

State Level Bankers' Committee Maharashtra State

Agenda & Background Papers of Special SLBC Meeting



Date

27th April, 2021

Tuesday, 12.30 pm

Venue

Through Video Conference

CONVENER



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

Agenda for Special SLBC Meeting dt. 27.04.2021 through Video Conference

INDEX

Agenda Pt. No.	Particulars	Page No.
1	Background	1
2	Implementation of Action Points advised by Dept. of Financial Services, State Govt. & Indian Banks' Association	2
3	Any other issues with the permission of Chair	3
	Annexures	4 - 26

Agenda No. 1

Background :

We draw attention of all SLBC Stakeholders towards recent rapid spread in Corona cases throughout the country & more particularly in the State of Maharashtra.

Accordingly, Govt. of Maharashtra vide its various GRs dated 03.04.2021, 04.04.2021, 13.04.2021 & 14.04.2021 has issued various guidelines to be followed by various Stakeholders in the State contain the spread of COVID-19.

As such, SLBC, Maharashtra has also issued various advisories pertaining to functioning of Bank branches & preventive measures to be followed by Member Banks in the State vide its communications dated 04.04.2021, 15.04.2021, 19.04.2021 & 22.04.2021.

Subsequently, **IBA in consultation with Dept. of Financial Services, Govt. of India** vide its **letter dated 23.04.2021 (Annexure- 1)** has advised all SLBCs to convene an urgent “**Special SLBC Meeting**” with respective State Govt. Authorities to discuss on various issues related with functioning of Banks in the State.

The Agenda of the today’s meeting includes discussion on important topics as below -

- i. Functioning of Banks in the State
- ii. Vaccination of Bank employees (COVID Warriors) on priority
- iii. Any other subject with the permission of chair

Accordingly, today’s meeting is being conveyed / arranged.

Implementation of Action Points advised by Dept. of Financial Services, State Govt. & Indian Banks' Association –

i. Declaration of Bank employees as CORONA Warriors :

Dept. of Financial Services, Govt. of India vide its letter No.16/3/2021 BOA – I dated 22.03.2021 (**Annexure - 2**) has informed that considering the uninterrupted services rendered by Bankers since the onset of COVID-19 the Parliamentary Standing Committee on Home Affairs on Management of COVID-19 Pandemic and related issues in its 229th Report has appreciated the efforts and pain taken by the banking sector for providing uninterrupted and seamless banking facilities during the COVID-19 outbreak and has recognized Bank staff as COVID-19 warriors.

ii. COVID vaccination for Staff of Banking sector, related vendors, cash logistic companies, ATM maintenance personnel, Banking Correspondents & Customer Service points (CSPs) :

We draw attention of State Govt. officials towards **Dept. of Financial Services, Govt. of India letter No.DO.No.12/1/2020 –BO-II dated 22.04.2021 (Annexure - 3)** addressed to Chief Secretaries of all States wherein it has been informed that all employees of Banks, insurance companies, NPCI, payment system providers/ operators/ vendors, cash logistic companies / cash-in-transit companies / ATM maintenance personnel, banking correspondents (BCs) and Customer Service Points (CSPs) have played a critical role in ensuring that their branches / offices remain open and functional and continue to provide the complete suite of financial services to their customers including ATM and micro ATM networks despite issues in mobility and adherence to social distancing precautions for better economy of the State.

Employees of Banks who have not been vaccinated so far are anxious to get themselves vaccinated at the earliest. In the light of the recent Government's decision to open up vaccination to all persons above the age of 18 years from 1st May 2021, we request you to kindly consider putting in place a special dispensation in the State at various places, to enable the employees / staff of Banks to avail of vaccination easily and on priority basis.

This will go a long way in assuring them about their safety / life and will also boost their morale in continuing to provide their best services to customers.

For any coordination & support required at District places in the State, we assure our full support through Lead District Managers posted in every district.

iii. Classification of Banking Services under Essential Services category & allowing them to work with 50% Bank staff :

Govt. of Maharashtra vide its GRs dated 13.04.2021 & 14.04.2021 has classified Bank employees of PSU, Private Sector, Cooperative & RRBs under **Exemption category** thereby restricting presence of staff in the branches / offices to **15% or 5 of total staff, whichever is more.**

In this regard, we would like to Govt. of Maharashtra **Indian Banks' Association** has classified Banking services as "**Essential Services**" & accordingly issued SOPs / Advisory to all Banks on **21.04.2021**

(Annexure- 4) that all Banks should function with **50% staff and provide Essential Services to the customers.**

In view of the above, we earnestly request State Govt. to classify Banking services under essential services category and allow to work with 50% staff, so that uninterrupted / seamless banking services can be provided to the customers.

iv. Commutation of Bank employees through local train :

We draw attention of Govt. of Maharashtra towards our request dated 23.04.2021 regarding Commutation of Mumbai Bank Personnel by Local Trains **(Annexure- 5)**.

In this regard, we would like to inform you that despite the grave risk to the lives of Bank personnel, Bankers are providing uninterrupted services to the public. When the Government expecting bankers to play an effective role in sustaining the economy, it is also of prime importance that Govt. to ensure that they are not denied access to public transport.

Hence, we request you to arrange to include Bank Staff in the list of Essential Staff so as to enable them to commute by local trains for attending to their duties and provide Essential Services to their customers.

Agenda No. 3

Any other issues, with the permission of Chair

Annexures



Indian Banks' Association
DELHI LOCAL CHAPTER

DLC:2021:27,

23th April, 2021

General Managers/SLBC CONVENORS

Dear Sir

Reg : **Convening Special SLBC – Decision on functioning of Banks based on local situation.**

In the IBA MC meeting dated 21st April 2021 , convened by chairman IBA and attended by all banks MDs / CEOs , (PSBs / private banks) certain action plans were agreed upon

1. It has been decided to convene special SLBC meeting calling all stake holders including Chief Secretary, Finance Secretary, Director, Institutional Finance, Chief Medical Officer/Health Secretary and to deliberate about the functioning of Banks in the State in the light of MC decision and letter dated 21st April, 2021 by Chief Executive, Indian Banks Association written to all Banks.
2. After a consensus on the issue the SLBC Convenor will issue advisory to all the banks functioning in the state. We are sure the desired special SLBC meetings must have been convened or may be in the process
3. Department of Financial Services, Ministry of Finance, Government of India, have desired that such meetings be convened at the earliest, if not held so far and advisory be issued asap. A copy of the advisory be made available to them .
4. You are, therefore, requested to ensure that the special SLBC meeting gets convened at earliest and advisory issued, in respect of SLBCs under your jurisdiction
5. A scanned copy of deliberations and decision can be mailed to the following mail I'd sa.delhi.iba.org.in. We will consolidate the same for onward submission to DFS

Look forward to your necessary cooperation on the matter and will appreciate a line of acknowledgment and tentative dates of special SLBC meetings at yours .

Regards

B N MISHRA
SENIOR ADVISOR

Delhi Local Chapter, 1st Floor Punjab National Bank Building.5, Sansad Marg, New Delhi :110001

F. no. 16/3/2021-BOA-I
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep Building, 3rd floor
Parliament Street, New Delhi - 110 001

Dated 22nd March 2021

To:

1. Chief Executive, Indian Banks' Association
2. Chairman, State Bank of India
3. Managing Director and Chief Executive Officer
Nationalised banks

Subject: 229th Report of the Department related to Parliamentary Standing Committee on Home Affairs on Management of Covid-19 pandemic and related issues – regarding

Sir,

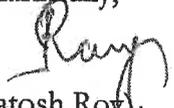
Please refer to Department of Financial Services' letter no. 7/3/2021-Parl, dated 16.2.2021, on the above subject.

2. The undersigned is directed to inform that the Parliamentary Standing Committee on Home Affairs on Management of COVID-19 Pandemic and related issues in its 229th Report has observed, *inter-alia*, as under:

“The Committee notes and appreciates the efforts and pain taken by the banking sector for providing uninterrupted and seamless banking facilities during the COVID-19 outbreak and consequent lockdown. In their sincere efforts to provide continuous service, many of the bank officials also lost their valuable life. The Committee, therefore, places on record the good work done by the banking sector right from the beginning of the COVID-19 Pandemic and observes that they are also recognized as COVID-19 warriors.”

3. Indian Banks' Association may suitably apprise its member banks regarding the above observations and Public Sector Banks may similarly apprise their respective Boards and staff.

Yours faithfully,



(Jnanatosh Roy)

Under Secretary to the Government of India

Tel: 011-23748755

Email: boa1-dfs@nic.in

Copy to:

Governor, Reserve Bank of India, Mumbai



AX1 / SLBC / 2021-22 /106

Date : 22.04.2021

Principal Secretary,
Public Health,
Government of Maharashtra,
Mantralay, Mumbai 400 032.

Respected Sir,

Sub : COVID vaccination for Staff of banking sector

Ref : i) DFS letter No.12/1/2020-BO-II dated 22.04.2021

ii) Dept. of Financial Services, Govt. of India Communication dated 22.03.2021 & Office Memorandum dated 07.04.2021

iii) Our earlier communication dated 08.04.2021

This is with reference to aforesaid Dept. of Financial Services, Govt. of India communication dated 22.04.2021 addressed to Chief Secretaries of all States in respect of captioned subject.

In this regard, it has been informed that all employees of Banks, insurance companies, NPCI, payment system providers/ operators/ vendors, cash logistic companies / cash-in-transit companies / ATM maintenance personnel, banking correspondents (BCs) and Customer Service Points (CSPs) have played a critical role in ensuring that their branches / offices remain open and functional and continue to provide the complete suite of financial services to their customers including ATM and micro ATM networks despite issues in mobility and adherence to social distancing precautions

Considering the uninterrupted services rendered by Bankers since the onset of COVID-19 & as per the recommendations of Indian Bank's Association & Dept. of Financial Services, Govt. of India, **The Parliamentary Standing Committee** on Home Affairs on Management of COVID-19 Pandemic and related issues in its 229th Report has appreciated the efforts and pain taken by the banking sector for providing uninterrupted and seamless banking facilities during the COVID-19 outbreak and has **recognized Bank staff as COVID-19 warriors**.

Employees of Banks who have not been vaccinated so far are anxious to get themselves vaccinated at the earliest. In the light of the recent Government's decision to open up vaccination to all persons above the age of 18 years from 1st May 2021, we request you to kindly consider putting place a special dispensation in the State at various places, to enable the employees / staff of Banks to avail of vaccination easily and on priority basis.

This will go a long way in assuring them about their safety / life and will also boost their morale in continuing to provide their best services to customers.

For any coordination & support required at District places in the State, we assure our full support through Lead District Managers posted in every district. (For ready reference contact details of all LDMs are enclosed herewith).

In view of the above, we request your good selves to kindly initiate necessary steps to vaccinate Bank employees at the earliest.

With regards,

Yours faithfully,

(U R Rao)
General Manager & Convenor,
SLBC, Maharashtra.

Encl : As above

Copy to : Hon'ble Chief Secretary, Govt. of Maharashtra, Mantralay, Mumbai.



DO No. 12/1/2020-BO-II

22nd April, 2021

Dear Chief Secretary,

This is with reference to the Government of India's round-the-clock efforts to control the spread and resurgence of CoVID-19 in the country, as part of which the Hon'ble Prime Minister has announced the Government's decision to allow vaccination of all persons above the age of 18 years with effect from 1st May, 2021.

2. Under the regular monitoring of the Department of Financial Services (DFS) last year as well as this year, all employees of banks, insurance companies, NPCI, payment system providers/ operators/ vendors, cash logistic companies/ cash-in-transit companies/ ATM maintenance personnel, Banking Correspondents (BCs) and Customer Service Points (CSPs) have played a critical role in ensuring that their branches / offices remain open and functional and continue to provide the complete suite of financial services to their customers including ATM and micro ATM networks despite issues in mobility and adherence to social distancing precautions. Unfortunately, in their efforts to provide continuous service, many officials have succumbed to the virus and some of them also lost their lives.

3. I would like to especially mention that in view of the foregoing, the Parliamentary Standing Committee on Home Affairs on Management of CoVID-19 pandemic and related issues, in their 229th Report formally noted and appreciated the efforts and pain taken by the banking sector for providing uninterrupted and seamless banking facilities during the COVID-19 outbreak and consequent lockdown, and the Committee has, therefore, placed on record the good work done by them and has also recognized them as CoVID-19 warriors.

4. All the officers/ staff of banks, insurance companies and other service providers mentioned above who have not been vaccinated so far are anxious to get themselves vaccinated at the earliest. In the light of the recent Government's decision to open up vaccination to all persons above the age of 18 years from 1st May 2021, may I request you to kindly consider putting in place a special dispensation in your State/ UT, to enable the aforementioned employees/ staff to avail of vaccination easily and on priority basis.

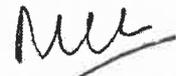
Contd...P/2..

-: 2 :-

5. This will go a long way in assuring them about their safety/life and will also boost their morale in continuing to provide their best services to customers. The respective Convenors of the State Level Bankers' Committees (SLBCs) in each State will coordinate with your office in this regard.

With regards,

Yours sincerely,



(Dr. Madnesh Kumar Mishra)

To the Chief Secretaries of all States and Union Territories

Copy to :

1. MDs and CEOs of all Scheduled Commercial Banks, Insurance Companies and Payment System Operators.
2. Shri Sunil Mehta, Chief Executive, Indian Banks' Association, World Trade Centre complex, Centre 1, 6th Floor, Cuffe Parade, Mumbai - 400 006.
3. Shri Ajay Kumar Bhalla, Home Secretary, Ministry of Home Affairs, North Block, New Delhi-110001.
4. Shri. Rajesh Bhushan, Secretary (H&FW), Ministry of Health and Family Welfare, Room No. 156A, Nirman Bhavan, New Delhi.
5. Convenors of State Level Bankers' Committee of all States/ UTs.



DETAILS OF LEAD BANKS
SLBC MAHARASHTRA : CONVENER - BANK OF MAHARASHTRA

S.No	District	Name of LDM	Designation	Telephone		Email
				Landline	Mobile	
Contact Details						
1	AHMEDNAGAR	Shri Sandeep Walavalkar	Chief Manager	0241-2471296	8390901551	ldmahme@centralbank.co.in
2	AKOLA	Shri Alok Tarenia	Chief Manager	0724 -2458874	7507716000	ldmakol@centralbank.co.in; rmakolro@centralbank.co.in
3	AMRAVATI	Shri Jitendra Kumar Jha	Chief Manager	0721 -2560566	9923844044	ldmamra@centralbank.co.in
4	AURANGABAD	Shri Shrikant Karegaonkar	Chief Manager	0240-6645605	9860388823	mrpc_aur@mahabank.co.in
5	BEED	Shri Shridhar Kadam	Chief Manager	02442-222509	9167134466	ldm.beed@sbi.co.in
6	BHANDARA	Shri Ashok Kumbalwar	Chief Manager	07184-252584	9403366635	ldo.bhandara@bankofindia.co.in
7	BULDHANA	Shri Hedau	Chief Manager	07262-242673	7507766004	ldmbuld@centralbank.co.in
8	CHANDRAPUR	Shri S.K. Jha	Chief Manager	07172-253206	9405714657	LDO.Chandrapur@bankofindia.co.in
9	DHULE	Shri Manoj Kumar Das	Chief Manager	02562-234437	7798987305	ldmdhul@centralbank.co.in
10	GADCHIROLI	Shri Yuvraj Tembhumne	Chief Manager	07132-233455	7977922521	LDO.Gadchiroli@bankofindia.co.in
11	GONDIA	Shri Uday Khardenawis	Chief Manager	07182-252642	7972176086	LDO.Gondia@bankofindia.co.in
12	HINGOLI	Shri Shashikant Sawant	Chief Manager	02456-221692	9421262357	Ldm.hingoli@sbi.co.in
13	JALGAON	Shri Arun Prakash Nauriyal	Chief Manager	0257-2283217	7507766002	ldmjalg@centralbank.co.in
14	JALNA	Shri Nishant M. Ilamkar	Chief Manager	02482-231784	9689040678	ldmjaina@gmail.com; bom33@mahabank.co.in
15	KOLHAPUR	Shri Rahul Mane	Chief Manager	231-2621450 / 468	9822631080	kolhapur.leadbank@bankofindia.co.in
16	LATUR	Shri Pradeep Kulkarni	Chief Manager	02382-225006	9923601652 8308482009	ldm.latur@sbi.co.in; leadbanklatur@yahoo.in
17	MUMBAI CITY	Shri Surendra Pagare	Chief Manager	022- 22670114 / 15	7588593830	LDMO.Mumbai@bankofindia.co.in
18	MUMBAI SUBUR	Shri Dinesh Patil	Chief Manager	022-28817323	9503386313	LDMO.MNZ@bankofindia.co.in
19	NAGPUR	Shri Pankaj Deshmukh	Chief Manager	0712 - 2548440	9422430535	LDM.Nagpur1@bankofindia.co.in
20	NANDED	Shri Ganesh Pathare	Chief Manager	02462- 285173	9970662185 9923601651	ldm.nanded@sbi.co.in
21	NANDURBAR	Shri Jayant Deshpande	Chief Manager	02564-222229	7755984337	ldm.nandurbar@sbi.co.in; leadbank.nandurbar@gmail.com
22	NASIK	Shri Ardhendu Shekhar	Chief Manager	0253-2310559	9422284764 9423538717	leadbank_nas@mahabank.co.in
23	OSMANABAD	Shri Nilesh Mohan Vijaykar	Chief Manager	02472-223415	9764457712	ldm.osmanabad@sbi.co.in
24	PALGHAR	Shri K.D. Birar	Chief Manager	525-252194 / 1944	9423985367	bom195_leadbank@mahabank.co.in
25	PARBHANI	Shri Sunil Hattekar	Chief Manager	02452-241181	9422886140	lboparbhani@rediffmail.com
26	PUNE	Shri Anand Bedekar	Chief Manager	020-25573367	7977752185 9689873660	leadbank_per@mahabank.co.in
27	RAIGAD	Shri Anand Nimbekar	Chief Manager	02141-222344	8652436830 9423357013	Raigad.Leadbank@bankofindia.co.in; boildmo@rediffmail.com
28	RATNAGIRI	Shri Nandkishor Patil	Chief Manager	02352- 222970	9422883304	Ratnagiri.Leadbank@bankofindia.co.in
29	SANGLI	Shri Dhananjay Jadhav	Chief Manager	0233-2672174	9421073950	LeadDistrictManagerSangli.Kolhapur@bankofindia.co.in
30	SATARA	Shri Yuvraj S Patil	Chief Manager	02162-227510	9657707086	satara123bom@gmail.com; leadbank_sat@mahabank.co.in
31	SINDHUDURG	Shri P.K. Pramanic	Chief Manager	02362-222413	9433840909	Ratnagiri.LDMOSindhudurg@bankofindia.co.in
32	SOLAPUR	Shri Prashant Nashikkar	Chief Manager	0217-2310529	9420263322	Solapur.Leadbank@bankofindia.co.in
33	THANE	Shri J.N. Bharati	Chief Manager	022 - 25834596	9041048178	leadbank_tha@mahabank.co.in
34	WARDHA	Shri Vaibhav Lahane	Chief Manager	07152-243873	7509405544	WardhalDO.Nagpur1@bankofindia.co.in
35	WASHIM	Shri D.V. Ninawkar	Chief Manager	07252-2346252	9167250935	ldmwashim@gmail.com
36	YAVATMAL	Shri Amar Gajbhiye	Chief Manager	07232-244497	7507766003	ldmyava@centralbank.co.in

AX1 / SLBC / 2021-22 / 104

Date : 22.04.2021

All Member Banks
All Lead District Managers
SLBC, Maharashtra.

Reg : Advisory – Regarding Bank / Branch Business hours in the State of Maharashtra on account of second wave of COVID-19 - Effective from 23.04.2021 & valid up to 30.04.2021

Ref : i) IBA letter No. CE/DRS/IBA/2021/9848 dated 21.04.2021

ii) SLBC Meeting with major Member Banks dated 21.04.2021

iii) Based on State Govt. GRs our earlier Communications dated 15.04.2021, 19.04.2021 & 22.04.2021

As you are aware that the country is facing second wave of COVID-19 disease. The impact of coronavirus pandemic has been largely disruptive in the State in terms of economic activity as well as a loss of human lives.

Accordingly, State Government had taken stringent measures to contain the spread in COVID cases and had also issued guidelines to work with minimum staff strength in all Government and Private offices operating in State. Besides this, we are receiving various representations from Major Member Banks to review the current situation of Banks and adopt a suitable Business Continuity Plan to be implemented in the State.

As such, to discuss on the subject matter, SLBC Small Committee meeting was held through Video Conference on 21.04.2021 to address various issues pointed out by the Member Banks. The meeting was attended by State Heads of major Banks.

Based on the discussions held during the aforesaid meeting & as per IBA directions dated 21.04.2021, we advise as under :

- 1. Business Hours** - Branches to remain open from 10.00 am to 2.00 pm for providing minimum essential customer services viz. Cash deposit / withdrawals, Clearing of Cheques, Remittances and Government Transactions. Further, in the prevailing situation to have business continuity, Bank branches may provide any other services as they deem fit. Bank branches to observe total working hours from 10.00 am to 4.00 pm.
2. This is applicable from 23.04.2021 to 30.04.2021 unless extended further.
3. To avoid rush at branches, it is to be ensured that all alternate delivery channels such as BCAs/CSPs & ATMs are fully functional and cash therein is provided / replenished from time to time.
4. Employees may be called on rotational basis or be allowed to work from home as the case may be depending on the nature of job, staff position and size of the establishment.
5. Staff working with Cheque Clearing, RTGS / NEFT Cells, Back offices, Data Recovery Centres, ATM back

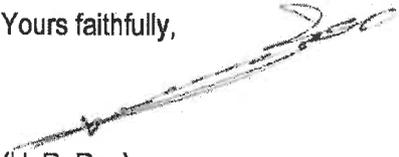
offices, Forex Bank offices, SWIFT Centres, other centres, etc. who are involved in attending 24 X 7 Services are to be provided with **special authority letters** by their Controlling Authorities along with ID cards for their movement on roads at odd hours.

6. All SOPs regarding social distancing, management of the customers, health and sanitation, wearing masks and gloves etc. which are highlighted in pervious SOPs should be strictly followed in all bank premises.
7. DLCCs are advised to contact the Chief Medical Officers and other senior level Government Officials and arrange for mass vaccination programme for the employees at office premises or at suitable places which are mutually convenient within the state protocols.
8. Banks should also explore arrangement with hospitals to provide all emergency medical facilities required for the staff in the event of COVID infection and also for staff requiring intensive medical attention.

In addition to above guidelines related to COVID pandemic issued by Central / State Govt. and any other local competent authority shall be strictly adhered to & COVID appropriate behaviours also to be adhered by all concerned.

Thanks and regards,

Yours faithfully,



(U. R. Rao)
General Manager &
Convenor, SLBC, Maharashtra.

Encl : As above

Copy to : i. Hon. Chief Secretary, Govt. of Maharashtra.

ii. Regional Director, Reserve Bank of India, Mumbai.



Indian Banks' Association

CE/DRS/IBA/ 2021/9847

April 21, 2021

Chairman SBI and MD&CEOs of All Members of IBA

Dear Sir/Madam,

Covid 19-Advisories on Standard Operating Procedures for banks

As the country battles the resurgence of the mutant virus with several states reporting record high daily numbers of new infections, there are serious concerns about the economic activities. The medical infrastructure has also come under serious pressure. While banking is an integral part of the economy and the services are needed to be continued to ensure smooth economic activities, there is need to suggest steps to restrict services to ensure safety of banking staff as well as our customers who visit branches for their banking needs. This will also help in reducing pressure on the medical infrastructure.

Against this background, a special Managing Committee meeting was organised on 21st April, 2021. After deliberations, the MC has suggested to issue advisory on some additional steps that can be taken by banks in addition to the steps mentioned in SOPs issued by us vide our letter DRS/IBA/2020/8850 dated on 18th March, 2020 and subsequently by letter ref: No CE/DRS/IBA/2020/8895 dated 28th April, 2020.

Unlike last year there is no nationwide lockdown this time and states are issuing relevant guidelines depending on the gravity of the situation in respective states. The MC has advised that while the 4 standard basic services mentioned in our SOP of 18th March 2020 should continue to be provided by the banks all over the country, the State Level Bankers' Committee (SLBC) could modify the SOPs as per the prevailing situation and needs in respective states. We are also suggesting SLBC convenors separately to call meetings of all stakeholders including Chief Medical Officers and senior level government officials and deliberate on emerging situations in their respective states and issue advisories to the banks. It is felt that localised advisories will be more practical & useful for the entire system.

Details of the SOPs are given in annexure.

Hope banks will find this document useful to deal with the present situation.

Yours faithfully,

Sunil Mehta
Chief Executive

Encls: As above

ANNEXURE TO IBA LTR DT 21.4.2021

Standard Operating Procedures for Banks during the Second Wave of the Covid -19 Pandemic

The country as a whole has crossed more than 2.5 lakh new covid cases with 1761 fresh deaths in the last 24 hours, according to the data from the Union Health Ministry. In the second wave of the Covid-19, different state governments have issued various guidelines curbing movement of people and vehicles. Banking activities were in a reviving mode but with this sudden resurgence of the mutant corona virus, banking and bank employees are facing the impact. Infection rates among the bank employees is quite alarming.

2. Last year when the pandemic started grappling the country two SOPs were issued. First SOP was issued for the banks vide our letter dated 18.03.2020 to enable them draw business continuity plans. We had also issued an appeal to all bank customers on 27.03.2020 to avail limited services at bank branches so that physical visits of customers to banks are avoided as far as possible. Subsequently second SOP was also circulated amongst banks on 28.04.2020 guiding them to resume full-fledged services and at the same time to ensure safety of the staff and customers. (copies enclosed).

3. Unlike last year the states are now issuing their guidelines for breaking the chain of Covid-19 depending on gravity of the local situation, banks may have to follow different covid protocols in different states/districts.

4) Against this background IBA MC deliberated on the issue and gave approval for the following SOPs for the banks.

- ✓ Employees should be encouraged to take vaccination for themselves as well as for family members.
- ✓ Banks will continue to provide four mandatory services (Accepting deposits, cash withdrawals, remittance and government businesses) , SLBCs of each state /UT will review the situation in their respective states/UT and will decide on additional services that can be provided under existing situation of their state/UT.
- ✓ Employees may be called on rotational basis or be allowed to work from home as the case may be depending on the nature of job, staff position and size of the establishment, **ideally 50 per cent of the employees may be called for "in person" duty and on rotation basis.**
- ✓ SLBCs/DLCC are advised to contact the Chief Medical Officers and other senior level Government Officials and arrange for mass vaccination programme for the employees at office premises or at suitable places which are mutually convenient within the state protocols.
- ✓ Working hours (business hours) of the banks could be restricted to 10am -2pm. Door step banking activities should be encouraged.
- ✓ Banks should also explore arrangement with hospitals to provide all emergency medical facilities required for the staff in the event of COVID infection and also for staff requiring intensive medical attention.
- ✓ All SOPs regarding social distancing, management of the customers, health and sanitation, wearing masks and gloves etc which are highlighted in our pervious SOPs should be strictly followed in all bank premises.
- ✓ The list is only indicative and banks are encouraged to adopt additional measures for the safety and security of the employees.
- ✓ Banks may also arrange for emergency medical help kits at district/city level to ensure immediate support for staff members.



Indian Banks' Association

Chief Executive

DRS/ IBA/2020/ 8850

18th March, 2020

To

MDs/Chief Executives of All Members of the Association

Dear Sir,

Sub: COVID-19- Basic Precautionary Measures for Banks

The outbreak of COVID-19 is one of the key challenges which the world is facing today. This comes at a point when the world economy is already struggling for growth. This pandemic has added uncertainty to the overall outlook of the world economy. Governments and Central Banks are working together to contain the spread of the virus to save precious human lives and also announced stimulus packages to provide economic relief to all. Overall aim is to preserve economic stability in this challenging period.

In India, also Government and RBI have announced several measures to help the public. At the same time, it is necessary for individuals and institutions to step up preventive measures as per the directives given by the authorities with a view to prevent worsening of the situation.

Since customer service is the core theme of the banking sector and it is an essential service to all, banks have already taken initiatives to protect the staff and customers and also their key systems. Against this back ground IBA had convened a meeting with the bankers on 16th March, 2020 to understand the level of preparedness of the banking system. Arising out of the discussion, it is felt that a document on standard operating procedure for banks could help all banks to assess the preparedness and also to initiate measures if not done already. This document is prepared based on the input received from our member banks and also from Chinese Banking Association's shared Manual.

Hope this will facilitate banks in their endeavour for prevention and Business Continuity in the event of outbreak of pandemic COVID 19 in India.

Yours faithfully,

(Sunil Mehta)

Encls: As above

COVID -19

Base Document for Standard Operating Procedure for Banks



Indian Banks' Association

Standard Operating procedure for banks to contain the spread of the COVID-19

We refer to the conference call convened on 16th March, 2020 to assess the preparedness of the banks to manage the COVID-19. Many banks have shared the preventive measures adopted by them to help the staff and the customers. With a view to have a standard operating procedure for banks, so that the best practices are uniformly adopted across the branches, we give below a set of measures which could be adopted by all banks. While Government is taking measures to contain the spread of COVID-19, it is essential to extend a helping hand to the Government during this challenging period. Since bank branches are often visited by the public, it is essential to observe certain mandatory precautionary measures to contain the spread of the virus. We are putting below some key steps to be taken by the banks.

Business Continuity Plans

- ✓ Monitoring of the critical installation centres , staggering of duties and backup plan for any eventuality
 - Data centre holding Core Banking Solutions (CBS)
 - ATM Switch
 - Security Operations Centre
 - Swift Operations Centre
 - Treasury, etc

Suggested Measures

- Key officials who are managing these installations need not be in same office, may consider staggering duties.
- Access to be restricted to officials after ensuring their fitness. Screening should be done at a reasonable distance from the location
- All materials like sanitizer, temperature testing, gloves etc should be provided.
- Third party personnel (outsourced) involved in the maintenance of these critical centres should also be subjected to all these preventive/ protective measures.
- Contact details of key officials of BCP – Core committee on BCP – for branches/ Administrative offices/IT Systems should be updated and be readily available to all concerned.
- Prepare a backup plan for any eventuality.

Senior Management

- ✓ It is observed that entire top management team (MD, ED, CGMs, GMs) are located in the same office. In the unforeseen event of quarantining the building, the entire senior team will be affected. Hence it is advisable to relocate the top officials in different offices.

Treasury

- ✓ Splitting treasury functions at different locations.
- ✓ In the event of complete shutdown of a building where treasury is functioning Alternate Disaster Recovery centre should be kept in readiness.
- ✓ In the event of complete shutdown of Mumbai where most of the banks have treasury and data centres, then, alternate DRC should be kept in preparedness.

Human Resources Department

- ✓ Bio-metric attendance could be replaced with physical register for the time being.
- ✓ Any employee having flu symptoms should be advised not to come to office and to consult a doctor.
- ✓ Management could be considerate in sanctioning leave to employees who are reporting sick.
- ✓ Banks could consider staggered working hours for branches to avoid peak time travel for employees.
- ✓ Employees who have anyone at home infected with the virus, to abstain from coming to office until they clear the Corona medical test.
- ✓ Use more of disposable cutlery, mugs, glasses, etc.
- ✓ Talk by Specialists may be arranged at offices where number of employees is high.
- ✓ Staff Members could be advised to avoid both personal and official foreign travels for some time.
- ✓ Staff returning from earlier foreign travels shall quarantine themselves for a period of 14 days.
- ✓ Training centers of the banks could postpone the "in person" training programmes.
- ✓ If training centers are equipped to handle online training programme, it could be done.
- ✓ Replacing touch interface tools with other non-touch tools. For example, wherever Biometric Access System is used, it may be suspended for some period and may be replaced by Card Access System. While doing this, security aspects may be taken care of.
- ✓ Meetings should be reduced to the extent possible so that large congregation/assembly of people is avoided.
- ✓ In the event of any customer/staff reported positive for COVID-19, the concerned HRM section should convey the information to all staff concerned, besides reporting this case immediately to the nearest Government/notified hospital extending necessary support and cooperation to them in this regard. Other employees who might have come in contact with the infected person may be advised to monitor themselves and visit a nearby hospital or health care centre for necessary screening.

At the branches / offices

- ✓ Arrange and provide thermal scanners at entry points of branches/offices for detection of fever and likely cases for staff and customers/ visitors.
- ✓ Canteens and Toilets are the spots, most susceptible to infections. Utmost care must be taken to enforce strict hygiene there. Frequent cleaning / wiping of floor and wash basins is required.
- ✓ The contractors who provide outsourced personnel should be directed to provide Masks & Gloves for use by their employees.
- ✓ Banks provide Aadhar Enabled Payment Systems (AEPS) to customers through Banking Correspondents (BCs), especially in rural areas. Banks should ensure that BCs are provided with adequate stock of sanitizers. BCs should be instructed to sanitise the customer's thumb, before initiating a transaction through the devices.
- ✓ Services could be offered to customers at a reasonable safe distance.
- ✓ Develop a mechanism to avoid over crowding inside the branch office. Customers should have enough space between themselves.
- ✓ Branches should be aware of the link branches for back up arrangements with contact details.

Awareness – to employees

- ✓ Employees should be made aware of the symptoms of the Coronavirus using internal media channels, such as Public Address System, Posters, Banners, etc.
- ✓ Employees should be made aware about the following hygiene precautions / practices:
 - a) Washing hands with soap at regular intervals. After reaching the office, one should immediately wash the hands with soap.
 - b) Avoid touching eyes and nose with hands.
 - c) Avoid shaking hands.
 - d) Avoid touching surfaces in areas generally used by many people.
 - e) Cover nose and mouth when coughing and sneezing with tissue.
 - f) Throw tissue into closed bin after use.
 - g) Wash hands after coughing or sneezing.
 - h) Avoid unprotected contact with anyone with cold or flu-like symptoms.
- ✓ The Helpline numbers of the hospitals identified for treatment of the disease should be shared.
- ✓ "Open Door Policy" may be adopted wherever possible to avoid touching the door handles.
- ✓ Lift Buttons shall be used by only one person, i.e. the liftman, to the extent possible.
- ✓ Do not pay heed to rumours and panic.

- ✓ Employees handling cash should use utmost care. They should be provided with masks and disposable gloves for handling cash.
- ✓ Exercise caution while sharing stationery items like pens, pencils, stapler etc.

Bank customers

- ✓ Use Digital platforms for all banking transactions as far as possible.
- ✓ Spread awareness on frauds in digital transactions among customers.
- ✓ Cut down on the number of visits to the bank branches to avoid crowding in branches.
- ✓ Clean hands using sanitizer while entering a branch
- ✓ Co-operate with the bank staff to maintain hygiene in the environment.
- ✓ Cover your nose and mouth with handkerchief tissue while sneezing and coughing.
- ✓ Discard the used tissues in the closed dustbins available in branches.
- ✓ Do not visit a bank branch if you have cold, cough and fever. Seek medical help.
- ✓ Maintain personal hygiene at home environment.

AX1 / SLBC / 2021-22 / 106

Date : 23.04.2021

Shri Assem Kumar Gupta,
Addl. Chief Secretary,
Disaster Management Authority,
Government of Maharashtra,
Mantralay, Madam Cama Road,
Hutatma Rajguru Chowk,
Mumbai 400032.

Respected Sir,

Sub : Commutation of Mumbai Bank Personnel by Local Trains

Ref : i) GoM GR dated 13.04.2021 & 21.04.2021 & subsequent FAQs thereon
ii) Letter of Divisional Railway Manager's Office order No.C548/45/policy/essential services dated 22.04.2021
iii) Our earliest communicated dated 16.06.2020

With reference to captioned subject, we would to bring to your kind notice that Western Railway, Mumbai vide their communication dated 22.04.2021 has identified, list of staff permitted to travel by Local trains over Mumbai region as per the State Government GRs dated 13.04.2021 & 21.04.2021.

In this regard, we draw your attention towards our earlier communication dated 16.06.2020, wherein your office has acceded to our request and allowed all Bank staff (including PSU, Cooperative & Private Banks) to travel by Local trains.

Further, we would like to bring to your kind notice that despite all hardships, Banks have been providing essential services to the public during the entire period of lockdown since last year as per the guidelines issued by the Central / State Governments from time to time. With the same zeal, Banking staff is providing uninterrupted services to its customers / public at large during ongoing second wave of COVID-19 pandemic also, risking their & family's lives.

Vide our communication dt. 22.04.2021 we have conveyed guidelines issued by India Bank's Association dated 21.04.2021 to Member Banks to provide "Essential Banking Services" to their customers by working with minimum 50% staff strength.

However, we are getting feedback from the Banking Fraternity that Bank Staff is not being allowed by Railway Authorities to commute by local trains as they are not identified as essential staff by the State Government.

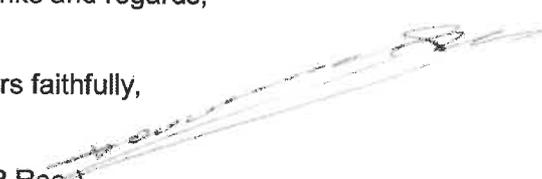
Mumbai is considered as the financial capital of the Country and as such, majority of the Member Banks are having their Head Offices in Mumbai. Consequently, large number of Bank Staff is residing over the vast geographical area of the two Districts viz. Mumbai City and Suburban and it is imperative for them to commute by local trains.

Despite the grave risk to their lives due to the ongoing spread of CORONA virus, Bankers are providing uninterrupted services. When the Government expecting bankers to play an effective role in sustaining the economy, it is also of prime importance that Govt. to ensure that they are not denied access to public transport.

Hence, we request you to arrange to include Bank Staff in the list of Essential Staff so as to enable them to commute by local trains for attending to their duties and provide **Essential Services** to their customers.

Thanks and regards,

Yours faithfully,


(U R Rao)
General Manager &
Convener, SLBC Maharashtra.

Encl : aa

Copy to :

1. Hon'ble Chief Secretary, Govt. of Maharashtra, Mantralay, Mumbai.
2. Ms Hema Rakshe, DCM (PM)-MMCT, Divisional Railway Manager's Office, Commercial Department, Mumbai Central, Mumbai - 400 008.



Divisional Railway Manager's Office,
Commercial Department,
Mumbai Central,
Mumbai 400 008

No. C548/45/policy/essential services

Date: 22.04.2021

All concerned CBS, CTIs, Beat CMIs, SS & Dy.SS (Commercial) of Mumbai Division.

Sub: List of Essential Services staff permitted to travel by Local trains over Mumbai Region.

Ref: 1) Govt. Of Maharashtra's order No. DMU/2020/CR.92/1315M-1 dated 21.04.2021.

As per order of State Government, Ministry of Railways has permitted the following categories of Essential Services staff to travel by Local trains over Mumbai region from 08:00 PM on 22nd April, 2021 till 07:00 AM on 1st May, 2021:

Sr. No	Categories of staff permitted to travel in suburban Local of Mumbai Region	Remarks
A)	All Government personnel(State/Central/Local) on production of a Government Issued Identity Card.	
1	All Railway staff including staff of all Railway PSUs (MRVC, IRCTC, etc.) & all who have been issued authority to travel in Workmen Special.	Journey /Season ticket can be issued
2	All staff of Mantralaya including staff of Collector Office.	"
3	Staff of all Municipal Corporation (MCGM, MBMC, VVMC, TMC, KDMC, NMMC, Palghar Municipal Corporation) including Municipal School teachers & contractual staff engaged by Municipal Corporations.	"
4	Maharashtra Police including Mumbai Police and GRP.	"
5	Employees of BEST, MSRTC, MBMT, VVMT, NMMT, TMT, KDMT.	"
6	All employees of Central Government & employees of Central Government PSUs	"
7	Defense personnel, employees of Income Tax, GST, Customs, Department of Post, Mumbai Port Trust, Judiciary and Raj Bhavan.	"
B)	All medical personnel(Doctors/paramedics/Lab technicians/ Hospital and Medical clinic staff etc.) on production of Identity Card issued by the concerned medical organization.	
1)	All Government/Private Hospital staff including all Pathological/Lab testing/ Pharma staff.	"
C)	Any persons needing medical treatment or specially abled persons and one person accompanying the needy.	
D)	Out station trains passengers to travel by local train services.	Only single journey tickets against confirmed journey tickets.

All concerned are instructed to issue Journey Ticket / Season Ticket to the above listed Essential Services staff on production valid Identity Card issued by their organisation

The journey ticket / season ticket shall be valid with identity card issued by concerned organization in case of enlisted essential service categories of passengers.

(Henta Raksho)
DCM (PM) - MMCT
For DRM (C) - MMCT/WR

C/- Commercial Control-BCT & DCTI/GTR : For information & NA.
C/- Sr.DSC - BCT & Sr DOM-BCT: For kind information and NA please.
C/- UTS centre -CCG: For information & NA .

When banking is 'essential' but bankers aren't

K Ram Kumar, Mumbai | Updated on June 15, 2020 | Published on June 15, 2020

Mumbai bank staff cry foul as they are denied travel by local trains meant for 'essential service providers'

Bankers in India's financial capital are a disappointed lot. On Monday, they were not allowed to take the suburban trains to their workplaces — the services have been restarted to ferry 'essential service providers', and bankers apparently don't make the cut.

While banking is an essential service, bank employees don't figure in the list of essential staff who can travel by the local trains, which are the city's lifeline.

The Railways on Monday resumed restricted local services after an 84-day pandemic-induced hiatus.

A list of essential staff identified by the State government and shared with the Railways included those belonging to the seven municipal corporations in the Mumbai Metropolitan Region (MMR), Mumbai police, Brihanmumbai Electric Supply & Transport Undertaking, Mantralaya, Central and State government offices and all government and private hospitals.

The unhappiness among the bank staff found its way to Twitter. Rajendra Borlakunta (@rajb484) tweeted: "As mentioned, essential services staff are allowed on local trains but the bank staff are not allowed to board train at Virar station on Western

line...on enquiry at ticket counter we were denied ticket and reason was bank staff are not under essential services.”

Rohit Godbole (@Rohitgodbole1) tweeted: “@PiyushGoyal Pls confirm Bank employees r also part of essential services r thy allowed to travel in Local trains wid Proper ID Card.”

Long-term ordeal

According to Devidas Tuljapurkar, General Secretary, Maharashtra State Bank Employees Federation, ever since the lockdown started, it has been an ordeal for bank employees to commute to work in the Maximum City due to lack of public transport.

“Despite the grave risk to their lives due to the ongoing spread of the coronavirus, bankers are providing uninterrupted services. When the government wants bankers to play an effective role in reviving the economy, it is also its duty to ensure that they are not denied access to public transport,” he said.

Subhash Sawant, General Secretary, All India Central Bank Employees' Congress, observed that when the government expects the economic warriors (bankers) to shoulder greater responsibility to implement the various Covid-related loan schemes, it should also remove all the hurdles in their way.

The Indian Banks' Association should take up the issue of denial of access to suburban trains to bank staff with the State government, he added.

A host of banks such as State Bank of India, Bank of Baroda, Bank of India, Union Bank of India, ICICI Bank, HDFC Bank and Axis Bank have their headquarters in Mumbai.

There are about one lakh bank employees, many commuting by suburban trains, working in the MMR.