORTING

The Bravehearts of India

As part of our CSR commitment, we proudly support veterans of the Indian Armed Forces, war widows, and their dependents. Our initiatives offer financial assistance, educational support, and access to healthcare programmes tailored to their needs. Through these structured efforts, we aim to honour their sacrifice by fostering resilience, enabling empowerment, and ensuring the long-term well-being of those who have served our nation with courage.



SUPPORT TO THE ARMED FORCES OF INDIA

Objective : Our CSR initiatives support armed forces veterans, war widows, and their dependents by providing financial assistance, education, healthcare programmes, etc. Through structured interventions, we aim to foster resilience, empowerment, and long-term well-being for these brave individuals and their families.



SUPPORT TO INDIAN ARMY 7 ADVANCED LIFE SUPPORT AMBULANCES (ALS)

7 Advanced life support ambulances (ALS) with features best suited to hilly terrain for the Northern Command of the Indian Army. Northern Command operates in the sensitive regions of Jammu & Kashmir, Leh, Ladakh and Siachen. This fleet of state-of-the-art ALS ambulances has enabled timely and effective evacuation of wounded soldiers and civilians, ensuring they receive advanced medical care during critical times. Approximately **30,000 people** have benefited from the project.

EDUCATION GRANT SUPPORT

An education grant of INR 12,000 each was provided to **417 children** belonging to families of Ex-Servicemen, Martyrs and their widows nationwide to honour their contribution to the nation.



EMPLOYEE VOLUNTEERING AND PROJECT INAUGURATIONS

Our employees actively participated and volunteered in various initiatives, showcasing their dedication and commitment. Here are some glimpses of their involvement, including highlights from project inaugurations.



PROJECT CARE

- Project: To support **300 wheelchairs** in **75 Old age homes** at Chennai, Mumbai, Pune, Junagarh, Mehsana and Anand.
- **19 employees** from various regional branches volunteered during distribution event.
- This project is benefitting **3469** elderly people living in **75** old age homes.



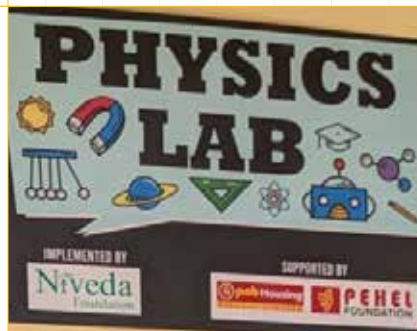
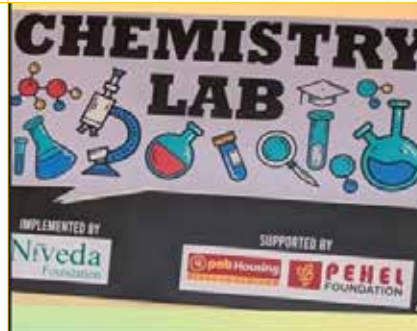
INAUGURATION OF DIALYSIS MACHINES SUPPORTED AT INDORE

- Project: To support of **10 dialysis machines** at M. Y. Government Hospital, Indore.
- Inauguration and handing over was done by Mr. Pankaj Srivastava, Regional Business Head PNBHFL, Indore
- Each machine is being operated for **2 to 3 cycles** a day and treating around **25-30** additional patients daily.



INAUGURATION OF SCIENCE LABORATORIES AT A SCHOOL IN DADRI

- Project: To support a government aided school in Dadri with science labs (Physics, Chemistry and Biology) – Civil and equipment support.
- Labs now have the latest equipment to enable students to engage in hands-on learning and enhancing their understanding of subjects through practical activities.
- This project will benefit **1350 students** and **30 teachers**.



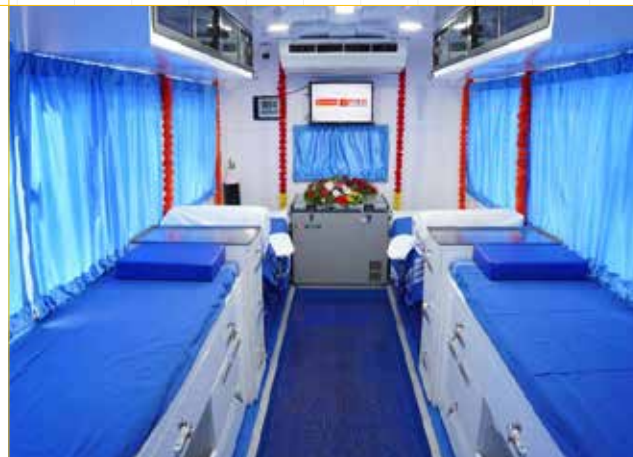
COCHLEAR IMPLANT SURGERY SUPPORT FOR HEARING IMPAIRED CHILDREN AT HYDERABAD

- Project: To support Cochlear Implant Surgery of **10 underprivileged** suffering from hearing loss.
- CSR team along Mr. Suresh Bandila, State Business Head PNBHFL visited the center in Hyderabad and met all **10 beneficiaries** and their parents.



BLOOD COLLECTION & TRANSPORT VEHICLE SUPPORT AT HUBLI

- Project: To support Blood Collection & Transportation Vehicle to address the critical need for blood collection and transportation in Hubli and surrounding areas.
- The vehicle aims to support patients suffering from Thalassemia, HIV-positive children, Emergency Patients, etc.
- Mr. Rajshekar, ASM PNB Housing Finance Hubli and his team formally handed over the vehicle to Mahesh Foundation



AWARDS AND RECOGNITION



1. **BFSI Exceller Awards 2024** honoured Peהל Shakti, which aims to empower women via skill development programmes and has already impacted over 2050 women directly with the Best CSR Campaign of the Year - NBFC/HFC/MI.
2. **Indian CSR Awards 2024** - Best Social Welfare Initiative of the year for our Flagship Initiative for the construction workers' community, which has impacted nearly 2,35,000 people and counting.
3. **Indian CSR Awards 2024** - Most Impactful Healthcare Initiative of the Year for the Project Sanjeevani, which saw us collaborating with the Rotary Club of Pune, NIBM Charitable Trust to provide 7 ALS ambulances to the Northern Command of the Indian Army, benefiting 30,000 individuals.

PEHEL

PROMISE



“PEHEL is a promise to care, uplift and make a meaningful difference. Born from the same passion for execution excellence that powers our business growth.

From the bottom of our hearts, I extend sincere gratitude to our respected Board of Directors and the visionary leadership of our MD & CEO. Your pakka support and thoughtful guidance are the wind beneath PEHEL’s wings. I would also like to thank our NGO partners for their deep commitment and work on the ground, transforming ideas into a better future. I must take this opportunity to thank our beneficiaries for letting us be part of their journey

At PNB Housing Finance, we ensure that our CSR interventions directly contribute to the well-being and development of the communities surrounding our operations and fostering sustainable impact.”

Warm Regards,

Satish Singh
Chief People Officer
PNB Housing Finance Ltd.



Ghar Ki Baat